THE PERFORATION OF THE NEIGHBORHOOD, THE RISE OF GATED COMMUNITIES IN ACCRA - GHANA.

ABSTRACT

Fear of violent crime has led to a proliferation of private security arrangements and gated communities in cities like Sao Paulo and Johannesburg, allowing those who can afford to do so to withdraw from public space (Landman and Shonteich 2002). The privatization of public space appears to be entirely regressive, with evidence of heightened fear, increased crime, widening gaps in living standards and fractured communities. In Brazil, Landman and Shonteich observe that “fortified enclaves contribute to higher levels of inequality, fear, suspicion and feeling of vulnerability in those ‘outside’ the boundaries. Fortified enclaves in Brazil also contribute to the transformation of urban spaces. Some public spaces are privatized (and so prohibited access), while others are neglected, abandoned and relinquished to violence and illegal forms of control. (Landman and Schonteich 2002) ¹

Since the inception of gated communities in Victorian England (Luymes, 1997) it have been a phenomena that has spread to various parts of the world. It is believed to be one of the major trends of global megacities. They are exclusive as its name implies design and built to serve special interest of a group of people which in many instances tend to be the rich and affluent in society(Jarvis, Kantor and Cloke 2009). Gated communities tend to fracture the cohesive fabric of cities within and around which they develop. This is more so in countries where the dichotomy between the poor, middle income and high-income populace is vast. In Ghana is no different especially in the major cities such as Accra that the majority of the new housing stock is

¹ Cities and Gender page 45 case 2.2: Fortress communities in developing countries
privately developed behind gated walls. This is a fairly recent occurrence much of which happened following the day after structural adjustment in the 1990s when the housing market became more liberalized thus attracting significant investment from the private sector (Grant 2005). The common justification for the development of gated communities is the promise of higher security and provision of better living conditions when one can count on availability of electricity, water and paved roads. The fall out and deterioration of infrastructure that was developed to support the city in the years following independence means that undependability of basic amenities to support the majority of people who need it most of whom are concentrated in urban centers who population keeps increasing. For example on the issue of water provision, the average daily production of potable water in urban areas in Ghana is 646,494 m$^3$, while the demand was about 1,101,032 m$^3$, with the effective water supply coverage currently being 59 per cent.$^2$

Increasing population in urban centers puts unprecedented demand on resource and the agencies as well as the mechanisms that provide them. ‘The consequence is infrastructural overstretched, dysfunctional or collapse. Fundamental to this suite of faltering amenities is a potable water supply’ which increasingly becomes inaccessible to many newly urbanized poor (McCaskie 2009) Thus for all the advertisement of gated communities that I researched on, each one of them mentioned the provision of uninterrupted water and electricity supply.

The input of this paper is to access this phenomenon of gated communities in Accra and how their development is fast fragmenting the fabric of the city, the urban planning and design challenges and its implication of the young democracy of Ghana. This is with the understanding

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$^2$ Comments from the Minister of Works and Housing as reported in the Daily Graphic of November 25th, 2009.
that the provision of infrastructure, as basic as they might be has been highly politicized on
which political parties run their campaigns on. One of the best expressions of the politics of
infrastructure is the rate at which gated communities are developing. The internationalization and
diasporanization of real estate in Accra and the accelerated growth of transnational houses in the
city In addition, it is a follow to seminal work on gated communities in Ghana Richard Grant,
Alex Boakye Asiedu and Godwin Arku. The paper concludes by assessing how there could be
an equitable distribution of basic infrastructure through various income levels by managing the
construction and management of housing.

[Keywords, gated communities, transnational, diaspora, urbicide Accra Metropolitan Assembly,
AMA, Greater Accra, Accra, Ghana.]

INTRODUCTION

‘Just as cities are predisposed to the positive effects of density and diversity in urban life, so
these very same factors can give rise to negative outcomes, when urban conflict is accompanied
by recourse to violence, understood as ‘intentional use of physical force or power, threatened or
actual, against oneself, another person, or against a group or a community’ (WHO 2002 in
Moser 2004:4). Violence can result in injury, death, or psychological harm. It has the social
effect of generative fear and deepening deprivation, while economically impacts negatively on
individual livelihoods and economic investment and productivity widely. When cities are
systematically and violently targeted through pernicious urban planning this has been identified
as a form of urban violence described as ‘urbicide’ (Berman 1987) – In developing countries
this can be seen in evictions, involuntary relocations and deliberate destruction of the urban
infrastructure for political purpose (M. Davis 2004). The term ‘urbicide’ has also been applied to the deliberate destruction of the urban fabric in order to deprive people of its benefits. ³

In time past, cities were walled and gated to provide a collective protection by a community for its inhabitants as in the case of medieval cities and towns. Walls were constructed to prevent easy invasion and destruction of life and property by other communities, individuals or even wildlife. The growing popularity of gated communities can be attributed to contemporary urbanism (GRANT 2005 p.1). Blakely and Snyder defined this fairly new phenomena of gated communities in contemporary urbanism as “residential areas with restrictive entrances in which, normally, public spaces have been privatized…. They include new developments and old reconverted areas, they exist in cities and suburbs, in wealthily and poor neighborhoods” (Blakely and Snyder, 1997, p. 2). In these communities, ‘individual building, streets and communities are designed for exclusive access, using private security firm, gates, cameras, signage (privatized streets) and intimidating architectural design to prevent passers-by from gaining access or peering inside (Atkinson and Blandy). This is in all of its aspects the situation in the Accra the capital city of Ghana.

Gated communities in themselves are not the same everywhere in terms of their structure and morphological arrangement but it is worth mentioning at this point a new trend of gated communities for adults only where residents are required to be childless and with no intention of

³ The destructive power of urban violence from Mega Cities The Politics of Urban exclusion and violence in the Global South edited by Kees Koonings and Dirk Kruijt page 115
having children (even in some cases required to sign a contract stipulating that they will have no children as visitor) (Townshend 2006). 


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4 Cities and Gender by Helen Jarvis with Paula Kantor and Jonathan Cloke- page 42-45
Regalon, 2004; Regimanuel Gray, 2004; Royal Palms, 2004; Taysec, 2004; Trasacco Valley, 2004). (Image Source: Richard Grant)

The housing market in Accra like many areas in Ghana is a set of complexities that gets translated in the structure of its urban planning. Although there might be a caretaker to the house, the individual rooms might be owned by different people. For example, it is not usual to have multiple owners to a house because of the extended family structure which is more predominant in Ghanaian culture. This is the same for land ownership where chiefs who control the majority of lands are supposed to exercise this right on behalf of the community to ensure that there is equitable distribution of this resource to each member of the community (Akinyele 2009). This is a system that is recognized by the Head of Family Accountability Law (PNDC Law 112) which stipulates that all heads of family are to share whatever is allocated to them in the sale of property that belongs to the family with other members of the family. This goes back to the understanding of the fact that a significant part of land transactions take place in the realm of the traditional system contributing to about 87% percent to the housing stock (Larbi 1996 p. 213). As early as 1926, Honorable W.G. A. Ormsby-Gore described this system of overlapping land ownership and rights of chiefs, sub-chiefs and families which often leads to protracted litigation many of which gets unresolved for generations as the ‘curse of the country’ (Kay, 1972: 212). Indeed it has been the source of many tribal wars in time past and continues to this day, the rights of chiefs, sub-chiefs and heads of families remains one of the threats to the country’s young democracy.

In the traditional system land is usually held in trust for the people by chiefs and heads of families. In addition, houses are thought to be one of the most important assets to pass on to the
next generation as an inheritance. Thus many traditional ‘family houses’ have several generation of ownership within the extended family. The ‘family home’ is the center of activity for the extended family. These portions are further willed to other members of the family from one generation to the other. This means there is not one true owner of the house but the family. Since the “family home” belongs to “everybody”, members of the family who inhabit the house usually do not pay rent and if the instance where an “outsider” occupies the house, a rent is charged and shared among family members or goes into a common fund to be used for a common activity. There are instances however that “outsiders” do not have to pay rent in the instance where they are caretakers of the facility. There are a lot of physical and emotional attachments to these “family homes” and it is estimated that about 25% of the Ghana’s population live in “family homes” rent free (Korboe 1992, p. 1159). It is that significant number to have a large percentage of population living it non-paid family house.

This situation is fast been changing since the 1980s that saw the liberalization of the land market and the advent of massive individually driven home construction as well as the real estate developers. In recent times however, there has been growing stigmatization of those who live in “family homes” synonymous to economic failure or the growing dispute of over ownership or usage has made the “family homes” not so attractive (Korboe, 1992, p. 1169). Living in the family house often comes with a lot of responsibilities especially on the financial end for individual that are well to do. It is expected of them to cater for other members of the family. For example, each time that one prepares a meal, he or she must consider other members of the family failure to do so is sometime tantamount to the alienation of other members of the family.
This leads to unnecessary family pressures on some individual. Again well-to-do family members who live in these “family homes” have to take care of the daily up keep of the house although they do not have direct ownership of these homes. This desertion of the “family homes” means little or no upkeep of these houses leading to their deterioration as those who resort to living in them do not have the financial capacity to maintain the house and since these houses do not generate any form of income they are left to decay. The unfortunate situation, is that, there are scores of areas that have a conglomeration of these family housing and ruination of these communities is very apparent although there are a lot of people who live in these communities. It is fast becoming worrisome as these old traditional neighborhood begin to exhibit signs of slumification. With this in mind one can understand why the nuclear family is becoming very popular in Ghana nowadays as the form the core of the family typology in the houses that are built in sub-urban Ghana.

This however, is fast becoming unpopular as the size of the ones extended family expands making it difficult to delineate a single owner of a room in a house causing a proliferation of single room rentals. This phenomena of generational ownership often results in internal family conflicts and one of the ways to solving this problem is to rent out one’s room or the whole house and the proceeds distributed among the family or the owners of the such property. There is thus the need for other members of the family to seek rental accommodation somewhere else. Unfortunately, the housing stock has not been matched to the population growth in Accra leaving a pool of people in search for housing in the city that does not exists leading to overcrowding or people settling for less than standard housing options. This is further aggravated with the high rate of migration into Accra. The dire need for housing has resulted in the vast expansion of
traditional old neighborhoods (gentrification), the growth of slums, and the rise in gated communities.

There is a need for more housing in Ghana. Overall it is estimated that there is a nationwide shortage of houses to the tune of about 400,000 units and to assuage the situation 120,000 housing units should be developed annually across the country to match population growth (Ministry of Works, Housing and Water Resources). Currently, the 42,000 units per annum housing provision leave a deficit of 78,000 housing units representing 65% of the needed housing provision. This is direr in the major cities in the country especially in Accra with an estimated population of 4 million people and a 4% annual growth rate. The source of housing demand varied from local residents Ghanaians, non-resident Ghanaian, expatriates living in Ghana, corporate organizations, foreigners from the West African sub-region for example Ivoirians, Liberians, Togolese, Nigerians to mention but a few (Home Finance Company). The liberalization of the housing market and land acquisition laws the 1990s saw the influx of direct foreign investment (FDI) (Grant 2005 p. 2) much of which was directed to the provision of houses for the upper middle-class and high-income sections of the population. These houses are priced or rented in US dollars in part to respond to the high inflations rates which oscillated in the double digits for a significantly long time. To date high inflation rates of over 15% remains a threat to the economic stability of Ghana.

In 2005 the Global Property Guide (GPG) estimated that a “200 sq. m house would cost about US$150,000 (GHC1.43 billion), and would rent for around US$750 (GHC.2 million) per month, giving a gross rental yield of around 6 to 8%. Residential property prices are around US$700 – US$750 per sq. m (GHC6.7 – 7.2 million).” In Accra alone 37.5% (22% for Ghana) of the
houses were rented units, 40.4% households claimed ownership (57.4% for Ghana), 20.5% live rent-free (19.5 % for Ghana) and 1.6% housing was employer provided 4.5% for Ghana) (GPG).  

As afore mentioned, a significant amount of the housing stock is traditionally own but the largest single patron for housing provision has customarily been the Government under the auspices of the State Housing Corporation. Since 1992, the state reduced its direct role in the provision of houses and opened the housing market for private sector participation following Structural Adjustment and other World Bank recommendations. This has resulted in the setting up of over five hundred real estate development companies whose main housing market is within in Accra and Tema Metropolis. Notable of these is TAYSEC Construction Limited, Regimanuel Gray Limited, Trasacco Valley, Golden Gate Hospitality just to mention but a few all of whom belong to the Ghana Real Estate Developers Association (GREDA). One para-statal institution that has been at the forefront in the development (either directly or in partnership with other private developers) of high income and middle income house is the Social Security and National Insurance Trust (SSNIT). SSNIT also happen the largest state-run pension fund management institution in Ghana. This comes to attest that although the Government of Ghana is to adopt a hands-off approach to housing developments, it remains very active in this process since of the major housing provision and investment institution are government or partly owned by the government.

One other fairly recent law that has in some way contributed to the right of gated communities in the Ghana Dual Citizenship Act (2002) implemented to further strengthen ties between Ghanaians who have take citizenship in another country and their counterparts who live in

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5 Global Property guide
Ghana (Embassy of Ghana, 2006). Investment legislation is designed with an eye to foreign participation in the local real estate market. For example, GIPC ACT 1994, Act 478, article B allows a real estate tax exemption for foreign companies on profits from the sale of residential houses or rents for the first five years of operation (GIPC, 2004b).

WHY THE NEED FOR GATED COMMUNITIES?

The all too know reasons and justification of ‘gated communities’ has been well research and published by many individuals and institution operating from various contexts. There has been argument both for and against the rise of gated community and will continue to be debated for some time to come until a new set of urban exclusivism replaces this phenomena. Some say it is simply a choice to live where one wants to, others think it is the exploitation of the urban resource by the elite and powerful in society. The debate on the rise of gated communities in Ghana especially in Accra is not any different although there are traces of cultural influences that tend to promote co-existence of those that live in gated communities and the communities that surround them (Asiedu and Arku 2009)

The promise of better amenities, proximity to the airport, and or one major infrastructure of a sort remains the main bait for attracting people to opt for gated communities. In my research (promotion materials on the website and other literature) of about fifty Accra and Tema based real estate developers, the promotional messages were not that different from one developer to another. For example the Jubilee City at Damfa developed by Ayensu Estates had to offer “24 hour water service which is of great importance in Accra these days. The electricity and water supply is dedicated to Jubilee City only i.e. NOBODY can tap into it without the expressed
consent of the company.” On the promised of exclusivity, Buena Estate “gated residential communities offer all homeowners secured neighborhoods with community amenities. Gated community with security, tarred roads, electricity/street lights, telephones, covered rains, children’s playground, gate intercom service, estate management services.” Edlorm Villas uses its proximity to the presidential lodge, the time to get to the Kotoka International Airport as a marketing tool. Again they promise the provision of tarred roads, electricity, water and telephone connections to its inhabitants. The Ghana Housing company promised “a land with full ownership and genuine documents.” Golden Gate Hospitality mentions developing communities in some of the most accessible neighborhoods in Accra. Wharton Sykes like many gated communities advertises for a 24hour security, closed circuit television, electronic fencing and a swimming pool to mention but a few.

What is being advertised tells more about the city of Accra and the City of Tema. Over the years, Ghana has depended solely on the Akosombo Dam for hydroelectric power and recently two thermal electricity plants were setup to augment the provision of electricity but this is woefully inadequate. The Volta River Authority(VRA) is the statutory body responsible for power generation in Ghana. Currently the VRA operates the 912 MW Akosombo and 160 MW Kpong hydro-electric power plants, and the 30 MW Tema diesel plant (Jenkin and Marchesini 1999). Historically, electricity tariffs are low coupled with governments’ political drive of expanding the national electricity grid to every community in Ghana without expanding the sources of power generation makes it economically unviable for the Volta River Authority to expand its

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6 An Analysis of Electricity Generation and Tariff Options in Ghana, HIID Development Discussion Paper no. 702
operation in the provision of energy to the country and other neighboring countries that depend on Ghana for their source of electricity (Jenkin and Marchesini 1999).

This has been the main excuse for the frequent power outages, low current, power fluctuation, power rationing (where one community gets power for a certain number of hours and then have to live without power for a certain number of hours, a phenomena also known as ‘load shedding’) in Accra. The developers of gated communities thus capitalizes on the ailing infrastructural system for their individual benefit. In many instances these gated communities are insulated for ‘no water and electricity’ because they can afford to pay higher rates or have the means to provide their own infrastructure or better still there are prominent individuals living in these communities making it a security concern not to have these amenities. The most affected therefore by the fallout of urban infrastructure in the urban poor.

These companies advertise their development as if there is no safe place outside of their walls. To some extent they are echoing a growing concern of urbanism in Ghana. One may wonder why tarred roads and covered drains are of saleable provision. To quote from Afukaar, Antwi and Ofosu-Amaah, ‘according to the 1994-1998 police data, road traffic crashes were a leading cause of death and injuries in Ghana………. The majority of road traffic fatalities (61.2%) and injuries (52.3%) occurred on roads in rural areas. About 58% more people died on roads in the rural areas than in urban areas, and generally more severe crashes occurred on rural roads compared with urban areas. Pedestrians accounted for 46.2% of all road traffic fatalities. The majority of these (66.8%) occurred in urban areas.’

THE PROLIFERATION OF GATED COMMUNITIES

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7 Pattern of road traffic injuries in Ghana: Implications for control International Journal of Injury Control and Safety Promotion, Volume 10, Issue 1 & 2 January 2003 , pages 69 - 76
From its inception in Victorian England (Luymes, 1997), gated communities become widespread in the USA in the 1970s can be linked to a variety of factors. According to Grant “gated communities are seen as a relatively new expression of increasing socioeconomic disparities contributing to a deepening of self-segregation in the urban arena.” It is meant to say the different place from everywhere else and the propensity to portray the world outside of the community’s walls as a sub-standard and inferior. This is evident in the marketing of favorable infrastructure compared to what one might possibly have access to if that individual lived in ‘regular neighborhood’.

It is estimated that the US$434.8 million (at 2005 values) invested in gated communities is equivalent to Ghana’s total foreign direct investment (FDI) for 1999–2003 (GIPC, 2004b) and “more than equivalent to Ghana’s total cocoa exports (the largest commodity export).” (Grant 2005)
One answer would be found by looking at the company profiles of the real estate developers leading the way in dissecting the urban fabric of Accra with their profit making venture of gated communities. Most of these registered real estate companies are multinational companies with shareholders from other countries (meaning they have the capital to invest and more so have an added advantage of laws that insulate prospective foreign five years of operation in Ghana). This
comes to attest to the globalization capital and the flow of money from one economy to the other making each vulnerable to the economic dispensation of the other. Thus for example, the global housing crisis although might have been of greater consequence in the United States, it roots can be traced to various institutions and individuals not necessarily located in one area.

The flow of ‘global capital’ to Ghana became more possible when the economy became liberalized and the government went out to outsource for foreign investment following the years of Structural Adjustment Program in the 1980s and 1990s. Government sponsored drive saw the result to transnational migrating into the country and yet maintaining active contact with their country of origin. For example the ownership of the main (previously government owned) telecommunication formerly known Post and Telecommunication Company has go through the hands of Norwegians, Malaysians, and currently being run by Vodafone a British company. As one of many reasons, these developers started out massive gated communities in response to the influx of transnational migrants. It is therefore not a coincidence that the setting up of most of these real estate developing companies was in direct correlation to some the major investment drives by the government.

The market for gated communities is not solely dependent on transnational but on the affluent Ghana as well especially those that live and work in other countries. It is estimated that about 3million Ghanaians representing 15% of the population live abroad (Anarfi et al., 2003). More so, these nonresident populaces make up about 30% of all the “highly educated Ghanaians” (The Economist, 2002, pp. 38–40). As a matter of fact, there is a varied group of Ghanaians living abroad. Some rich and other not so well to do but in recent times, foreign remittances has been on the rise making it a significant foreign income earner from for the country. Many of these
Ghanaians remit money among other things to build houses that they hope to return to ones they come to Ghana. The Bank of Ghana (BOG Report 2004, p. 15) showed that remittances reached US$1 billion in 2003, registering as the fastest growing sector within the national economy. All of these instruments have been aimed at stimulating the growth of a planned residential housing market. Due to a history of fraud and misappropriation of funds that is remitted to other family members, gated communities have become more attractive to such individuals living abroad as some can obtain mortgages in their country of residents to finance housing purchase in Ghana.

This cannot be overemphasize, that the spread of gated communities is directly linked to the fear of crime (Landman and Schonteich 2002). All the websites of the real estate developers that I visited promised potential customers enhanced security at the entrance, electric fencing, close-circuit television surveillance and household protection. It is no news to for one to have the perception of widespread crime. Traditionally a lot of residents do invest a substantial amount of money in providing personal security through the construction of walls around their property and putting high gates to access the compound. This has become the norm to the extent that old neighborhood are being fractured piece by piece with one wall being erected next to another. The fear of urban crime is significantly changing even the traditional neighborhood known for its vibrant economic and socio-cultural activities.

The erection of massive walls in already established communities did not use to be the case in such neighborhoods that were design and constructed to have more connectivity with the rest of the community. It started of a fashion to build short walls now it have in the mist of the fear of crime it has become also something competitive to embark on (neighbors strive to build more
beautiful and taller walls than their neighbor as a sign of among other things economic well being)

Considering the fact that over 87% of residential areas originated from transactions in the traditional land system (Larbi 1996, p. 213), one of the first steps that most people take is to secure their land by constructing a wall and gating it even before the foundation of the house gets laid. To elaborate further on the building culture of in Ghana which relies on individual owners instead of large scale developers coupled with the inaccessible mortgage financing, it takes a relatively long time for such people to complete their homes. Such developments unfortunately take place outside of the city utility grid (urban sprawl in Ghana usually is precedes the extension of basic infrastructural needs to such communities).

Roads are not existent or in poor condition. Coupled with unenforced planning regulations, there are sporadic and haphazard developments all around the city. Although there is a lot of investment into the personal homes, the community at large stands neglected and fragmented (It is common to have roads terminating in front of people houses and continuing at the back because a house was built where a road was plan and no one has the political edge to relocate individuals who occupy such houses).

This is usually the case where the expansion of utilities follows the development of such communities. This might take a long time for the city government or the appropriate authority to implement or they never come until there is that approach of an election when numerous contracts are awarded and shoddily executed. This makes living in such neighborhoods expensive because residents have to buy water at relatively high price, provide their our electricity through petrol-run generators that are particular noisy. The dusty roads lives much to
be desired as they easily develop potholes after a major rainfall. In the dry season they are dusty and in the rainy season, they are muddy and hard if not impossible to ply. There is a lesson to be learned from the way the statewide, favelas federation, the Federacao das Associacoes das Favelas do Estado do Rio de Janeiro (FAFERJ) organized themselves to push for the equitable distribution of social amenities such as ‘the provision of water, electricity and sewage, and improve access to transport, healthcare and education’ (Gay 1994: 25-34)\(^8\) instead of taking ‘electoral favors’ for politicians if they have hopes of making their neighborhood more livable.

One cannot resist the fact that, gated communities exist because they are profitable and cater to demand. They are the sort of communities that a lot of the emerging Ghanaian elite aspire to reside in. As afore mentioned, Ghana is running on a housing deficit and these developers have responded to the upper middle class and high income population by the provision of ‘already-made communities’, one that brings together individuals of the same social class or aspirations. It is only the upper middle class and high income individuals that can afford to make the high down-payments or have access to mortgage to own one of these houses. What results falls short of creating and engaging social diversity in these gated communities.

The truth still remains that, in as much as there might be varied architecture in the gated communities, there is little to no social diversity. But as Grant (2005 P. 664) puts it, these “newly emerging communities for the rich on the outskirts of the city reflect the wishes of city dwellers to combine privacy and accessibility to the central city.” In other words, gated communities are fast becoming important case studies of the probable ways we might live and the future of urbanism.

\(^8\) From popular movements to drug gangs to militia: an anatomy of violence in Rio de Janeiro. Robert Gay in Mega-Cities The Politics of Urban Exclusion and violence in the Global South edited by Kees Kooonings and Dirk Kruijt
THE TRANSFORMATION OF THE CITY OF ACCRA AND THE RISE OF GATED COMMUNITIES.

In the latter years the 1960s to 1980s, Ghana suffered from a series of political unrest. This cumulated into high budget deficits of about 98%, with inflation reaching figure over 100% in the early 1980s (Asiedu and Arku 2009). Gross Domestic Product (GDP) per capita declined heavily. It was following on the factors such as these that led the government to the adopt the Structural Adjustment Program (SAP). Over the years with a much more stable government, there was significant increase in foreign direct investment (FDI) as Ghana became more welcoming to foreign and domestic capital investments. For example FDI which was purged at about US$ 12million in 1980 increase to about US$240 million in 1998. Accra alone is believed to have “over 650 foreign companies since the beginning of the reform period which started in the 1980s to the mid to late 1990s (Grant 2001).
The Greater Accra Region continues to witness a significant socio-demographic changes. The population of the city has doubled, the number of houses has increased by 183% and the city has expanded in areal size to about 319% (Yeboah 2003). There are several factors that has led to the population explosion in Accra and its surround metropolis Tema. Of these factors is the migration of the lots of young teenagers and adults to the capital city in search of greener pastures. Accra remains the central hub for business activities in the country. To date one has to travel to the capital to transact some business activities. These jobs that the rural poor come in search of are usually nonexistent causing many of them to resort to petty trading or being porters in the major markets. These are the group of people that form the largest aspect of the informal sector of the economy. The transportation terminals become a home to many homeless individuals. Some take homes in the slums, kiosks which rent out per night, and other neighborhoods that have proven hospitable to these migrants.

Because Accra still remains the main business community in Ghana as afore mention, most of the multinational companies have their headquarters in Accra. To date all the embassies in the Ghana are located in the Greater Accra region. Even an attempt by the Embassy of the United Kingdom to set up a consulate in Kumasi the second largest city in Ghana was unsuccessful. Everyone wants to Accra. In many ways, migration into Accra and its huge concentration of business make it attractive to a lot transnationals and Ghanaians alike as well as the developers of gated communities.

CONFRONTING THE CHALLENGES OF GATED COMMUNITIES
These gated communities are not without problems. As flamboyant as they might be advertise and the promise of good living, some of them are saddled with humongous maintenance issues due to poor construction. An observation of some of the gated communities that are over ten years reveals a lot of apparent ruination. This is impart a result of failure by inhabitants to comply to the rules of habitation of these gated communities. Some of the owners openly flout such rules and for example fail to cut their lawns as well us put up unauthorized structures on their property. This is more so when the developer abdicates its responsibility of maintaining the community after having recouped its investment and made sufficient profits from running the community. Some companies have been sued by the individual due to bad construction.

THE COST OF GATED COMMUNITIES

“Although still a small portion of total residential housing in Greater Accra, gated communities are becoming more salient in the provision of houses. There are been attempts in creating a mix of affordable houses with high cost units by some developers in response to the social disparity of their communities. As of June 2004, 23 gated communities (15 to 600 units) at varying stages of development in Accra. Most of the residential gated developments consisted of houses. Four were exclusively apartment complexes. Individual units in gated communities, depending on the residential development, range from US$30,000 to $460,000” (Grant 2005).
A US $260,000 ‘Penta house’ by Buena Estates (source: 
http://www.mybuenahomes.com/penta.aspx)

It is estimated that real estate developers invested about $1 billion (at 2005 values) in and around Accra and Tema Metropolitan areas. This amount is the largest commodity export for that same year. This amount continues to grow due to the profitability of investing in Ghana’s real estate market.

The heavy concentration of gated communities in the vicinity of the airport is a unique feature of the residential geography of Greater Accra. Although the earliest gated communities catered to the upper end of the housing market, the newest planned communities have targeted the middle class: houses are priced at around $26,000, close to the average of private developer-built houses. Nevertheless, this is a considerable sum for residents of a country in which average annual per capita income is around US$400.
The first community, named Golden Gate, was developed between 1993 and 1995. Another prime developer of gated communities in Ghana is Regimanuel Gray which is a joint-venture company between Regimanuel, a Ghanaian partner with local experience in the construction and hospitality industries, and Gray Construction, a Houston Texas-based construction company with international expertise and capital to invest on various real estate markets.

Another conglomeration of gated communities are those located at East Airport Residential Area most of whose owner live abroad or are nonresidents. From the interviews conducted by Richard

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Inventory of Gated Communities in Greater Accra : 2004 (source: Richard Grant, 2005)

<table>
<thead>
<tr>
<th>Name</th>
<th>Location</th>
<th>Number of homes</th>
<th>Price range</th>
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<td>600</td>
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<td>Airport RE</td>
<td>24</td>
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*Apartments, 2 and 3 bedroom.

Grant the property developer estate officer revealed that 70% are nonresident and 30% are resident (pers. comm., Estate Officer Dickson Segbefia, February 13, 2004). Of permanent residents, 85% are resident Ghanaians and 15% are foreigners (Grant 2005).

The rental units for some of these gated communities tend to fetch their owners significant amounts of money. For example Trasacco Valley, the most expensive gated community was paid $500,000 in rent by the National Planning Committee (NPC) for the Ghana at 50 celebrations for the African Heads of State who were housed in their outfit although the Heads of State stayed less than four days.9

Central to the discussion on gated communities is their affordability. It is the dream of most Ghanaians to own a house. Indeed one might on the hind sight wonder why there are so many

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uncompleted houses in Accra or Ghana at large. One of the major reasons it that, houses are seen as a long term investment that one saves gradually toward its construction. Many Ghanaians home to retire to a house they can call their own. As the song writer Amakye Dede ones sang “edan wohoyi tise adaka a anka medi medie atukwan dadaada” translated as “a house is not a box (travelling case) her would have taken it along wherever he goes.” This song expresses the difficulties that most migrants face as they move into the big cities and other countries in search of job. On November 3, 2009, the Ghanaian Daily Graphic carried a story with title ‘Can Your Salary Afford You A House?’ this was an analysis of the income structure of the Ghanaian civil servant and how long it would take an individual to purchase a house for him or herself. From the analysis of the newspaper, a recent college graduate working in the civil service is tag to earn between GH¢560.00 (US$ 392) and GH¢600.00 (US$429) monthly depending on where one works after SSNIT and income tax deductions.

This works up to GH¢6961.00 (US$4972) gross per annum. After three years in the service he or she might be promoted to the rank of Principal Coordinator whose monthly income with range between GH¢820 (US$586) to GH¢850.00(US$607) after SSNIT and income tax deductions. This puts his or her annual gross at GH¢10.529.00 (US$7521). If that individual stays long enough to get to the position of a director, his or her earning will be between GH¢1,100 (US$785) and GH¢1,150.00 (US$821) after SSF and income tax deductions or an annual gross of GH¢12,949.000 (US$9249).10

In 2005, there were homes in some of these gated communities that we selling for about $23,000 (Grant 2005). It is still possible to find a house that can cost about US$27,000 to US$35,000. As

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of November of 2009, a decent two to three bedroom house with basic amenities on the outskirts of Accra was selling between US$40,000 to US$50,000. The idea of taking mortgage to finance home purchase is not something that has assimilated well to many Ghanaians. As Mr Kojo Addo-Kufour of Ghana Home Loans (GHL) puts it ‘Reluctance to take a mortgage or loan is another barrier for many would-be home owners: what the Ghanaian market has not yet learned to do is to see property itself as a financial asset and a means of saving. (GHL) Mortgage repayment could be very expensive for the average Ghanaian although an institution such as the Home Finance Company exists to bridge the gap. For example, a US$ 20,000 loan from the Ghana Home Loans will require between US$ 245 to $260 monthly payments. Eligibility is limited to a house hold with at least US$500 monthly income to apply. To put this in perspective as it pertains to a recent graduate, a principal coordinator and a director in the civil service, it represents 62.77%, 41.48% and 33.73% of their annual income.

For a three bedroom house in the outskirts of Accra worth GH¢47,000.00, an implied mortgage from Home Finance Company would be GH¢34,533 constituting 70 per cent of the cost of the house whilst the client deposits upfront the 30 per cent cost before a mortgage is extended. Based on the salary structure earlier indicated, a young graduate who has just been recruited into the civil or public service, earning a monthly salary of GH¢560.00 will take a little over 25 years to repay the mortgage.¹¹

HOW PEOPLE CHOOSE WHICH GATED COMMUNITY TO LIVE IN.

“600 homes to be completed with schools, a library, a range shopping facilities, a medical center, launderettes, an area for religious worship, service station, and sports club. We have responsibility for the maintenance of the vision for quality environmental and community

standards. This will in addition ensure that property values continue to appreciate over the life of the Estate to the advantage of each individual property owner.

Some of the prohibitions in ACP Estate for example are

- Prohibitions of the rearing of animals like sheep, goats and chickens on the Estate
- Prohibition of hawking of food and goods on the streets, pavements or sidewalks.
- Prohibition of the use of frontages and premises for commercial purposes except where permitted in the
  - Estate Design.
- Enforcement of regulations on noise pollution.”

A distinguished erstwhile diplomat of Ghana, Mr K. B. Asante has this to say about Regimanuel Gray Estates “The Estate was peaceful. It was serene. I would have moved in there if I had good extra gratia payment after my 30 years public service.” But yet has the some questions “Still I don’t envy those there. I wonder what the place will be like in 30 years. I can see the kiosks, noisy hawkers and taxi ranks littering the place if the law is not upheld.

Gated communities are a great avenues for global and local real estate companies to make huge amounts of profit. (Wu and Webber 2004; Atkinson and Blandy 2005; Mycoo 2006). This is great so in developing countries where in the bid to meet high demands for the housing deficit, developers are offer enormous incentives to such as tax holidays, cash advance and subsidies to develop communities that are very much out of the reach of many low-income individuals who do not have the formal documents that is often asked prior to being granted mortgage to purchase a house.

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12 ACP Estates Advert
Even though the neo-liberal policies of the 1990s advised the Government of Ghana to cut back on its involvement in the housing market, this has not led to a significant level in the provision of the affordable housing by the private sector. Thus in November of 2009 the Minister of Water Resources, Works and Housing announced plans by the government to provide 100,000 housing units over a period of eight years in partnership with the private sector. This is will cost the government an estimated amount of US$250 million and the funds will be provided by the Renaissance Management Group Incorporated of the USA. The question to ask is who would benefit most from this contract? Is it going to go into developing yet another gated community? Who would live in these communities and why would they do so?

In a recent study by Asiedu and Arku on why people choose to live in gated communities, a majority representing 61.4% of them responded that their choice is base on security concerns. To quote from some of the interviewees “We moved to this community because our former place has become too violent…there was at least one break-in every week … we have three children and we were concerned about their safety and, of course, our safety … it is very safe and secure here because of a 24 h security … my kids are able to play outside, in the street …”. One the same subject of security, another interviewee said “I bought a house here because of security … criminals cannot come here because there are guards … I am able to sleep without worrying about thieves breaking into my house.” Not to sound critical of the respondents, it is some of these concerns that real estate developers tend to take advantage of and market it extensively.

In the same research Asiedu and Arku report a high rate of interaction between residents of the three gated communities that they sampled. Approximately 91% of the residents acknowledged to have had one from of interact with their fellow residents. When non-residents of these gated
communities that is those that lived within the immediate vicinity of these gated communities were samples, there was a wide variety of opinions and again as reported by Asiedu and Arku, the comments includes “Gated residents are very friendly…they smile and wave at us … we don’t feel discriminated or threatened by them,” ‘rich’ people (20.3%), people who keep to themselves (9.5%), have little respect for others (4.1%), and behave just like other people (17.6%).

There is a level of the Ghanaian social dynamics which places high value on social ties and networking. The communities outside the walls of many of these gated communities tend to be of enormous social support to those whose live in the gated communities and vice versa. There are some businesses that are not entertained in the gated communities and it is these communities that provide such services to the inhabitants of the gated communities. For example petty trading and groceries what could possibly be called corner stores in the USA. In return, residents of the gated community tend to draw on those that live outside of their walls to do the lawn cutting, painting, cleaning and other low paying jobs.

Many owners have indicated a preference for houses in a community with other professionals preferably with similar interest. This is more evident among individual who choose to live around for example a golf course. In time past, the ethnic divide was clearly delineated in the way a community is plan. To date there are still communities within communities that is predominantly occupied by one ethnic group. In such communities, residents set up their own system of governance to mimic that of their original town or region where they come from. A typical example it the ‘Zongos’ (which has traditionally means settlements of strangers). They were literarily ‘zoned’ out thus the name ‘Zongo’.
Ethnicity plays a significant role in the governance of Ghana. This is unavoidable considering the fact that for a country of about twenty five million people there are over fifty (50) written and spoken languages. However, a survey of some residents of gated communities in Accra indicates that ethnicity and/or family ties seem much less important than in earlier eras of community planning and development (Korboe, 1992). Although there are still ‘Zongos’ in many communities, their role is not to exclude the inhabitants of these communities and one can confidently say that segregation by ethnicity appears nonexistent in Ghana, in sharp contrast to the prevailing situation in South Africa (Landman, 2004).

Houses in gated communities are characterized by nuclear families and owners more motivated by global lifestyle than by traditional culture considerations. However, this does not preclude owners from also having a family home as well in Greater Accra. It appears that many of the owners want to maintain a foothold in several culture realms: traditional Ghana, global Accra, and the global economy.

ARCHITECTURE

The communities’ form and internal structures are similar: the preference for villa-style houses accompanied by various services and leisure activities. Many of these houses are design in resemblance of single and multi-family home in the United States of America. Like the early Sear model of buying a house from a catalog, most potential owners in gated community also have to choice of choosing from similar designs with little room for customization. Some of these houses depend on similar HVAC systems as in countries like the USA because they are not designed to be climatically responsive to Ghanaian conditions. Thus leading to high energy consumption by these houses.
It is worth mentioning at although much attempt is being made to ameliorate such occurrence, there is still room for improve. Much could be attributed to the fact that many of the owners of units in gated communities want to have a slice of an ‘American home’. Indeed, some of the housing design will pass for being picked out from a catalog.

Snapshot of the House Types web page for Trasacco Valley showing ‘The Duke’ housing option

(source: http://www.trasaccovalley.com)

IS THE PROLIFERATION OF GATED COMMUNITIES AN INDICATION OF A GLOBALIZATION?
Are people enclosing themselves within walls in order to stay in contact with the world far beyond the communities behind their walls? Does isolation mean togetherness? Is it a showcase that what can be done in the USA or one country can be replicated in another country? Is it a slice of a common cake for all?

The proliferation of gated communities is viewed as a function of globalization and the restructuring of the economy, neo-liberalization, and privatization policies.

There are some general perceptions about gated communities that also hold true in the case of Accra. Gating one's house is not so new in Ghana and it has become so widespread that it is considered acceptable. “Gating is generally dismissed as a negative and abhorrent phenomenon. Gates and walls are often thought of as a source of segregation, discrimination, and the disintegration of society (Davis 1998; Low 2003).”

**CONCLUSION**

Do gated communities constitute a sustainable urban development process? Do gated communities pose a threat to the housing need of the ordinary Ghanaian? What implications does private urban governance have for cities in the long-term? What are the likely impacts and spill-over effects of privately governed spaces on other parts of the Ghanaian urban system?

In conclusion, I would like to say that the phenomena of gated communities however worrisome it has become a part of contemporary urbanism. Some individuals will always seek to live in gated community, this some may claim is their right but it is my hope that for the sake of coherency of an urban fabric, strives must be made toward the development of gated communities without gates. One that satisfies the need for a level of social exclusion and yet
being an integral part of the city it belongs to. Gated communities in the spirit of diversity should be given their place in contemporary urbanism but in no way should it be allowed to be overtly parasitic, a state of urbicide.

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