

**The Proliferation of Gated Communities in Ghana: A New
Institutionalism Perspective**



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This dissertation is submitted for the degree of Doctor of Philosophy

November 2019

DEDICATION

To Lordina & Evangelle Zoe

DECLARATION

This dissertation is the result of my own work and includes nothing which is the outcome of work done in collaboration except as declared in the Preface and specified in the text. I further state that no substantial part of my thesis has already been submitted, or, is being concurrently submitted for any such degree, diploma or other qualification at the University of Cambridge or any other University or similar institution except as declared in the Preface and specified in the text. It does not exceed the prescribed word limit for the relevant Degree Committee.

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November 2019

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ACKNOWLEDGEMENTS

Firstly, I am grateful to the Cambridge Trust for awarding me the Cambridge Africa Scholarship to fund this doctoral research. Similar acknowledgement goes to the Arts, Humanities and Social Science Fieldwork Grant, the SMUTS Memorial Fund, and the Cambridge Political Economy Supplementary Funding for complimenting the budget for the fieldwork in Accra, Ghana.

Next, I am extremely thankful to Professor Peter Tyler and Professor Nicky Morrison, my highly-esteemed supervisors for their mentorship, guidance and sacrifice throughout the journey.

As a student-parent, I relied on several social support networks to achieve the right balance this research and my family life. My in-laws have particularly been supportive, and I thank them for their kind-heartedness. Similar gratitude goes to the head pastor and members of Powerhouse Ministry Cambridge. In this assembly, I found love, support and a greater understanding of the basis of my faith.

My good friend, Isaac Esselfie Whyte, deserves special mention for his assistance during all the aspects of the fieldwork. I cannot still fathom how I could have completed my workload without your help. God richly bless you.

I am greatly indebted to all my research participants. I thank all the real estate companies who allowed their projects to be used as a case study and those who took part in the survey. Also, I owe all the residents who took part in this research a debt of gratitude. Similar acknowledgement goes to all the senior officials in the various ministries, departments and agencies who illuminated on the policy dimension of the proliferation of gated communities. The insights of all the key actors involved in the pre-development process are similarly appreciated. A thank you is also due executives of the GREDA.

The following people, however, deserve special mention for the unique assistance. Dr Richard Armstrong did the proof-reading for seven chapters. Similarly, my colleagues, Dr Thomas Akoensi, Lewis Abedi Asante and Bismark Aha, proof-read other three empirical chapters of the thesis. Dr Ransford Acheampong helped shape my ideas regarding the choice of model. At the same

time, Dr Kwadwo Oti-Sarpong, my dear friend, always offered a listening ear and encouraged me.

Finally, and most important of all, I thank God for helping me complete this research on time.

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LIST OF ABBREVIATIONS AND ACRONYMS

BLACs	Benefits resulting from Land Administration Challenges
CBD	Central Business District
CCRs	Conventions, Conditions and Restrictions
EFA	Exploratory Factor Analysis
EPA	Environmental Protection Agency
FDI	Foreign Direct Investment
GAMA	Greater Accra Metropolitan Area
GAR	Greater Accra Region
GC	Gated Community
GhIE	Ghana Institute of Engineers
GIPC	Ghana Investment Promotion Centre
GREDA	Ghana Real Estate Developers' Association
HOAs	Homeowner Associations
IGF	Internally Generated Funds
KIA	Kotoka International Airport
LP	Local Plans
LUSPA	Land Use and Spatial Planning Authority
MBs	Mainstream Benefits
MoFEP	Ministry of Finance and Economic Planning
NDC	National Democratic Congress
NADMO	National Disaster Management Organisation
NDPC	National Development Planning Commission
OASL	Office of the Administrator of Stool Lands
SDF	Spatial Development Framework
SP	Structural Plans
SPC	Statutorily Planning Committee

ABSTRACT

From the late 1980s, debates regarding the proliferation of gated communities have progressed from being US-centric to acknowledgement of an international research agenda. Despite their ubiquity globally, there is a dearth of empirical research about how developers of gated communities navigate the processes heralding the commencement of their projects. Previous studies have focused upon the mutually beneficial relationship between developers and fiscally distressed local government authorities. Such studies also reflect exigencies in contexts with privatised land markets, and local planning authorities wield unfettered control over urban planning and residential development. However, in Ghana, where gated communities are rapidly proliferating, the land administration and land-use planning systems are problematic. Hence this research examines how the land administration and land-use planning systems in Ghana have contributed to the proliferation of gated communities following experiences from key actors involved in the development process and residents who move into gated communities. Drawing upon new institutionalism and using a mixed research method, the research presents the case of the Greater Accra Metropolitan Area. It finds that the institutional landscape in Ghana's built environment creates both direct and indirect incentives that benefit developers. Also, the challenges in land administration and land-use planning shape how developers understand gated communities, the typology found in Ghana, and the features that characterize them.

Additionally, developers' engagement with other key actors in the development process reinforces 'practical norms' in the land acquisition, land title registration, and building permit acquisition in Ghana. Finally, the research confirms the hypothesis that land administration challenges in Ghana significantly contribute to why people move into gated communities. Also, residents' demographic and locational characteristics emerged as significant predictors of their likelihood to move into gated communities due to land administration challenges. The research also reflects on implications for theory, future research and policy.

CHAPTER ONE

Background to the research

Chapter Overview

This chapter sets out the key research questions by bringing into focus some of the issues that placed gated communities at the centre of recent academic debates in urban planning and housing. It also highlights gaps in the existing literature which the research seeks to fill and the utility such contributions would make to current scholarship on gated communities. Finally, the chapter provides a schematic framework of how the thesis is structured.

1 Background

Walled settlements or gated communities have been a constant feature of human civilization (Bagaeen & Uduku, 2010). They date as far back as the early Biblical towns of Ur and Jericho (Dupuis & Thorns, 2008). However, from the early 1980s there has been a resurgence in academic debates about gated communities in both urban planning and housing literature (Webster et al., 2002). These initially began in the US, where, as of 2002, the Community Association of America estimated that 47 million Americans were living in 231,000 community associations. The phenomenon has now assumed global significance owing to its presence on almost every continent of the world. They can be found in Latin America (Caldeira, 1996; Coy & Pöhler, 2002; Salcedo & Torres, 2004; Sheinbaum, 2010), in both Western (Blandy, 2006; Gooblar, 2002; Raposo, 2006) and Eastern Europe (Cséfalvay, 2011; Kovács & Hegedus, 2014; Lentz, 2006), in the Middle-East (Glasze & Alkhayyal, 2002; Güzey, 2014; Rosen & Razin, 2009), in Africa (Adetokunbo, 2013; Almatarneh, 2013; Frias & Udelsmann Rodrigues, 2018; Obeng-Odoom, 2018; Obeng-Odoom et al., 2014; Uduku, 2010), in East Asia (Leisch, 2002; Lu et al., 2019; Pow, 2011), and Australia (Kenna [and] Stevenson, 2013; Rofe, 2006).

However, debates surrounding the occurrence of this phenomenon vary in different countries. For example, even in the US where the debates initially gained traction, there is no consensus on why the gated community has become popular. For Mike Davis (1990 p.224), gated communities reflect white middle-class imaginations, devoid of any first-hand

knowledge of inner-city conditions, magnifying a perceived threat through a demonological lens. Blakely and Snyder (1997 p.2) contend that Americans elect to live behind walls with an active security mechanism to prevent intrusion into their private domains, while Oscar Newman (1972) claims that gated communities are architectural and design innovations to combat crime in public housing in downtown New York. McKenzie (1994) also notes that gated communities reflect private-sector attempts to adapt Ebenezer Howard's idealized Garden City to suit the suburban American Dream.

On the international stage, scholars have investigated a wide range of issues surrounding gated communities. Indeed, in a 2006 Special Issue on Gated Communities published by Routledge and edited by Rowland Atkinson and Sarah Blandy, scholars investigate different issues around gated communities in different country contexts. For example, Cheng and Webster (2005) investigate home-owner associations and collective action in Taiwan, concluding that structural governance problems such as information asymmetry and opportunism, free-riding and rent-seeking characterize their performance. Glasze (2005), based on his extensive field experience in the Arab world, reflects on the economic and political organization of private neighbourhoods, arguing that gated communities violate the principle of equality in elective democracies, lack institutionalized opposition, and are akin to dictatorial and oligarchic structures. In China, Wu (2006) investigates the evolution of walls and gates from work-unit compounds to commodity housing enclaves, concluding that in urban China, the function of the gate has been rediscovered and goes beyond providing merely security to drawing a line between a dilapidated socialist landscape produced by 'economising urbanisation' and a post-socialist imagination of the 'good life' pursued by the upwardly mobile (p.63).

Despite these wide-ranging issues, scholars have investigated concerning gated communities, there are a few empirical works devoted to uncovering the processes through which gated communities are produced, in particular how developers engage with different actors involved in the pre-development process (Atkinson et al., 2005; de Duren, 2007; Gooblar, 2002; Vesselinov et al., 2007). Some of these writers tend to focus upon engagements between developers of gated communities and local planning authorities in countries where development rights are nationalized and local planning authorities wield enormous power over physical development (Gooblar, 2002; McKenzie, 2003). However, in most developing

countries¹ where gated communities are rapidly proliferating, although development rights are similarly nationalized (Agyemang & Morrison, 2017), other institutional arrangements compete with or impede the planning system from exerting its full influence (Siiba et al., 2018; Yeboah & Obeng-Odoom, 2010). One good example of such an institutional arrangement is the land administration system. Indeed, unlike most advanced western economies where land rights have almost entirely become a commodified good transacted on the open market (Alchian & Demsetz, 1973), in most developing countries, particularly in sub-Saharan Africa, land is still considered to be a communal asset albeit shaped by growing market influence, especially in urban areas. Following the aftermath of colonization, there is now a dual land-holding institution and tenurial arrangement, namely, customary land-holding groups and the state in most countries in Sub-Saharan Africa (Berry, 2013; Chimhowu & Woodhouse, 2006; Cotula et al., 2004; Obeng-Odoom, 2012). The interface between the land administration and land-use planning systems in sub-Saharan Africa is reckoned by some scholars (Kasanga & Kotey, 2001; Larbi, 2006; Mabogunje, 1990; Njoh, 2013) to partly contribute towards the morphology of the built environment and to how key actors in the built environment engage.

Surprisingly, scholars investigating gated communities in sub-Saharan Africa have paid limited attention to the contribution that such institutional arrangements have made to the proliferation of gated communities. Rather, such scholars have tended to pick on debates about gated communities originated in the American literature as the starting point of their inquiry without giving sufficient attention to contextual factors and local institutional arrangements prevailing in these countries.

The Greater Accra Metropolitan Area (GAMA) in Ghana's capital region serves as a useful case to explore how land administration and land-use planning systems also contribute to the proliferation of gated communities. Like most primary cities in Africa, Accra has witnessed a spate of gated communities since the early-1990s (Grant, 2005). While official statistics on the number of gated communities in Ghana is unavailable, some scholars (Agyemang & Morrison, 2017) suggest that there are about a hundred in the GAMA. Scholars investigating gated communities in Ghana have shed light on several aspects of gated communities: the connection between gated communities and a globalizing city (Grant, 2005);

¹ The author recognises that the term 'developing countries' is highly contested (Fantom and Serajuddin, 2016). Hence, in this thesis, developing countries is used rather loosely to mean countries that the World Bank classifies as low-income, lower middle-income and upper-middle income based on their Gross National Income (GNI) with particular emphasis on countries within sub-Saharan Africa. See the World's Bank's income classification <https://datahelpdesk.worldbank.org/knowledgebase/articles/906519-world-bank-country-and-lending-groups>

the reasons why people move into gated communities and interactions between gated and non-gated residents (Asiedu & Arku, 2009; Obeng-Odoom et al., 2014); private governance and regulation in gated communities (Kufour, 2011); the planning implications of gated communities (Anokye et al., 2013; Kufour, 2011), and more recently hierarchies of gated housing (Obeng-Odoom, 2018). However, like many other countries in sub-Saharan Africa, Ghana has a dual land tenure system and a land-use planning system which many scholars have blamed for, among other things, the many unauthorized developments (Arku et al., 2016; Baffour Awuah & Hammond, 2014; Siiba et al., 2018) and unequal power relations between key actors in the built environment (Abdulai & Ochieng, 2012; Mahama, 2009; Obeng-Odoom, 2014). Also, in many respects the case of Ghana mirrors other sub-Saharan African countries' experiences of gated communities.

Thus, despite the valuable insights of previous studies, we still do not know much about gated communities in a developing country context such as Ghana. For example, we do not know what constitutes a gated community within the Ghanaian context and what features characterize them. Second, the processes developers of gated communities go through to obtain statutory approval remain unexplored, neither do we know how institutional arrangements in Ghana's built environment have contributed towards the proliferation of gated communities in Ghana. This research, therefore, aims to answer the following four research questions.

1.2 Research questions

1. What do developers understand gated communities to be and what features characterise them?
2. How and in what ways have institutional arrangements in Ghana's built environment contributed to the proliferation of gated communities?
3. How do developers of gated communities engage with other key actors involved in the development process and what interests drive such interactions? and
4. To what extent have challenges in both land administration and land-use planning systems influenced peoples' decisions to move into a gated community?

1.3 Justification for the research

In almost every country where they emerge, gated communities generate spirited debates and societies experiencing this phenomenon often seem divided regarding their relevance to urban life. For example, some academics suggest that gated communities can sometimes help

deprived communities gain access to basic amenities and physical infrastructure (Sabatini & Salcedo, 2007; Salcedo & Torres, 2004) and help municipal governments raise more property taxes (McKenzie, 2007; Thuillier, 2005). However, others take a critical position, emphasizing how gated communities destroy the public realm (Caldeira, 1996; Low, 2006), segregate urban spaces into rich and poor enclaves (Mycoo, 2006; Smigiel, 2014), deprive people of their right to the city (Harvey, 2008), and break the social contract between the rich and poor (Atkinson & Blandy, 2005). Thus, answering the above questions will hopefully put the credit for and criticisms against gated communities into context as we explore how their developers navigate the land administration and land-use planning system in Ghana, and how they engage with key actors involved in the development process. Successfully executing this research task will contribute towards the theorization of the proliferation of gated communities in a developing country context without superimposing institutional arrangements and theories adapted to economically advanced western countries.

Furthermore, given that land administration and land use planning are institutions constituted to deliver specific efficient outcomes, namely, land acquisition and building permit acquisition, this study could provide the empirical evidence to appraise the usefulness or otherwise of these two institutional arrangements.

The rest of the thesis is organized as follows. Chapter Two examines the meaning of the concept of the gated community, shedding light on its origins and typologies. Chapter Three reviews the empirical literature regarding the proliferation of gated communities, focusing on arguments in both economically advanced western countries and in third-world or developing countries. Chapter Four looks at Ghana to first review the empirical studies on gated communities. Following this, the chapter reviews the literature on Ghana's land administration and land-use planning system as possible avenues that may have contributed to the proliferation of gated communities. Chapter Five is devoted to the theoretical and conceptual framework of the research. Chapter Six elaborates on the research design and methods. Chapters Seven to Ten report the findings of the research, while Chapter Eleven discusses the findings and reflects on the implications of the finding for theory, future research, and policy. A schematic framework showing the organisation of the thesis is presented in Figure 1.

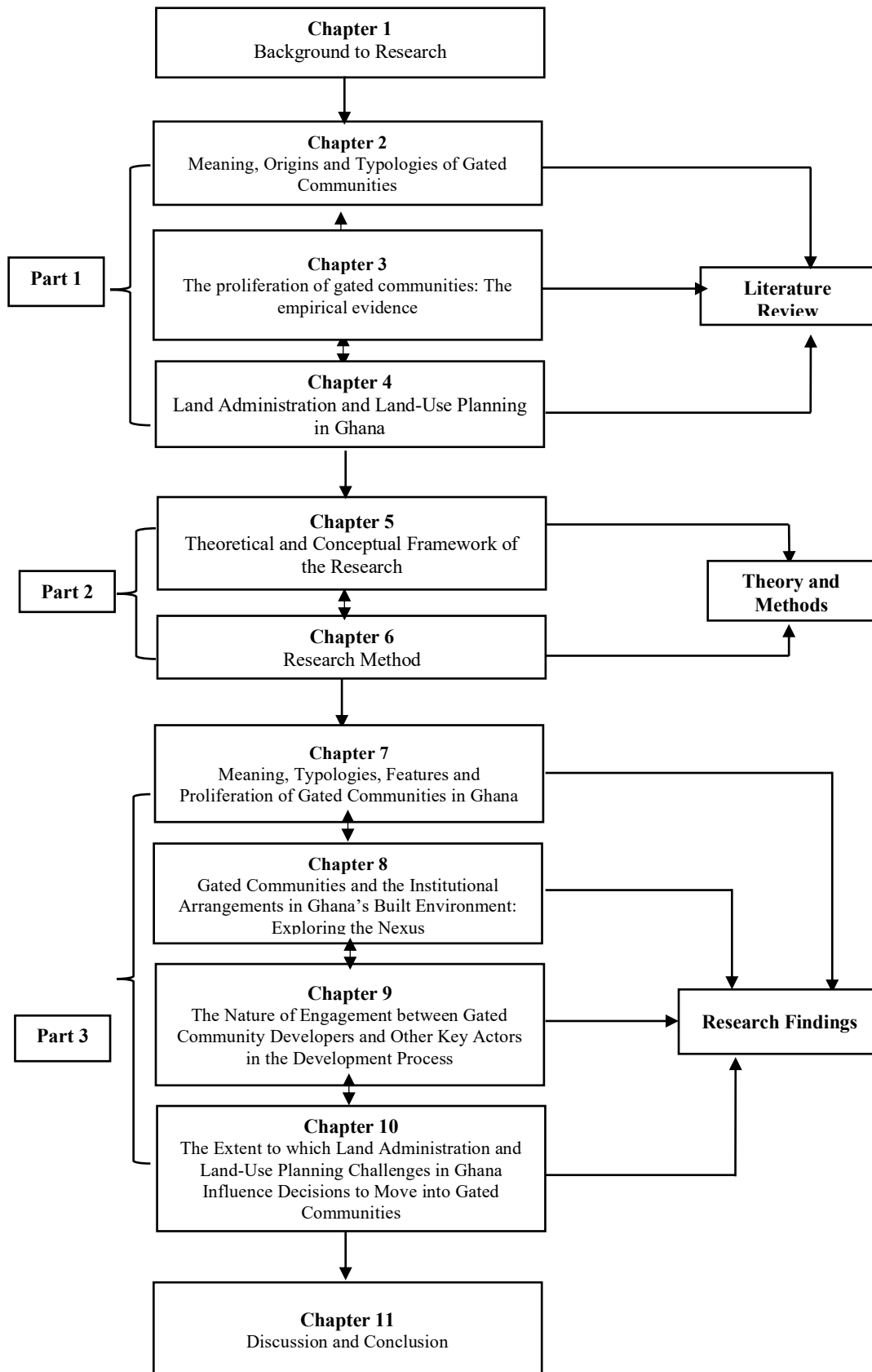


Figure 1. A Schematic Framework of the Research

CHAPTER TWO

Origin, Meaning, and Typology of Gated Communities

Chapter Overview

This chapter aims to engage with the concept of gated communities, focusing first upon their origins in different country contexts to identify sources of consensus and disjuncture regarding what constitutes a gated community. The chapter then reviews some of the existing literature to sketch out the typologies of gated community in different countries. The insights from this chapter will set the stage for my examination of the arguments underpinning the proliferation of gated communities.

1 The Origin of Gated Communities

As suggested earlier, walls and gates have always been part of human civilization (Blakely, 2007). Hence to gain a rich understanding of gated communities, it is essential to examine the origin of the phenomenon not only from one country but from several countries reckoned as having a rich history of gated living (Low, 2005). Consequently, the chapter reviews the history of gated living in early civilizations and in England, Latin America, the United States, China, and South Africa. This order aims to provide a sense of the dating of walled settlements following their systematic and scientific documentation in the published literature.

1.1 Gated communities in Early Civilizations

In his article in *Housing Policy Debate* (18) 3 (2007), Edward Blakely notes that gated living and gating is as old as city building itself and featured in many early societies. People who lived in the Nile River Valley of Egypt built gates and other forms of defensive mechanism to protect themselves, their families, and their assets from hunter-gathering tribes and savages who often invaded such territories. Blakely further emphasizes that kings and other people of prominence during the Greek civilization and in that of Mesopotamia² also built walls for security purposes and as a symbol of their architectural ingenuity and economic prowess.

² See the article by Kallie Szczepanski (2017) for a rich insight into Mesopotamia: <https://www.thoughtco.com/where-is-mesopotamia-195043>.

Similarly, Roman soldiers, after they won battles, seized territories, and resolved to settle in their conquered territories, built walls to protect themselves against external invaders and to project the military superiority of the Roman Empire (Blakely, 2007). Centuries later, royals and landed aristocrats in Medieval Europe also initiated the development of fortified settlements, especially after the occupying Romans left (Blakely & Snyder, 1998; Blakely 2007). The motive for perpetuating Roman walled architecture, however, changed significantly from being security-driven to class-mindedness. This change occurred because the landed gentry and aristocrats frowned upon any proximity to their conquered subjects.

1.2 The Origin of Gated Communities in England

In England, Blandy (2006) notes that the origin of gated communities is rooted in economic, social, and legal relationships relating to land. In the 14th and 15th centuries, common agricultural lands predominated. Also, the lords of the manors who presided over agricultural arrangements lived in walled castles which provided them and their peasant serfs with protection. In the 15th century, however, there were changes in property laws. For example, the meaning of a lease changed from a contract for the temporary use of land to ownership rights to a property. This change would later have an impact on how the lords of the manor related to their peasants, as being a landowner was associated with wealth, status, and influence, hence gave rise to a different relationship. McKenzie (1994) also adds that changes in farming practices and the rearing of livestock, which were difficult to control hence threatened crops planted in the common land, inspired the introduction of boundaries and walls to confine such threats. Also, Blandy (2006) further notes that religious turmoil and civil war in the 17th century eventually led to the demise of common farming arrangements under the feudal system as the peasants, now lacking the protection of their lords, had to find ways to defend themselves and their property. Thus, there was a shift in attention from collective responsibility for protection towards using physical security measures. Also, in 1801 the General Enclosure Act extinguished old common rights of access to land and empowered residents to form associations with collective responsibility for the maintenance of not just their houses but other common areas such as streets and open courtyards. According to Blandy (*ibid*), this new socio-legal framework for property ownership marked the beginning of true gated communities in England (p.18).

However, the advent of the Industrial Revolution in the 18th century further contributed to the gating of streets and public spaces in industrializing cities. As commonhold arrangements broke down in the countryside, peasants were forced to migrate to the rapidly growing cities to find ‘better jobs’ and change their economic fortunes. However, the bucolic lifestyle of these peasants and, partly, their aggressive behaviours encouraged the city leaseholders and landlords to enclose streets and erect walls in order to make private their neighbourhoods to avoid any encounter with these people.

1.3 The Origin of Gated Communities in Latin America

Latin America is another area with a rich history of gated living (Low, 2005). In Mexico, Sheinbaum (2010) traces the origin of gated communities to the first colonial grid layout developed in 1521 by Hernan Cortes. At the time, the idea of gated architecture, Sheinbaum (ibid) argues, involved the Spanish colonizers using tall walls and gates to insulate themselves against the conquered indigenes. Also, the cohabitation of Catholicism and secularism following the arrival of new settlers by the end of the 16th century led to a move away from a defensive architecture to building a more integrated society. However, in the 1700s, after Bourbon became king, laws were passed to weaken the religious influence which united people in Mexico. He succeeded in changing the character of New Spain’s capital by implementing policies that strengthened social division as more affluent people began to feel the need for a new form of domestic living that strengthened their boundaries and perpetuated class boundaries (Sheinbaum, 2010, p.83). Another milestone was the impact of capitalism following the industrialization that took place during the period 1858-1910. As Mexico City flourished economically, it became attractive to rural migrants seeking better living conditions. This migrant inflow into the capital, with its concomitant problems of public health and demographic growth, forced the affluent and aristocrats to abandon the city centre for the country, which was seen to offer a serene and peaceful environment.

In Brazil and Argentina, gated living originated in the 1970s while in Peru, in the 1980s (Sheinbaum, 2010). Thuillier (2005) observes that the desire for leisure on the part of the wealthy and influential English merchants and the few local elites spurred the origin of gated communities in Argentina. These affluent merchants idealized the countryside for its lush greenery and natural landscape which made it ideal for outdoor sports such as football, golf, cricket, and rowing, especially during the summer. Owing to the intolerable levels of industrial

pollution and overcrowding in major cities, these wealthy merchants permanently relocated to the countryside. Also, the enormous number of deaths recorded in Argentina, estimated at some 8,000, following outbreaks of cholera and yellow fever in 1867 and 1871 respectively, justified the wealthy merchants' and elites' decisions to permanently move to the countryside. These elites mainly developed simple sports clubs with no sophisticated security apparatus in their country residences.

However, with improvements in transportation infrastructure in the 20th century, it also became possible for the less affluent and other low-income groups to access the outskirts by building cheap country homes (Sabatini [and] Salcedo, 2007; Thuillier, 2005) closer to the affluent enclaves. Also, in the 1970s political murders, kidnappings, and brutal military repression fostered fear and insecurity. These incidents made the affluent, who felt targeted, relocate permanently to the countryside and commute to the capital on routine business.

In Venezuela, Roitman and Adriana Giglio (2010) contend that gated communities mainly emerged to offer protection and status to affluent groups against attacks by guerrillas and to serve as a self-sufficient neighbourhood for the affluent who worked for oil companies. Regarding other Latin American countries, there is a lack of systematically documented evidence on the origins of gated communities as most works tend to begin their discussion from the neoliberal transition of the 1980s and 1990s. In Brazil, Caldeira (1996) rightly observes that São Paulo has remained a segregated city since the 1940s with a strict division between the centre and the periphery. The middle and upper-class lived in central and better neighbourhoods while the poor were left to wallow in the precarious conditions of the '*favelas*' on the outskirts.

1.4 The Origin of Gated Communities in the US

In the US, Blakey and Snyder (1997) explain that the genesis of gated living coincided with the era of the robber barons in the 19th century. This genesis marked a time when the bourgeoisies, who owned large tracts of farmland, recruited many commoners (*hoi polloi*) to work in exchange for an agreed benefit. These aristocrats were very mindful of class boundaries therefore kept a social distance from their labourers. For example, in terms of housing, while the aristocrats lived in well-constructed homes secured with hedges, their labourers were left to struggle in precarious living conditions (Blakely & Snyder, 1998).

Notwithstanding this genesis, other factors also influenced the emergence of gated communities in the US. First, there is some consensus that gated communities were inspired by the advent of master-planned villages and country clubs in the 1960s and 1970s for the affluent and growing middle-class from inner cities (Blakely & Snyder 1997; Goix & Vesselinov, 2010). This shift was due to three main factors. The first were the high levels of air and noise pollution in cities. Such unsanitary conditions made most affluent households move to the suburban areas where the atmosphere seemed much better (Blakely & Snyder, 1997). The second factor, according to Davis (1990) and Harvey (2014), were the exclusionary land-use control systems which segregated urban neighbourhoods. Such exclusionary planning controls often stirred tensions between city authorities who implemented such controls and the low-income and racial minority who felt targeted. Such tensions, often resulting in acts of vandalism and violent graffiti (Harvey, 2014), threatened affluent and middle class householders, forcing them to flee to the suburbs. Underlying the tensions were also racial sentiments on the part of white puritans who abhor mingling with people from different racial backgrounds. Setha Low's (2003a) ethnographic work on gated communities in New York and San Antonio, Texas is an illustrative case.

The third factor was the influence of the suburban 'American dream', which inspired affluent senior citizens and the growing middle-class to build retirement villages (Blakely [and] Snyder, 1998). Vesselinov and Le Goix (2009) point out that the suburbanization following post World War II led to the formation of urban neighbourhoods which were predominantly white and comprised middle and upper-class communities. These communities were not necessarily gated but were racially homogenous and more affluent than those in inner cities. However, the passage of the Civil Rights Anti-Discriminatory Act of 1964 and the Immigration Act of 1965 made it possible for racial minorities, especially blacks, to move into the suburban areas, which were seen to be the preserve of white middle and upper-class households only. Following this legislation, affluent white householders who feared living with people from racial minority backgrounds moved further into the suburbs or introduced gates and walls to prevent imminent racial integration.

1.5 The Origin of Gated Communities in China

In the case of China, many scholars, including Tomba (2010), Wu and Webber (2004), He (2013), and Breitung (2012), concede that walls and gates are a quintessential feature of

Chinese civilization. Xu and Yang (2009), for example, note that five significant features, namely, a walled enclosure, axially, north-side orientation, symmetrical layout, and a closed courtyard characterize Chinese city design. Among these features, the walled enclosure and the closed courtyard are the oldest, dating as far back as 2000 years. Notwithstanding these classic features, gated communities in China have considerably evolved since the early Chinese civilization. Scholars interpret this evolution in three periods. The first is the central feudal monarchy period (Pre 1949), the second, the socialist work-units compound period (1949-1978), and third the gated commodity housing of post-socialist China (from 1978 onwards) (See He, 2013; Wu, 2005; Xu & Yang, 2009). Each period is briefly elaborated in the paragraphs below.

1.5.1 The Central Feudal Monarchic Era (Pre-1949)

According to Xu and Yang (2009), Chinese cities before the Song Dynasty (960-1279) were maintained according to a strict and hierarchical structure under the control of powerful monarchs and aristocrats. Ordinary citizens lived in cramped residential units deliberately designed to limit the freedom of subjects to engage in commercial activities outside the feudal arrangement (Xu & Yang, 2009). At the time, Taoism and Confucianism were two competing ideologies that shaped both the physical outlook of traditional Chinese compounds and the social interactions that took place there (He, 2013; Xu & Yang, 2009). Taoism is preoccupied with achieving the right balance between positive and negative human relations through an architectural system that fosters inclusivity among household members while affording greater security to members of a household. Confucianism, on the other hand, aspires to rigidly define and control social behaviour to maintain social order where class boundaries are reinforced and perpetuated.

The close-knit design of Chinese cities, however, underwent tremendous changes when Western imperial mercantilists gained the right to develop temporary settlements to facilitate their trade with Chinese coastal provinces such as Guangzhou following the Opium War in 1842. The western settlements differed from the traditional Chinese feudal architecture as the former were built as high-rise villas, usually two and three storeys outwardly orientated towards the street to facilitate commercial activities (Xu & Yang, 2009). Chinese enclosed spaces and walled towns underwent further transformation during the 1911 Democratic Revolution, which made provinces like Guangzhou pull down most of their city walls to embrace an open and mixed urban landscape. Thus Western-style housing estates became

dispersed across most parts of Dongshan District, Haizhu District, and Tianhe District on the peripheries of Guangzhou as old Chinese neighbourhoods degenerated into chaotic, mixed-use, and polluted areas (He, 2013 p.249).

1.5.2 Socialist-Oriented Work Unit Housing

Upon becoming a republic in 1949, housing development in China followed the socialist-inspired work-unit compound model, which were locally known as '*danwei*' (Wu, 2005). The Chinese government's commitment to rapidly industrialize provided the impetus for the work-unit compounds as the imperial Western separatist housing model of the 1920s was considered an impediment to rapid industrialization. Hence the government deemed it expedient to do away with this separation so that urban workers could live closer to their places of work. Xu and Yang (2009) explain that the work units exhibited three unique features. The first was that the houses within the work-unit compounds were self-contained and had various shared social facilities which included canteens, social halls, clinics, kindergartens, parks, libraries, shops, and sports fields depending upon the size of the compound. Second, there was much diversity among workers in terms of their ages and genders. This communal living fostered productive interactions and mutual respect among residents and their families. Third, all the work-unit compounds had walled enclosures irrespective of their scale, layout, and amenities.

1.5.3 Gated commodity housing in post-socialist China (1978 onwards)

According to Chinese scholars (He, 2013; Xu & Yang, 2009), gated commodity housing emerged following a decade of underinvestment in housing construction during the Cultural Revolution as municipal housing bureaux faced heavy fiscal burdens to improve housing conditions. Hence the Chinese launched a series of economic and housing reform programmes to tackle the acute housing deficiency. Xu and Yang (2009) suggest that an injection of cash wages rather than benefits-in-kind led to a full-scale national boom in commodity housing (p.110). He (2013) chronicles four critical factors which gave rise to gated commodity housing in urban China. The first was profound institutional and political restructuring which ushered in private governance through the formation of community committees and local movements reliant on private enclaves as a partial antidote for increasing crime and insecurity. The second was rising income within the thriving housing market. This spurred a consumption culture

among the new middle-class urban population as the globalization of capital, technology, and taste became introduced in urban China. Also, within this consumerist culture, local governments benefited from land revenue extractions as demand for western-style gated communities became the new norm. Third, accompanying the consumerist culture were changes in social factors such as increased social differentiation as middle-class urbanites sought safety, privacy, and a longing for social relations. The last factor is attributed to cultural forces. Scholars argue that most urban residents reminisced about their sense of attachment to '*danwei*' compounds hence they sought to experience gated communities.

1.6 The origin of gated communities in South Africa

South Africa is another country with a rich history of gated living, and Karina Landman (2010) has been one of the leading voices in this narrative. She discusses the origins of the phenomenon from three main time frames. The first is the Colonial Period which spanned the era 1652 to 1910; the second is the Post-Colonial Period or the 'Apartheid Era' which lasted from 1910 to 1994, and the third period is the Post-Apartheid Period which began after 1994. Below is an elaboration of each period.

1.6.1 The Colonial Period

The colonial period in South Africa, like the experience in other African countries, marked a time when European imperialists, mainly the Dutch, the British, and the French, partitioned and scrambled for the African continent and its untapped natural resources (Njoh, 2010). In South Africa, the Dutch were the first to arrive, and they built military forts, castles, and 'laagers' in places like Cape Town, in order, among other things, to provide storehouses for their plundered resources and defence. During this period, there was fierce competition between the indigenous African communities, the imperial British, and the Dutch colonists (the Boers³) over the control of land and landed resources. After defeating the Boers in the Anglo-Boer War in 1902, the British began to build secured blockhouses at vantage points, namely railway bridges over rivers, to safeguard transportation of the resources they plundered.

³ The Boers are generally considered to be the descendants of the original Dutch settlers. In some circles, they are known as 'Afrikaaners'.

1.6.2 The Post-Colonial Period or 'Apartheid Era' (1910 – 1994)

Following the aftermath of colonialism, the spatial landscape of South Africa became ideal for perpetrating strict spatial segregation as the British settlers began to regulate the African population through the use of control over space and racial relations. This meticulous making and marking of spatial difference to guard against racial integration between whites and non-whites, as well as give unequal locational advantage to the former, became known as 'Apartheid'. Landman (ibid) notes, for example, that the number of black workers in the urban areas was significant and therefore, struggles at workplaces became linked with struggles over the control over the urban space. Following the town planning imperatives at the time, various laws enacted zoned urban spaces had racial undertones, and this ensured that white people lived in well-planned and enclosed neighbourhoods located close to the Central Business District. These neighbourhoods were either separated from the indigenous non-whites' neighbourhood by larger buffer strips, green belts, industrial zones and transportation routes. Hence, the native South Africans lived at the urban fringes where conditions were precarious (Landman, ibid).

1.6.3 The Post-Apartheid Era (1994 onwards)

According to Landman (2010), when South Africa adopted an all-inclusive democracy, it abolished the 1950 Group Areas Act, which reinforced spatial segregation. However, owing to structural issues, rapid urbanization, high crime rates, and declining formal employment, blacks and other people of colour who felt left behind and without access to state subsidy began to build informal settlements. The growth of informal settlements was viewed by the elite as a threat to their safety and orderliness thus they reintroduced walls, gates, and other security systems to prevent the spillover of such threats to their private enclaves.

It is evident that different historical antecedents in various country contexts have played crucial roles in shaping what constitutes gated communities, why they emerge, who occupies them and the form they assume. However, despite differing historical origins, there seems to be a common thread that serves as a forerunner of gated communities in most of the cases reviewed. The first is that the origin of gated communities is firmly rooted in the desire for control by the ruling class, elites, aristocrats, or bourgeoisie over other people viewed as their

subjects or commoners by profiting from their labour yet maintaining social distance from them. Second, the walls go up because of either perceived or real threats of insecurity associated with the less privileged. The next section provides insights into the meaning of gated communities, highlighting the distinct features and imperatives information current understanding.

2 The Meaning of Gated Communities

The various historical origins of gated communities imply that there is no single definition of the concept. Consider the following examples: in their book *“Fortress America: Gated Communities in the United States”*, Blakey and Snyder (1997 p.2) define gated communities as:

Residential areas with **restricted access** in which normally public spaces are privatised. They are security developments with designated perimeters, usually **walls or fences and controlled entrances** that are intended to prevent penetration by non-residents. They include new developments and older areas retrofitted with **gates and fences**, and they are found from the inner cities to the exurbs and from the richest neighbourhoods to the poorest. Their gates range from elaborate two-story guardhouses staffed twenty-four hours a day to roll back wrought-iron gates to simple electronic arms. Guardhouses are usually built with one lane for guests and visitors and another for residents, who may open the gates with an electronic card, a code or remote control device (Boldened words for emphasis).

Roitman (2010 p.32), quoting Caldeira (2000), defines gated communities as:

A development of multiple residences, mostly high-rises, invariably walled and with security-controlled entrances, usually occupying a large area with landscaping, and including all sorts of amenities for collective use. In the last decade, they have become the preferred residence for the rich. [...] The enclaves tend to be socially homogeneous environments. People who choose to inhabit these spaces value living amongst selected people (considered to be of the same social group) and away from the undesired interactions.

Furthermore, for Atkinson and Blandy (2005 p.viii), gated communities are:

Walled or fenced housing developments, to which public access is restricted, characterised by legal agreements which tie the residents to a common code of conduct and (usually) collective responsibility for management.

Given these definitions, gated communities embody several features. The first, and perhaps most obvious, is their physical feature, which McKenzie (2007) suggests comprises three things, namely, ‘entry controls’, ‘hardened perimeters’ and ‘internal surveillance’. The entry controls relate to those features that restrict entrance to gated communities in the first instance.

They include objects such as gates, booms, traffic barriers, 'no admittance' signs, and guardhouses. The hardened perimeters include fences, walls, in some cases thickets and hedges and other natural features like lakes which delimit the territorial space of the gated community. The internal surveillance includes closed-circuit television (CCTV), alarm systems, guardhouses, and in some instances, internal security patrols.

Another feature of a gated community cited in the definition is the socio-demographic characteristics of the people living in such places. Scholars commonly think of gated communities as comprising a homogenous group of people who share a lot in common. In most cases, the racial composition of the residents, their housing tenures, educational attainment, economic status and stages in life exemplify this homogeneity. For example, in Monroe, New Jersey, McKenzie (1994 p.15) observes that a homeowner association took a married couple to court because the wife, at age 45, was three years younger than the association's minimum age for residency. Similarly, in the US Blakely and Snyder (1997) and Vesselinov and Falks (2007) suggest that it is white, affluent American retirees who first occupied gated communities, and were later joined by young middle-class households aspiring to the American dream. However, analysis of the social composition of households in gated communities by Sanchez et al. (2005) found that whites constituted only 48% of the total population living in gated communities, while non-Hispanic blacks, Hispanics, and Asians respectively constituted 17% , 23%, and 10% of the sample. In terms of race, only 40% were homeowners, while 60% were renters. Similarly, an investigation by Danielesen (2007) on housing tenure in US gated communities reveals that there is now a vibrant rental housing segment in gated communities contrary to the assumption that most people living in gated communities are homeowners.

The third feature of the definition of gated communities, which some scholars (Blandy et al., 2006; Blandy & Lister, 2005; Glasze, 2005; McKenzie, 2003, 1998) argue, distinguishes gated communities, is their private governance arrangements and their strict sets of legal codes. Sardar (2010 p.10) notes, for example, that: 'what distinguishes the quintessential gated community is the particular set of relationships it establishes by crystallising logics of the state, the market and civil society'. The set of codes on which such private governance hinges are referred to as covenants, conditions and restrictions (CC&Rs), and they prescribe, among other things, accepted conducts, obligations towards one's property, and assessment fees for public amenities supplied. McKenzie (2003), for example, stresses that this private governance is initiated by the developer and the remit of these laws can be far-reaching. For example, it may include provision regarding whether a resident can erect an American flag over their house or

not, or whether they can be fined or not for using the backdoor of their kitchen to access their room (McKenzie, 1994). Per Blandy and Dupuis (Blandy and Dupuis, 2006), the dense legal language and technical jargon in the CCRs, together with the appointment of an estate management company to enforce rules and regulations, amount to a takeover of personal liberties of residents living in gated communities. This is because many residents sign the CCRs without fully understanding the full legal implications of the document. However, some scholars, particularly Townshend (2006), appreciate the private governance system in gated communities, calling it an innovative and more economically efficient way of providing services and amenities which democratically elected municipal officials have failed to deliver.

Apart from these features, some scholars have also linked gated communities to more dramatic socio-spatial transformations which have perverse outcomes for citizenship, access to public spaces, and social integration. For example, in the US Blakely and Snyder (1997, p.3) observe that gated communities partly: ‘reflect the notion of community as an island, a social bulwark against the general degradation [...] an increasing attempt to substitute private controls for public organisation, for the joint responsibilities of democratic citizenship that all of us share’. Also, Atkinson and Blandy (2006, p.x) assert that: ‘the process of gating partly surrounds an attempt to disengage with wider urban problems and responsibilities.’ Similarly, reflecting on gated communities in São Paulo and Los Angeles, Caldeira (1996 p.325) decries that: ‘contemporary cities which are segregated by fortified enclaves are not environments which generate conditions conducive to democracy’ And: ‘cities of walls do not strengthen citizenship but rather contribute to its corrosion’. Webster et al. (2002 p.315) have also suggested that gated communities reflect a: ‘challenge to the spatial, organisational, and institutional order that has shaped modern cities’. The various characterizations of gated communities exemplify the conceptual challenges associated with defining a concept that has different historical origins and stirs up emotive sensitivities. The next section discusses the typologies of the gated community.

3 Typologies of Gated Communities

‘All walled developments and neighbourhoods with security guards do not look alike or serve the same market in the same ways’ (Blakely & Snyder, 1997, p.38). The typologies of gated community in each country often reflect, among other things, an assemblage of several factors. These often include, but are not limited to, changing social demography (Blakely & Snyder,

1997; Glasze & Alkhayyal, 2002), economic and political institutions (Landman, 2004; Obeng-Odoom, 2018), history and social norms (Rosen & Grant, 2011; Yip, 2012), and property rights arrangements (McKenzie, 2003; Webster, 2001). Some scholars also combine several features of a gated community to conjecture a typology. This combination may include, for example, the functions of the enclosure, the security features, the amenities provided, the social composition of residents, house type, sizes and tenures, and location (See Grant [and] Mittelsteadt, 2004).

Thus, in the United States, Blakely and Snyder (1997) identify three typologies of gated community. They are Lifestyle communities, Prestige communities, and Security zones. According to Blakely and Snyder, in Lifestyle communities the gates offer residents security and give them exclusive access to leisure activities provided in such areas. They usually come in three forms, namely, retirement communities, golf and leisure communities, and suburban new towns and often target middle and upper-middle-class retirees who want: 'structure, recreation and a built-in social life in their early retirement years' (p.39). Prestige communities target the wealthy, famous and top-fifth executives. Their gates, Blakely and Snyder (1997) suggest, symbolize distinction, prestige, and a desire to project an image of social success while protecting current investments and controlling housing values. They have monumental gates and entrances and are endowed with amenities such as artificial lakes or preserved natural features like river fronts. Security zones emerge primarily due to fear of crime and of outsiders. They include a city perch, a suburban perch, and a barricade perch where the gates are built by residents themselves rather than developers. Their fortified boundaries and access restriction, Blakely and Snyder (1997) argue, are intended to build and strengthen the feeling and function of a community. They occur at all income levels and in all areas. Blakely and Snyder's (1997) typology combines four features. They include: (1) physical features such as gates and walls; (2) residents' socio-demographic characteristics such as residents' age and income brackets; (3) locational attributes such as the inner city or suburban areas, and (4) residents' aspirations such as leisure, status, and security. Their typology, however, pays little or no attention to other important issues such as culture, history, public policy, and institutional arrangements reflecting the exigencies of different periods.

Consequently, other scholars have identified typologies inspired by historical events, political and institutional structures prevailing in their social contexts. For example, in Israel Rosen and Grant (2011) identify three forms of gated community. They include ethno-religious communities, frontier enclaves and neoliberal gated communities. 'Ethno-religious' communities, according to Rosen and Grant (2011), are residential areas where religious

leaders strictly enforce social and spatial distance between insiders and outsiders. These developments are common in Jerusalem and are isolated from the traditional town centre. The enclosed spaces often do not have guards and their residents always strive to preserve their unique cultural values and lifestyles. Also, in such communities, women, for example, are prohibited from wearing clothes that significantly expose parts of their bodies. Again, no vehicle is allowed in during the Sabbath. These communities seldom erect fences, but residents are always mindful of outsiders entering their enclave because of the need to preserve their culture, identity, and heritage.

Frontier enclaves, on the other hand, are spaces that reflect a blend of identity-mindedness and pursuit of political control. According to Rosen and Grant (2011), boundary features such as walls in these enclaves help to create an identity for the settlement while maintaining a clear distinction between insiders and outsiders. From a geopolitical standpoint, such enclaves tend to mirror the political struggle between Jews and Arabs over control of contested historical territories. Neoliberal gated communities reflect market preferences for exclusive consumer residential amenities. Rosen and Razin (2009 p.1707) contend that lifestyle considerations and the tenants' desire to live in a secured private club with exclusive amenities contributed to the emergence of neoliberal gated communities. Also, such gated communities reflect a policy shift from a broken welfare state to a growing market economy and their enclosure, Rosen and Grant (2011 p.784) contend that neoliberal gated communities 'symbolise[s] a growing class divide with associated differences in lifestyle and expectation of privacy'.

Also, in discussing common interest developments (CIDs) – a broader concept of which gated communities form part - from a property rights perspective, McKenzie (2003) identifies three types of CID. They are condominium developments, cooperatives, and planned communities. Condominium developments are multifamily constructions that are similar to apartments and townhouses. Each homebuyer acquires ownership of a defined space within an individual unit, which gives them a fractional interest of whatever the condominium association holds. Condominium associations manage such developments. In cooperatives, homeowners obtain a share of interest in the entire building the cooperative owns. This share usually grants homeowners exclusive rights to occupy a particular unit for a specified time. As a corporate body, the cooperative can permit or refuse a member's request to sell their shares in the house. McKenzie (2003) further observes that planned communities mainly comprise single-family homes with lawns, driveways, and access to other common areas and recreational amenities such as golf courses. In such developments, homeowners acquire ownership of one

dwelling unit as well as an interest in the association that owns and maintain common areas (p.205).

In an African context, Obeng-Odoom (2018) identifies four typologies of gated housing in Ghana. He calls the first, which is still burgeoning, 'Petro-gated housing'. He explains that they are common in oil cities because their developers have extensive world-class experience from oil-rich countries and primarily target people with 'oil money' or 'petrodollars'. The dwellings have stunning appeals, and the community is under 24-hour security control with CCTV surveillance. The communal amenities include schools and hospitals. They are common in Sekondi-Takoradi, the capital city of the Western Region. The second typology is transnational gated housing. This is built by developers with longer leases and are financed using remittances or incomes earned by transnational households and returnee migrants. The houses on the estate are luxurious homes targeting Ghanaians living abroad and high-level managers in Ghana. He calls the third typology 'mixed form gating' and it can be thought of as partially gated communities because not all have gates. Also, there are no private security guards who restrict access. Furthermore, such communities are common in mixed-income areas and poor settlements often surround them. Their targets include professionals such as university lecturers, bankers, accountants, among others. The fourth typology is public gated housing. As the name suggests, these are publicly-funded gated estates targeted at top-level civil servants. These estates are prevalent throughout the regional capitals of Ghana. There are gates and private security guards who restrict unauthorised access. Also, they are well-kept by professional management companies, and labourers attend to domestic tasks such as mowing the lawns.

It is important to stress that the typologies discussed so far do not constitute an exhaustive list of the different types of gated community. However, it is an attempt to show, among other things, the liberality of scholars in positing such typologies and, more crucially, the sets of features and issues they consider to be critical in their postulation of typologies.

4 Chapter summary

This chapter shows that, contrary to the widespread perception that the gated community is an American phenomenon which other countries have adopted over the years, the phenomenon is as old as city building and gated communities have existed much longer than modern civilization. It also suggests that each country has its unique historical antecedents that have

given rise to gated communities. However, despite different geographical and historical contexts, it appears that gated communities are more likely to emerge in societies in which unequal power relations exist between an elite class who control the factors of production and a peasant class who are expected to serve the interests of the elite class.

Similarly, the review suggests that, in defining a gated community, there is no rule of thumb, although some features such as walls, gates, and legal codes have become quintessential. Also, regarding typologies of gated community, the review suggests that existing postulations often reflect scholars' disciplinary bias as well as the historical, cultural, institutional, and policy issues prevailing in the contexts where they conduct their research.

The next chapter examines the arguments underpinning the proliferation of gated communities in the extant literature and in Ghana.

CHAPTER THREE

The Proliferation of gated communities: Empirical Evidence

1 Chapter objective

This chapter reviews the existing literature on the proliferation of gated communities in both economically advanced western countries and developing countries. It first explores the meaning of the idea of the ‘proliferation of gated communities’ as used in the thesis. The chapter follows on with a review of different propositions regarding the proliferation of gated communities. The chapter then examines Ghana, the developing country whose encounter with gated communities has given rise to this research. Also, the chapter reviews the literature on the evolution of gated communities in the Ghanaian context. Following discussion of the evolution of gated communities in Ghana, is empirical work examining the emergence of the phenomenon in that country.

1.1 Setting the stage

Different scholars suggest various ways of explaining the proliferation of gated communities. For example, some (Cséfalvay, 2011a; McKenzie, 1994; Vesselinov et al., 2007) discuss the proliferation of gated communities as a mutually advantageous coalition involving developers, local governments, and middle-class homeowners. In this coalition, developers seek to maximize profit by selling houses as a packaged commodity with amenities and private governance. Local governments also seek to benefit from affluent taxpayers who patronise gated communities while middle-class homeowners obtain control over their spaces and enjoy amenities exclusively. Others scholars (Güzey, 2014; La Grange, 2014) use the neoclassical paradigm of supply and demand, where the demand-side relates to residents who move into gated communities for an assortment of reasons and the supply-side primarily focuses upon developers of gated communities and local governments. However, Roitman’s (2010) framework of structural and subjective causes seems a more helpful approach as it demonstrates how high-order factors can inspire localized responses. This framework is elaborated below with some empirical back-up. It begins with the structural causes, followed by the subjective causes of the proliferation of gated communities.

1.2 Structural causes for the proliferation of gated communities

According to Roitman (2010), the structural causes, she argues, comes in two forms. The first is the globalization of national economies. She argues that the impact of globalization is often felt in the real estate market of most economies as they become targets of foreign investors. The outcome of this global influence, she argues, entails social polarisation between beneficiaries of such foreign capital and the economically marginalized. Through such global influence, she argues, foreign investors or more appropriately, developers, exert influence on local planning. The second structural cause, she argues, relates to state withdrawal from the provision of essential welfare-related services, such as affordable housing, adequate policing, among others. This withdrawal consequently results in rising urban violence and widespread use of private security. Several scholars have also made similar structural attribution. For example, Caldeira (1996), Coy and Pholer (2002), Thuillier (2005), Guzey (2014), and Leisch (2002) have all linked the proliferation of gated communities in Brazil, Argentina, Turkey, and Indonesia to global economic restructuring of welfare systems, state withdrawal from public services and a rise in social inequality. However, it seems the empirical evidence on the structural causes is often limited to the mutual benefits economically empowered real estate developers and ‘hamstrung local planning’ authorities derive from the phenomenon. Below is a review of three empirical cases exemplifying this mutually beneficial relationship.

In Gooblar’s (2002) study of how the British system deals with planning permission applications for gated developments, he focuses upon local planning authorities in two London boroughs – Kensington and Chelsea and Southwark. According to the author, the two cases exemplify wealthy and deprived inner London boroughs respectively. In Kensington and Chelsea, the developer applied to install automatic gates and a new ramp in order to privatize a street of 23 terraced Georgian homes within a conservation area which already has walls, gates, and a porter’s lodge but which has remained open to the public for over 100 years. Homes located in this area sell above £1.5 m. Seventeen residents of the Edward Square Community who lived closest to this terraced estate received notification of the proposal, and 13 of them objected while the others withheld their opinions. The local planning authority eventually refused the application, and the developers appealed by amending the proposal to allow only daytime access. The reasons cited included: (1) restrained traffic movement; (2) adverse impact on the conservation area by restricting the thoroughfare, and (3) undermining the public

character of the area. During the appeal, the community residents argued that restricted access would destroy the: ‘character of a pleasant, family-oriented community and set a dangerous and undesirable precedent’. In the end, the local authority refused the amended proposal.

In the Bermondsey centre section of Southwark, a de-industrialised zone, the local authority stood accused of circumventing Employment Zoning for the area in favour of residential developments such as gated communities. In this conservation area, a developer applied to build a residential complex on the site of a former college campus. To do this, it had to demolish one building and construct an eight-storey building with luxury flats. The current development had walls but not gates, and the public regularly used the campus to access the estate. There was no community opposition to the planning application, and one councillor recommended a waiver of the restrictions imposed on the conservation area for the proposal because it would help regenerate the area. The application received conditional approval, although the developer had partially complied with sections of the local authority’s requirements for developers to make a positive contribution to the area in environmental terms and visual appeal. Gooblar (2002) summarized that, while both projects sought to restrict public access which runs counter to existing planning guidance, in Kensington and Chelsea the proposal was defeated because the highly influential residents mobilized and made a strong case, while in Southwark such opposition was absent. Even more significant was the fact that the borough of Kensington and Chelsea had enough affluent neighbourhoods which made refusing a new affluent neighbourhood less concerning fiscally. However, the same was not the case in Southwark, where it seems the local authorities needed such projects to realize its local regeneration plans.

Similar imperatives seem to underscore the proliferation of gated communities in some US states. For example, in Bonanza Village, a development of single-family homes on the west side of the downtown area of Las Vegas, McKenzie’s (2005) empirical work shows how a local government, bent on reshaping its urban economy spatially, socially, and politically in order to attract ‘tourism dollars’, allowed an unincorporated homeowner association to introduce walls in a previously unenclosed neighbourhood, under the pretext of fighting crime and providing residents with security. Elsewhere, McKenzie (1994) argues that local governments in most US cities are attracted to gated communities and other common interest developments because such projects lead to increased tax revenues and they assume responsibilities that fall within the purview of local governments, namely, snow-ploughing, street cleaning and lighting, and refuse collection.

It is important to point out that this mutually beneficial relationship between developers of gated communities and local planning authorities also prevails in developing countries, where local governments struggle to provide local public services. For example, in a study investigating the use of the gated community as a development strategy in three suburban municipalities in Buenos Aires, Argentina, namely, San Isidro, La Pillar, and Tigre, de Duren (2007) found that in suburban municipalities where there is a high proportion of poor households (La Pillar and Tigre), planning officials were more amenable regarding the enforcement of planning codes. Planning officers interviewed justified their *laissez-faire* approach on the premise of the local economic opportunities gated communities bring, namely, employment in construction, local infrastructures such as roads, property taxes, and prestige. On the contrary, in more affluent municipalities (e.g. San Isidro), local planning authorities make no such exceptions for gated communities, arguing that: ‘they treat gated communities like any other investment, and that they have to fit in the law’ (p.618). Also, in such affluent municipalities, city officials admitted to closely involving their affluent household population in the planning decision-making as failure to do so could end in a legal tussle. It is worth mentioning that such mutually beneficial relationships characterize the proliferation of gated communities in Jakarta, Indonesia (See Leisch, 2002) as well as in some Eastern European cities such as Budapest, Hungary and Bucharest Romania, (See Cséfalvay, 2011; Kovács and Hegedus, 2014).

1.3 Subjective causes for the proliferation of gated communities

The second explanation Roitman (2010) proposes for the proliferation of gated communities is subjective causes and they include: (1) increased fear of crime; (2) the search for a better lifestyle; (3) desire for a sense of community; (4) a search for social homogeneity, and (5) aspirations to higher social status and social distinction within particular social groups. She argues that these considerations reflect residents’ desires, interests, viewpoints, and opportunities. Around these arguments, scholars have conducted empirical research to validate such claims and I review such studies below.

In their widely cited book *‘Fortress America’*, Blakely and Snyder (1997) primarily seek to understand the functioning of gated developments as communities. The authors studied gated communities in six metropolitan areas: the San Francisco Bay area; Los Angeles, California; Dallas, and Miami, and drew upon several research approaches, including focus

groups and one-on-one interviews with residents in gated communities, and public officials. They found, among other things, residents who often justified their move into gated communities according to perceptions of crime and insecurity. For example, some mothers said they felt the private security guards in their gated community were more stringent than those of Wells Fargo, and that made them feel safe, especially when gangs surround their estates. Other residents made the case for upper middle-class and working professionals living in the gated communities as other attractions.

Similarly, in her comparative study on the discourse of urban fear in gated communities, Low (2001) employed several research methods including participant observation and interviews with residents living in gated communities in Queens, New York City and San Antonio, Texas to investigate their reasons for moving into gated communities. In New York, nine out of 10 interviewees cited urban crime. For example, a resident narrated how thieves stole a bicycle belonging to a female resident on her terrace. Others also mentioned car burglaries in their previous neighbourhood. Likewise, in San Antonio nine interviews also cited crime and fear of 'others' as reasons why they moved into a gated community. 'Stay-at-home mothers expressed concerns about threats to their children, as there were several kidnappings in previous neighbourhoods. However, it is inconclusive whether gated communities indeed offer protection against crime. For example, Wilson-Doenges (2000) compare the experiences of residents in two high-income communities, one of which is a gated community, in Newport Beach, California, with two low-income communities in Los Angeles, one of which is also a gated community. Her analysis of respondents' survey scores on their sense of community and perceptions of crime and safety revealed that, in high-income communities, the mean sense of community in gated communities was not significantly different from non-gated communities. However, regarding perceived safety at night, residents in gated communities recorded significantly higher mean scores than their non-gated counterparts, although no such difference exists in terms of their perceived safety during the day.

In Nether Edge, Sheffield, UK, Blandy (2005) researched the social ties among residents living in gated communities by collecting survey data from 23 purchasers of a new gated community. To the question about reasons they considered important when moving into the gated communities, 87%, 69.6%, 60.8%, and 52.2% indicated that property values, security features, leisure facilities, and moving into a community were very important to them respectively, although more passive or casual interactions characterized daily living within the community. She concludes that the legal documents of gated communities have become a substitute for shared standards of behaviour as negotiated by neighbours (p.299). Similarly, in

a study on '*experiences of community in a gated development*' in a gated community located 30km south-west of the Central Business District of Sydney, Australia, Kenna and Stevenson (2013) used both a survey and in-depth interviews to collect data from 82 residents regarding their motivation for moving onto the estate. The survey results showed that approximately 80%, 76%, and 35% of the residents attributed their decisions to move into the gated community to the strong security and gated infrastructure, available amenities, and peaceful ambience. Also, during the interviews some residents explained that the Communication Association serves as an important arena for fostering a sense of community, while some other residents reflected on the social status accorded people living in gated communities.

Furthermore, Blakely and Snyder (1997) and McKenzie (2003) have also linked the desire to live in gated communities to better investment as houses in gated communities tend to command a higher premium than similar houses in non-gated communities. For example, using 284 prices of houses in gated and non-gated communities in Texas, Bible and Hsieh's (2001) hedonic model showed that having a gate attracted an extra premium of \$7,803, which is approximately 6.07% of their sale price controlling for other house features such as age, price per square foot, and tax obligations.

Furthermore, such subjective arguments have emerged from empirical studies in developing countries witnessing gated communities. For example, in a study of gated communities in Port of Spain, the capital of Trinidad, Mycoo (2006) examined the retreat of the upper-middle class into 20 gated communities. Relying upon survey data from 250 residents, the study found that 100% of all eight categories of respondents, namely, upper-income, middle-core, middle-aged, elderly, professional, business persons, single females, and family households, indicated that security concerns predicated on upsurge of crime, fear of robbery, kidnappings of wealthy individuals (including children) or physical harm made respondents move into gated communities. Also, almost all professionals, business persons, single females, and family households indicated that better services and future real estate value influenced their decision to move into gated communities.

Similarly, in a qualitative study comparing the motives, perceptions, and experiences of 18 residents drawn from two public estates in Lagos Mainland and three private estates in Lekki Island, in Nigeria Adetokunbo (2013) found that there were strong notions of exclusivity in the more affluent private estates, however most residents expressed concerns for security. The study found that residents on public estates who have lived longer on the estate reported a stronger sense of community and attachment than their counterparts on private estates. The study concluded that gated communities can help foster social cohesion in a neighbourhood by

leveraging communal efforts to reduce crime, protect property, enhance the local environment, and prevent unsolicited entry. Finally, but importantly, Frias and Rodrigues (2018) recent empirical studies of private condominiums in Luanda, the capital of Angola, concluded that contrary to the predominance of security concerns in other countries, expatriates and upper-class people in Luanda desire gated communities for functional reasons, including access to quality infrastructure and services. They conclude that the efficient service delivered in condominiums lead to incidental benefits such as social status and prestige. I now turn to the structural and subjective arguments underpinning the proliferation of gated communities in Ghana.

2 The Proliferation of gated communities in Ghana: The Structural and

Subjective Arguments

2.1 Structural insights

This section reviews the literature on possible structural rationales for gated communities in Ghana. It reflects on the imperatives of gating during the colonial period, the early and late post-independence period and the post-structural Adjustment period. However, it is worth mentioning that in applying Roitman's (2010) structural framework to Ghana, it had to be adapted to reflect the connection between colonisation, post-colonisation and the walling mentality, as the architectural forms produced in these epochs embed the structural, institutional and functional frameworks of most countries colonised by western imperialists.

2.1.1 The Colonial period

Ghana is a former British colony located in West Africa. It gained independence on 6 March 1957 and subsequently became a republic on 1 July 1960. In terms of political structure, it blends elements of the American presidential and UK parliamentary system of government as it has a President elected through universal adult suffrage who appoints a Vice-President. Also, Members of Parliament can hold ministerial positions, despite practising separation of powers. The Ghana Statistical Service puts the country's current population at 29 million, although official census figures are due in two years. It shares boundaries with La Cote D'Ivoire to the

West, Burkina Faso to the North, Togo to the East and Gulf of Guinea to the South (See Figure 2).

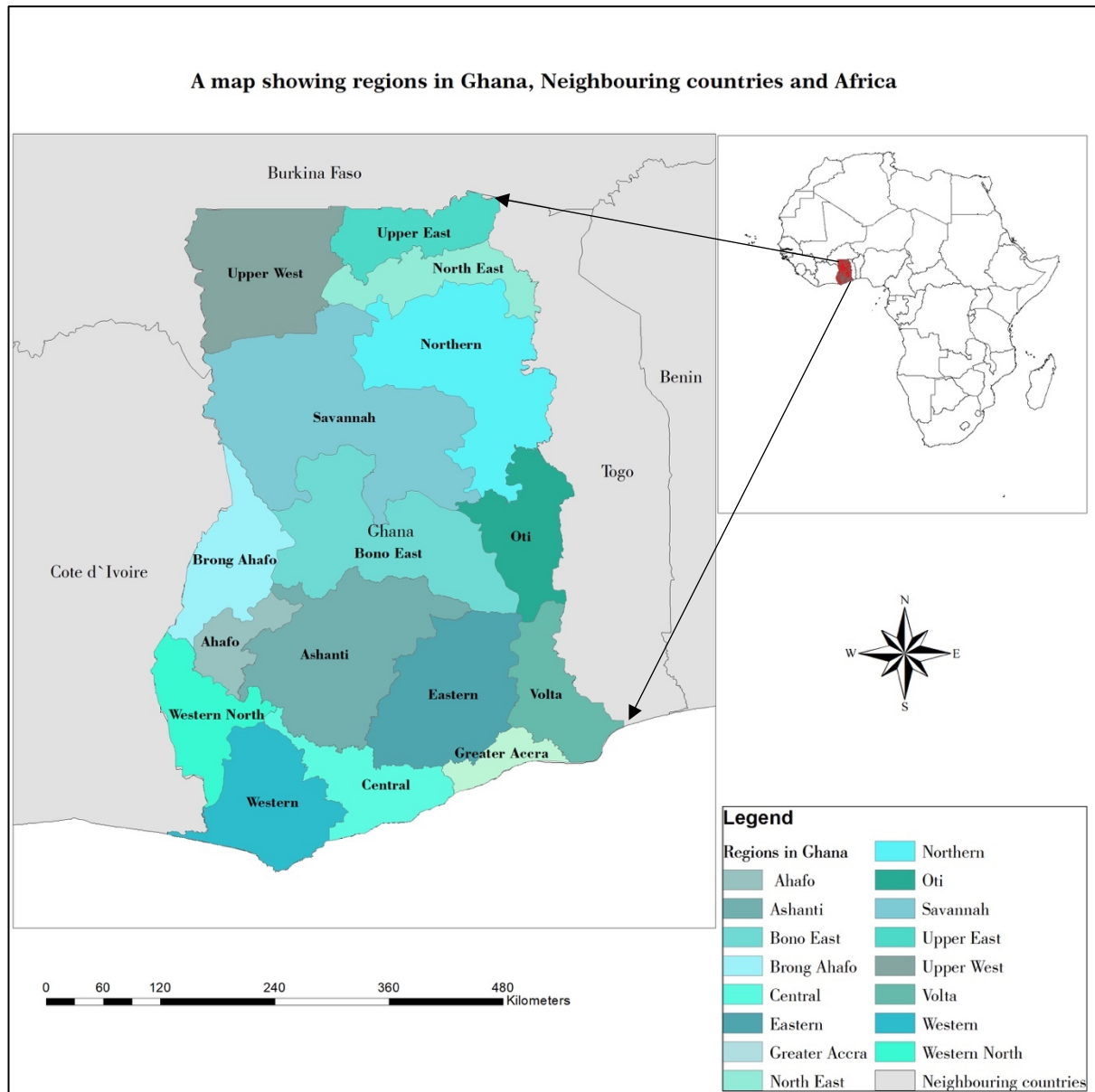


Figure 2. Map showing Regions in Ghana, Neighbouring countries and Africa

Like most developing countries that economically advanced western countries colonized, Ghana's encounter with wall settlements derives from the forts and castles along its southern coasts built by European merchants (Njoh, 2009; Obeng-Odoom, 2018). There is a suggestion that the location of these fortified enclaves facilitated the shipping of indigenous resources to Europe due to their proximity to the sea (Njoh, 2009). Second, they created a strict physical boundary between the colonial administrators and the indigenous people, whose living

conditions were seen to be deplorable (Obeng-Odoom, 2018). Third, the higher altitude provided the colonial officials with a good view of looming threats from both external invaders and local dissidents (Njoh, 2009). Following the relocation of the national capital from Cape Coast to Accra, the colonial officials persisted with their fortress mentality albeit in less antagonistic form. The ‘European bungalows and quarters’, as they were described at the time, did not have fortified walls (Asiedu & Arku, 2009). However, their above eye-level manicured hedges, gates manned by a gate-boy, signalled that such areas were private and reserved for a privileged class of people (ibid). These European bungalows, however, stood in stark contrast to the indigenous compound houses, which were designed as four-sided single residential developments measuring 30m on each side, with an open courtyard oriented inwards with a gate opened to all manner of people (Korboe, 1992).

2.1.2 The Early and Post-Independence

There is a dearth of empirical works that systematically document gated developments in the early post-independence period. Hence current insights are mainly based on anecdotal evidence and authors’ field insights. It has been suggested that the idea of master-planned communities in Ghana came on the heels of the first President – Dr Kwame Nkrumah’s industrialization agenda (Adarkwa, 2012). To improve housing conditions of public sector workers, the government built master-planned communities in Tema to house the workers of the rapidly industrializing city (ibid). The houses in such master-planned environments were mainly single family dwellings in well laid-out communities either as single-story detached/semi-detached units or condominiums. Communal amenities often included basketball courts and children’s play areas. These communities were not fenced and gated. This openness fostered rich social interaction among the industrial workers and their families. Some family members still live in such master-planned communities. Examples include Tema Community 2, 3, and 18. After the overthrow of the first President, successive governments (1966 – 1978) popularized the idea of ‘estate’ houses across most regional capitals. These estates, as Obeng-Odoom (2018) points out, were developed for the benefit of senior civil servants, for their commitment to public service. They comprised single-storey detached dwellings offering 3 to 4 bedrooms. Access-restriction is, usually enforced usually by boom barriers.

2.1.3 Post-Structural Adjustment

Gated communities, as we have seen, followed the adoption of neoliberal economic policies in Ghana in the early 1990s (Grant, 2007; 2005). Unsuccessful attempts by post-independence governments to sustain the provision of subsidized public housing, as well as provide housing finance, ushered in private sector involvement in housing delivery as the state retreated (See Arku, 2006; Bank of Ghana, 2007; Boamah, 2014; Donkor-Hyiaman & Ghartey, 2017; Konadu-Agyemang, 2001; Tipple & Korboe, 1998). Under the Neoliberal regime, several reforms were introduced, which favoured foreign investment, particularly in Ghana's real estate industry. The housing market was deregulated to revitalize housing as an attractive investment asset (Arku, 2006). The newly established Ghana Investment Promotion Centre lobbied government to offer incentives such as allowing foreigners to own properties in Ghana (for 50 years subject to renewal) (Grant, 2007). The government also reduced corporate tax from 55% to 45%, removing tariffs on the importation of some heavy-duty construction equipment and building materials and declaring a 5-year tax holiday for real estate companies investing in affordable housing. According to Grant (2005 p.662): 'the liberalisation era radically transformed the property market by the globalisation of finance and the restructuring of foreign direct investment'. Consequently, up to 2004, 85,000 transactions were recorded in residential properties and a further US\$434.8m worth of property transactions were expected to take place by 2007 (Grant, 2007 p.36).

2.2 Subjective causes for the proliferation of gated communities in Ghana

This section reviews the empirical literature on the reasons why people choose to live in gated communities in Ghana. To date, five empirical studies have explored why people move into gated communities. Richard Grant's (2005) seminal work initiated the discourse on gated communities in Ghana. Drawing theoretical inspirations from the neoliberal discourse, Grant sought to understand the emergence of gated communities in a rapidly neo-liberalizing capital city, Accra. The study used two inner-city gated communities, East Airport and Trassaco Valley, as case studies. Primary data was collected using 60 survey questionnaires administered to residents living in both case studies (30 questionnaires each). Secondary data from promotional materials, newspaper publications, interviews with developers and property management companies, complemented the survey data. Regarding why residents moved into such communities, in East Airport the study found that, for home-owners, the quality of the

project (34%), locational advantages (10%), the investment potential of a gated house (7%), the high calibre of other residents (a pseudonym for social capital (3%) and prestige (3%) were the main reasons cited. In Trassaco Valley, residents ranked their reasons for moving into the gated community in this order: (1) the quality of the project; (2) the investment potential of a house in a gated community, (3) the economic value of the property, and (4) prestige and the calibre of other residents.

Asiedu and Arku's (2009) empirical study also investigated the emergence of gated communities in Accra and drew inspiration from Grant's work. However, unlike Grant, the authors further explored shared perceptions between residents in gated and non-gated communities and the nature of social relations between the two groups. The study selected three case studies, namely East Airport, Devtraco Villas, and Manet Court. The authors interviewed 70 residents for their insights into their reasons for moving into a gated community. They also interviewed 76 residents in nearby non-gated communities to ascertain their perceptions of their counterparts in gated communities and how they related to them. The study found that, across the three case studies, security concerns (61.4%) was the most widely cited reason as residents explained that a gated community afforded them sound sleep without worrying about break-ins. Peace and quiet (10%) ranked second, while concern for privacy ranked third (8.6%). On the nature of intra-community interactions, the majority (81%) of gated residents thought their neighbours were friendly and often interacted or exchanged pleasantries with them. However, gated residents seemed divided on perceptions of non-gated residents and their social interactions with them. More than 33% of gated residents disclosed that they had no relationship with their non-gated counterparts, while 67% indicated that they recruited people in non-gated communities to work as gardeners and home-helps.

Some residents in gated communities revealed that they often bought goods such as spare parts sold by non-gated residents. Regarding residents in non-gated communities, close to half (49%) thought gated residents were peace-loving, cooperative, and good people. The other half (51%) held a somewhat pejorative view of gated residents, describing them as 'rich people', 'showing little respect', and 'behaving just like everybody else'.

Obeng-Odoom et al. (2014) also examined the motives of people living behind walls and the economic costs for those living outside gated communities in a comparative study involving Ghana and Malaysia. Drawing upon sociological concepts of the 'panopticon' and 'relative deprivation', and using data from emic and etic sources, the study found that perceived fear of crime and security in gated environments constituted the dominant rationale for why people move into gated communities. These fears, the authors argue, are a result of residents'

internalization of fear of crime which continually makes them feel others are watching them and 'out to get them'. The authors also argue that, while fear of crime was the predominant rationalization in both countries, this fear had become 'shorthand' for quality environmental amenities and lifestyle, as existing crime statistics, particularly in Ghana, do not seem to warrant such fear.

In another study, Anokye et al. (2013) investigated the emergence of gated communities in Accra and their implications for spatial planning. The research drew primary data from a survey questionnaire administered to 122 residents in three gated communities, namely, Redrow Estates, J. Kwate Estates, and Trassaco Valley. Also, interviews with local planning authorities, public utility providers, and executives of the Ghana Real Estate Developers' Association (GREDA) complemented the survey data. In terms of the reasons why people move into gated communities, the study found that the five most important reasons include: (1) quality homes (80.5%); (2) safety and security (74.3%); class of residents/prestige (66.3%); services provided in the community (63.7%), and a beautiful and organized environment (50.4%). In terms of the planning implications, the study concluded that, while some gated communities have emerged on the 'blind side' of the planning system, they posed less challenges to urban planning and management in Ghana, particularly in terms of infrastructure and service provision.

3 Chapter summary

This chapter has reviewed literature on the proliferation of gated communities in both economically advanced western countries and developing countries. It has shown that structural and subjective causes underpin the proliferation of gated communities. While structural and subjective factors significantly deepen our understanding of gated communities, a careful reading reveals limited insight into how developers of gated communities engage with the key actors involved in the development process. While some empirical work exists on the interaction between developers of gated communities and local planning authorities in economically advanced western countries (Gooblar, 2002; J. L. Grant, 2005; McKenzie, 2005) and developing countries (de Duren, 2007; Landman, 2004), such studies reflect experiences in countries where the exercise of planning and development control powers is unimpeded in practice. However, in Ghana, although development rights are nationalized, and local planning authorities are clothed with statutory powers to enforce development control, such powers are scarcely deployed in practice owing to alternative institutional arrangements that struggle for

control over land use (See Agyemang [and] Morrison, 2017; Kuuire et al., 2016; Yeboah and Obeng-Odoom, 2010). Even more pertinently absent from the literature on developing countries is the extent to which the land administration systems also contribute towards the proliferation of gated communities. While some studies have suggested a possible connection between land-related problems in Ghana on the one hand and the growth of private security (Obeng-Odoom et al., 2014) and ‘circumventing intricate unofficial processes in land purchase, finance and construction management’ (Kufour, 2011 p.174) on the other , such claims have not been empirically investigated.

Against this backdrop, this research proposes that Ghana’s land administration and land use planning system are institutional arrangements which may have contributed to the proliferation of gated communities, from both the supply-side, comprising landowners, developers, public officials working in land administration and urban planning agencies, and the demand-side, comprising residents living in gated communities. The next chapter elaborates on land administration and land-use planning systems in Ghana, highlighting the problems that may have provided the impetus for people to move into gated communities.

CHAPTER FOUR

Land Administration and Land-Use Planning Systems in Ghana

1 Chapter Overview

The aim of this chapter is to provide a rationale for proposing challenges in land administration and land-use planning systems in Ghana as possible structural or institutional factors contributing to the proliferation of gated communities. It follows from the fact that existing empirical studies on the proliferation of gated communities in Ghana, as demonstrated in Chapter three, have not empirically examined how these two institutional factors might have contributed to the proliferation of gated communities in Ghana. This chapter is organized in three sections. The first elaborates on the concept of land administration, land tenure systems in Ghana, and empirical evidence that characterizes three key aspects of land administration, namely, land acquisition, land formalization or title registration, and land tenure security. The chapter also elaborates on the concept of land-use planning, its origins and applications in Ghana, and three aspects of such planning which hamper its effectiveness in Ghana.

1.1 Land Administration System

The Food and Agriculture Organization (FAO, 2002) sees land administration as the: ‘way the rules of land tenure are applied and operationalised’. Land administration comprises land rights, land-use regulations, and land valuation and taxation. Regarding land rights, the FAO stresses allocation of land rights, demarcation of parcel boundaries, transfer of land rights, and adjudication of doubts and debates regarding rights and parcel boundaries. On land-use regulation, it emphasizes land-use planning and enforcement, and the adjudication of land-use conflicts, and, on the valuation paradigm, it looks at: ‘gathering revenues through land valuation and taxation, and the adjudication of land valuation and taxation disputes’ (p.12). Zevenbergen (2009) adds that land administration entails recording and dissemination of information about ownership, the value and use of land and its associated resources (p.1). In his view, three elements are relevant to understanding land administration; a subject, an interest, and an object. A subject takes the form of individuals, legal entities, and identifiable groups who exercise rights over a parcel of land or other forms of immovable property. Interest relates

to rights to land that may have their origin and legitimacy in statutory laws, customary laws, and religious laws. Concerning an object, the most common form is a parcel of land on which subjects exercise their rights. In policy circles, land administration is crucial for land tenure security, regularization of land markets, urban and rural land use planning, and taxation of land (Van der Molen, 2001, p.5) cited in Zevenbergen (2009, p.9). Below is a review of the literature on land administration in Ghana.

1.2.1 Land Administration in Ghana

A key component of land administration is a land tenure system. Land tenure, according to the FAO (2002, p.7), is the relationship between individuals or groups and land. It also touches on the basis on which such relationships are forged and sustained. Like most countries in sub-Saharan Africa, Ghana has a dual land tenure system (Chimhowu, 2018; Cotula et al., 2004; Obeng-Odoom, 2012) and within this system, both customary institutions and the state own and control land. There is a rich body of literature which explores the evolution of the dual land tenure system (See Amanor, 2008; Asante, 1965; Crook, 2008; Obeng-Odoom, 2016a; Sarbah, 1904). However, for the purpose of this study suffice to say that the current system derives in part from the unsuccessful British colonial attempt to subvert and superimpose a western conception of property on indigenous land-holding arrangements through indirect rule (Abdulai & Ochieng, 2012; Amanor, 2008; Blocher, 2006). Under the customary land tenure system, communities, clans, and families own lands. The customary land-holding groups together own and control 80% of all land in Ghana (Kasanga & Kotey, 2001). There is a view that such lands derive from first settlement, conquest, and through gift-inter-vivos (Obeng-Odoom, 2013a). Also, under the customary land tenure system the land is conceived of as a collective asset and members enjoy a natural right to use a portion as long as they comply with the prevailing customary rules, norms, and accepted practice (Da Rocha [and] Lodo, 1999; Ubink & Amanor, 2008). However, for the sake of orderliness and administrative purposes, day-to-day decisions regarding the land are vested in leaders of the traditional land-holding group with support from principal members of the group. Also, depending upon the part of Ghana and the type of collective group under consideration, these customary leaders could be chiefs, a clan, or a family head as it is in most parts of Southern Ghana, or as earth priests or *'tendamba'* in Northern Ghana (Abdulai & Ndekugri, 2008; Kasanga & Kotey, 2001). Both customary law and the Ghanaian constitution (See Article 36, Clause 8 of the 1992 Constitution) oblige such customary leaders to manage the customary lands under their stewardship for the

benefit of all members of their respective groups. This means that these traditional leaders hold the allodial interest over the land, which is the highest interest in land permitted under Ghana's constitution (See Article 266, Clause 2 of the 1992 Constitution), out of which lesser interests and use rights are created for members and strangers alike (Kuusaana [and] Eledi, 2015). Obeng-Odoom (2014a) points out that some scholars choose to call customary lands 'private lands', to account for lands in which the allodial interest is vested in private individuals rather than the collective.

The state is the other land-holding institution in Ghana. Lands falling within this domain are called 'state' or 'public lands' and constitute some 18% of all land in Ghana. Some scholars (Larbi, 2009; Quarcoopome, 1992) argue that state lands comprise lands which the British colonial government and subsequent post-independence governments compulsorily acquired from customary land-holding groups for public purpose using various statutory enactments. According to Larbi et al. (2004), state lands exist in all ten regions with the Greater Accra having the highest number of instruments executed for compulsory acquisition (42.6%). Across the regions, administration and management of state lands rest with the Lands Commission.⁴ Also, under the statutory regime is a third category of land, known as 'vested lands. These are lands belonging to customary groups but currently vested in the state for various reasons, including the prevention of gerrymandering (Onoma, 2008) and incessant conflict (Kasanga & Kotey, 2001). Legal interest in such lands rests with the state while the customary group enjoy beneficial interest. This third tenure constitutes about 2% of land in Ghana.

There is an extensive body of literature showing that the coexistence of the two dominant land tenure systems presents considerable challenges which to some extent undermine good land administration. The next section reviews some empirical works that highlight land administration challenges inherent in Ghana's land tenure system.

1.2.2 Land Administration Challenges in Ghana's Tenurial System

As is evident, the scope of land administration can be obtuse. However, the available empirical works do not cover every aspect of land administration. Empirical works have largely focused

⁴ The Land Commission is a statutory body responsible for the management of state lands. Its duties cover land surveying and mapping, valuation of interest in land, registration of interest in land, among others. It derives its legal mandate from Article 258 of the 1992 Constitution of Ghana and the current Lands Commission Act, 2007 (Act 767).

upon three main areas, namely, land acquisition, land title registration or land formalization, and land tenure security. The review draws upon empirical studies that reflect the challenge in these three areas of land administration under both the customary and statutory land tenure system. The challenges associated with each area is elaborated in turn.

1.2.2.1 Land acquisition challenges in both customary and statutory land tenure

Several empirical studies point to challenges inherent in the process of land acquisition. It should be noted that these challenges, however, do not play out in the same way in both the customary and statutory land tenure systems. For example, regarding land acquisition in the customary land tenure system, a study on *land tenure security, land registration and customary tenure* in peri-urban Accra by Barry and Danso (2014) found that siblings who jointly held an interest in family lands often assigned their interests to third parties without informing their co-owners (p.362). Similarly, in Anyidoho et al.'s (2007) study on *Chieftaincy Institutions and Land Tenure Security* in three suburbs in Greater Accra Region officials from the Office of Administrator of Stool Lands admitted in interview that finding a litigation-free land and the owner of such land is the most difficult and enduring challenge in customary land acquisition. Regarding state lands, government inactivity on lands compulsorily acquired, coupled with failure to pay compensation to those dispossessed has emboldened the expropriated parties to re-enter and sell such lands to private individuals (Kasanga et al., 1996; Larbi et al., 2004). Such dishonest dealings create legal uncertainties whether the state still owns such lands, or its prolonged inactivity has extinguished any ownership rights following provisions in the Limitations Decree, 1972 (NRCD 54). Kasanga and Kotei (2001) add to the uncertainty when they assert that the Lands Commission has persistently failed to publish a list of all state lands under its jurisdiction to improve land market transactions. This opacity partly allows it to sell state lands to people with political connections. In peri-urban Kumasi, Cobbinah and Amoako (2012) have also pointed out how traditional rulers and chiefs are implicated in selling the same parcel to multiple parties, as the metropolis continues to witness urban sprawl in its peri-urban areas. Other studies (Anyidoho et al., 2007; Gambah, 2002; Kasanga et al., 1996), including the current National Land Policy, also highlight boundary disputes as one of the problems militating against good land administration in Ghana.

1.2.2.2 Land formalization/title registration

Regarding land formalization, the Lands Commission handles the registration of both deeds and titles, although recent land reforms, namely, the establishment of Customary Land Secretariats, have provided scope for traditional authorities to record land transactions in their traditional areas (Biitir et al., 2017; Bugri, 2018). Such records accord some validation to customary land transactions in areas lacking title registration. However, in the two most urbanized regions in Ghana, namely, Greater Accra and Kumasi, land title registration constitutes the ultimate mode of land formalization and in both regions the Lands Commission sees to this. In an empirical study on *'Improving Lands Transfer'* Gambah (2002 p.28) aptly reflects the problems in the Lands Commission during title registration when he notes: 'It appears the tested business procedures have been turned upside down. Systems do not work. What seems to work are personalities and "whom you know". There is monopoly over who does what, so that every time an officer is not available, any documentation pertaining to his schedule comes to a halt'. Also, recent empirical studies (Abubakari et al., 2018; Baffour Awuah et al., 2013; Ehwi & Asante, 2016) on land title registration suggest that the process is very costly and remains characterized by bureaucracy, delays, and corrupt official practices. One study (Baffour Awuah et al., 2013) has even estimated that the transaction costs of title formalization from an individual owner's perspective for a 0.16 acre of land is Ghc4,810.72 (2013 prices), an amount which can purchase a plot of land in another peri-urban area (p.398).

1.2.2.3 Land tenure security

Land tenure security relates to the assurance people have that they will not arbitrarily lose their land to either someone with an overriding interest or with a competing interest (FAO, 2002). There is debate as to whether customary land tenure systems offer landowners better security of tenure than state lands or vice versa (Benjaminsen et al., 2009; Bromley, 2009; Platteau, 1996). Proponents of customary land tenure systems often emphasize citizenship, social relationships, and compliance with existing customary laws and practices regarding land acquisition and usage which furnish social safety nets against tenure insecurities (Bromley, 2009; Kasanga & Kotey, 2001; Lund, 2011). Their criticism of state lands touches on the rent-seeking practices of bureaucrats working in public registries (Antwi & Adams, 2003) and the imminent likelihood that customary landowners will re-enter compulsorily acquired land due to government failure to pay compensation claims (Kasanga et al., 1996). On the other hand,

proponents of state land are likely to associate tenure security with the authority and perpetuity of the state (Sittie, 2006). Sympathizers often point to the likelihood of customary land tenure systems excluding vulnerable groups such as strangers, women, and youth (Amanor, 2008; Kidido et al., 2017; Lambrecht, 2016), a penchant of some traditional leaders to dabble in multiple land sales (Ubink & Amanor, 2008), and the growing popularity of landguards.⁵ Indeed, the available empirical evidence reflects this lack of consensus. For example, regarding customary lands, four recent empirical studies conducted in peri-urban Accra (Baffour Awuah et al., 2014; Barry & Danso, 2014; Bartels et al., 2018) all found incidents in which people who have acquired customary lands and registered same still faced threats and harassment from landguards. For example, in their recent study on access to land and water in two peri-urban areas in Accra, Oduman, Patang, Bartels et al. (2018) found that the activities of land guards were so prevalent that residents preferred to erect a structure on their land immediately after purchase rather than obtain a land title certificate. They adopted this strategy because they considered building on the land to be a more effective means of securing it than obtaining a land title certificate. Others erected signs indicating that the lands were private, while some also planted crops on the land acquired and hired land guards to secure their lands. Also, regarding tenure security on state land, Kasanga et al.'s (1996) empirical work on land markets in peri-urban areas of Accra and other studies (Larbi et al., 2004) highlight instances in which people who procured state lands were subjected to harassment, intimidation, and threats by some chiefs and youth groups. These threats were rampant because the state had not paid compensation for the lands compulsorily acquired. The review above shows that there are significant challenges in almost all the key stages of Ghana's land administration from land acquisition to land tenure security. The study now discusses land-use planning as one of the institutional arrangements that potentially given impetus for the proliferation of gated communities in Ghana.

2.1 Land-Use Planning

According to Cullingworth and Nadin (2006 p.2), land-use planning is a: 'process concerned with the determination of land uses, the general objectives of which are set out in legislation or some document of legal, accepted standing.' The World Bank (2012) elaborates further by emphasizing that 'land-use planning refers to the process by which a society, through its institutions, decides where within its territory different socio-economic activities such as

⁵ Land guards are groups of mainly young persons engaged in the use of illegitimate force to protect landed property in exchange for remuneration in cash or in-kind. (See Darkwa & Attuquayefio, 2012 p.143).

agriculture, the housing industry, recreation, and commerce should take place'. More traditionally, land-use planning has been interpreted as deliberate government intervention in land and housing markets. The object of this intervention is to ensure that negative externalities associated with incompatible land uses are discouraged while promoting uses that generate minimal social costs but maximize social benefits (Lai, 2005; White [and] Allmendinger, 2003). Theoretically, scholars associate the origins of land-use planning to welfare economics following market failures in land and housing markets (Stiglitz, 2015; Whitehead, 1996). Land-use planning presents wide-ranging benefits for people and places. Minimizing negative impacts from incompatible land use, stimulating productive land and housing market performance, enhancing environmental amenities and the aesthetic appeal of locations are some of the benefits commonly associated with land-use planning (Allmendinger [and] Haughton, 2010; Baffour Awuah et al., 2014; Lai, 2005). For example, some studies inspire confidence in the potential of land-use planning systems to promote more affordable housing in both developed and developing countries (Agyemang & Morrison, 2017; Austin et al., 2014). However, it is also true that, despite the advantages that land-use planning affords, like other forms of government intervention it is criticized on several grounds. For example, in the UK it is perceived to be excessively prescriptive and restrictive (Cullingworth, 2006; White & Allmendinger, 2003), leading to a limited supply of developable land and rising house prices (Barker, 2004; White & Allmendinger, 2003). The study now turns attention to land use planning in Ghana in the succeeding paragraphs.

2.2 Land-use planning in Ghana

As in the UK, land-use planning in Ghana has its roots in public health concerns (Adarkwa, 2012). However, it has been suggested that, unlike in the UK, land-use planning in Ghana was used mainly in two ways. First, it served as a means for British colonial administrators to facilitate the transportation of natural resources from the hinterlands to ports for export (Fuseni & Kemp, 2015). Adarkwa (2012), argues that this exploitative interest created a spatial economy characterized by a centre and a periphery. The centre enjoyed significant investment in physical infrastructure because it provided exportable resources, while peripheral areas lacking such resources were ignored. The 5-year Infrastructure Development Plan drafted by the former Governor of the Gold Coast – Governor Godorn Guggisberg and his prominent

infrastructure investments such as the Takoradi to Kumasi railway line and the Takoradi harbour are notable examples (Adarkwa, 2012). However, in urban areas the colonial government deployed land-use planning to reinforce spatial and residential segregation using the Town and Country Planning Ordinance, 1945 (CAP 84) (Konadu-Agyemang, 2001; Owusu & Agyei-Mensah, 2011; Weeks et al., 2007). For example, Larbi (1996) maintains that in the national capital Accra land-use planning was concentrated only in the then-newly developing areas occupied by Europeans such as Ridge, Adabraka, and part of what is now Accra Central (p.198).

While the land-use planning implemented following the colonial era departed from the racial overtones of colonialism, successive national governments' stringent enforcement of provisions in the colonial planning ordinance, albeit its unpopularity among the indigenes, meant that the segregation tendencies underpinning the ordinance persisted (Gambrah, 1994). Consequently, the vast majority of developments took place outside the formal planning system. Larbi (1996 p.198) rightly points this out when he argues that Accra has expanded mainly through a process of: 'incremental accretion of existing rural settlements, rather than by the development of new towns.' Also, Weeks et al. (2007 p.11) suggest that the spatial structure of suburbs in Accra can be described in five stages, namely: (1) race-based town planning areas; (2) elite areas populated by Europeans, including military cantonments; (3) older villages dominated by different ethnic groups now incorporated into the larger city; (4) new towns for migrants entering the metropolis, and (5) sprawling areas with incompletely implemented urban plans.

The problematic land-use planning system has inspired several empirical studies that explore a wide range of issues surrounding land-use planning in Ghana. Of particular interest to this research are issues concerning investment in physical planning and urban infrastructure, compliance with building permit application processes, and interactions between customary landowners and local planning authorities. These issues are of interest because they can constitute grounds for gated communities to proliferate. This point is elaborated in the research hypothesis. The next section briefly reviews some empirical studies on these areas of interest.

2.2.1 Investment in physical planning and urban infrastructure

In 2016 the Ghana Institute of Engineers (GhIE)⁶ published the Ghana Infrastructure Report Card. It focuses upon the state of three infrastructures in Ghana, namely, roads and bridges, electric power, and potable water. It found that, while Ghana's road network increased by some 35,059 km since 2000 to 72,380 km in 2015, 37%, 17%, and 46% of urban roads are in good, fair, and poor condition respectively. It further found that 12% and 20% of water facilities in rural communities and small towns were either non-functioning or functioning below expected standards (p.15). In urban areas demand for potable water exceeds supply hence results in water rationing. Also, it is generally accepted that infrastructure financing in urban Ghana, particularly in Accra, is biased in favour of inner-city areas. For example, both empirical studies (Baffour Awuah, 2016a; Baffour Awuah et al., 2014; Larbi, 1996; Weeks et al., 2007) and an official government report (Government of Ghana, 2014) indicate that first-class residential suburbs of Accra, including Airport Residential Areas, Ridge, Labone, and East Legon, relative to peri-urban and other areas, enjoy good physical planning and better physical infrastructure. Furthermore, in a recent study on the constraints facing developers in delivering affordable housing Acquah (2018) found that investment in physical infrastructure alone constituted about 30% of developers' total project costs as most peri-urban areas lacked physical infrastructure and access to amenities. Similarly, in another recent study of developer constraints in housing supply, Owusu-Ansah et al. (2019 p.10) acknowledge that: 'the need to provide infrastructure facilities such as water, electricity, roads and sewage can require substantial investment, especially if development is in a remote location.' These researchers reinforce Baffour Awuah et al. (2014), finding in their study of *benefits of urban land use planning in Ghana* in a peri-urban area in Accra – Kwabenya that property values appreciated by 1.18 times, 1.09 times, and 1.11 times if they are located in a neighbourhood with tarred roads, pipe-borne water, and had a formalized title.

2.2.2 Compliance with building permit application processes

Planning laws in Ghana, namely, the Local Government Act, 2016 (Act 936 as Amended) and the National Building Regulation 1996 (LI 1630) respectively assign planning functions to District Assemblies and require all developments to be assigned a building permit before any building project commences. However, empirical evidence so far suggests that this requirement

⁶ The GhIE is the professional body whose members 'conceive, plan, design, build, operate, maintain, and manage all categories of infrastructure, including their sustainability' (Ghana Institute of Engineers, 2016 p.8).

is not complied with in most cases. For example, regarding citizens' compliance with planning requirements, a study of enforcement of development control in the Wa Municipal Assembly of Northern Ghana by Boamah (2012) found that there was a high rate of non-adherence to building permit regulations among the natives despite knowing that acquiring a building permit before building a house is a legal requirement. Explaining why this was the case, the author argues that local citizenship played a significant role in determining whether people adhered to planning obligations or not. Such a situation exists because the natives of Wa Municipality held the view that there was no need to apply for a permit before starting a building project since customary law justified their defiance. Also, in a related study of '*Determinants of land use compliance*' in Kwabenya, a peri-urban area in Accra, Awuah and Hammond (2014) found that out of the 100 respondents surveyed, 60.3% who claimed knowledge of the mandatory requirement to obtain a building permit did not comply with the requirement, 71.4% of these deviants describing the planning requirement as 'not relevant'. Even, the authors conclude that the highly educated and formal sector workers who were found to be more compliant did so because they could manipulate the planning system and because they needed evidence of compliance to facilitate mortgage transactions. Owusu-Ansah and Atta-Boateng (2016) similarly found in their study of development control in Sekondi-Takoradi that, out of a total of 384 home-owners sampled only 21% of the builders they surveyed had secured all three documents required by planning laws before development.

Furthermore, some empirical studies have pointed out that people generally fail to comply with planning regulations because District Assemblies are unable to process building permit applications within the statutorily stipulated timeframe. For example, Arku et al.'s (2016) study of '*Non-compliance with building permit regulations*' in Accra-Tema city region concludes that administrative bureaucracy and inefficiency, cumbersome planning regulations, scepticism about the building permit system, and lack of institutional co-ordination were the main reasons respondents gave for non-compliance with building permit regulations. Owusu-Ansah and Atta-Boateng (2016) also found that the processing of a building permit in Sekondi-Takoradi takes six years, and this greatly disincentivizes people from complying with planning regulations.

2.2.3 Interactions between customary landowners and local planning authorities

Under the Indirect Rule system, local chiefs had a good working relationship with colonial administrators owing to their mutual interests (Amanor, 2008; Crook, 2008), However, the

relationship between post-independence governments and customary landowners seems contentious, particularly in terms of land administration and land-use planning. For example, some scholars such as Kasanga and Kotey (2001), Crook (2008), Onoma (2010), and Obeng-Odoom (2014a) have linked the fractal relationship between the state and customary landowners to several factors. Particularly remarkable is the state's relentless attempt to weaken the control of traditional chiefs over customary lands, through: vesting of customary lands in the state; arbitrary resort to compulsory acquisition powers; mandating chiefs to seek consent and concurrence from the Lands Commission before selling stool land, and allocating a significant share (55%) of ground rents and other proceeds from stool lands to District Assemblies. Also, there is a view that this fractal relationship belies weak land-use planning in Ghana. For example, in Yeboah and Obeng-Odoom's (2010) study of '*District Assemblies' perspectives on the state of planning in Ghana*', in an urban district (Kumasi) and a peri-urban district (Ejisu-Juabeng) in Southern Ghana and in another urban district (Tamale) and a rural district (Savelugu-Nanton) in Northern Ghana, reveals that directors of planning had little mandate in influencing residential development as customary landholders effectively implemented the plan and determined what they wanted local authorities to look like. In particular, they point out that the: 'first thing developers do after they acquire the land is to dig the foundation and start building, and that coming to the District Assemblies is a not priority'. Also, Larbi's (1996) study on '*spatial planning and urban fragmentation*' observes that in North Dzorwulu, a high-income suburb of Accra, planning layouts presented by landowners at the Town and Country Planning Department for approval bore no relation to the layout that planning officials had prepared. The study reveals that areas marked as residential in the layout produced by the landowners had been officially zoned for utility services, and this made reconciling both planning layouts impossible.

Following the challenges to Ghana's land administration and land-use planning systems discussed above, this research hypothesizes that such challenges have significantly contributed towards the proliferation of gated communities in Ghana and this contribution is reflected in the following areas:

- (1) The local understanding real estate developers have of gated communities, the typologies of gated community in Ghana, and the features that gated communities in Ghana exhibit;
- (2) The institutional arrangements, namely, formal rules and social norms governing the built environment in Ghana;

- (3) The nature of the interaction between all the key actors involved in pre-development, the interests and benefits that these key actors derive from their interactions, and
- (4) The reasons why people prefer to live in gated communities than personally acquire land and build homes.

3 Chapter summary

The objective of this chapter is to justify the hypotheses that land administration and land-use planning challenges in Ghana may have also contributed to the rapid proliferation of gated communities. The chapter reviews the land administration system in Ghana, emphasizing its dual land tenure system and how both tenurial arrangements have created problems in the process of land acquisition, land formalization and title registration, and land tenure security. The chapter also reviews the origins of land-use planning in Ghana, highlighting the initial and subsequent rationale and how land-use planning has shaped the spatial structure and level of investment in physical planning and infrastructure. The chapter also reviews the empirical evidence supporting the reasons why land-use planning in Ghana is weak and the challenges it presents people who engage with the system.

The chapter also directs scholars' attention to the need not to gloss over issues regarding land administration and land-use planning as these institutional arrangements are radically different in economically advanced western countries where land markets are efficient and land-use planning shapes urban development. The following chapter discusses the theoretical underpinning of the research and the hypothesis regarding how the key actors involved in the development of gated communities benefit from the land administration and land use planning challenges in Ghana.

CHAPTER FIVE

The Theoretical and Conceptual Underpinning of the Research

Chapter overview

This chapter discusses the theoretical underpinning of the research. First, it reviews two theories, namely, club good theory and public choice theory, that are often used to explain the proliferation of gated communities. The central argument, as well as the strengths and shortcomings of these theories, are discussed. A third theoretical position, New Institutionalism, is then discussed as it is judged to be more suitable and robust in explaining the proliferation of gated communities in a developing country context. Finally, a set of hypotheses which New Institutionalism can help validate empirically are presented.

1.1 Club Good Theory

The idea of a club derives from James Buchanan's (1965) essay entitled *The Economic Theory of Club*. Buchanan (ibid) sought to find a way around the free-rider problem that characterizes public goods. Public goods are funded with taxes and exhibit two key characteristics, namely, non-rivalry and non-excludability. Non-rivalry means a person's consumption of a public good does not diminish the amount of good available to others. Non-excludability means that it is impossible to exclude other people from consuming a good because the transaction cost of doing so would be prohibitively high (Stiglitz, 2015). Owing to these two characteristics of public goods, there is a higher tendency for non-taxpayers to consume such goods without contributing to their provision. From a neoclassical economic standpoint, free-riding results in allocation inefficiencies and disincentivises private investors who would have hitherto invested in such public goods (Barr, 2012). Thus Buchanan (ibid) sought ways in which private investors would be encouraged to invest in public goods such that property rights are efficiently allocated to avoid the free-rider problem. Thus, the central issue club good theory addresses is how to determine the membership size of a good such that the cost of providing it is shared among those who enjoy it. A club, in the words of LeGoix and Webster (2008 p.1197), becomes: 'a method of supplying jointly consumed goods efficiently on the basis of controlled membership and payment of fees'.

Webster (2002), McKenzie (2003), and Glasze (2005) apply the theory of club good to ongoing debates about gated communities. They contend that gated communities blur the conceptual distinction between private goods and pure public good in that the deployment use of walls, gates, and private security systems addresses the free-rider problem as non-residents are denied access to such enclaves. Also, in addition to buying a house in a gated community, one also buys a suite of communal amenities that are maintained from the assessment fees collected from home-owners. In terms of governance, gated communities rely upon the voluntary self-organization of home-owners into HOAs.

The club good theory provides unique insights into several issues around the gated community, namely, access-restriction features, CCRs, the social composition of the people who prefer gated communities and their private governance. The theory is unhelpful, however, when we are seeking to explain how developers engage with wider institutional arrangements in their quest to develop a gated community. As Le Goix and Webster (2008) concede, the club good theory arrogates too much control to developers, as if they have an unfettered right to develop a gated community. Indeed, from the ‘agency model’(Healey, 1991), real estate developers are only one of several agents, often with unequal power relations, resources, and information. Following this shortcoming, a theory amenable to how complex interactions are between actors involved in the development process would be more appropriate in order to analyse the proliferation of gated communities empirically.

1.2 Public Choice Theory

Another theoretical perspective that has shaped current debates regarding the proliferation of gated communities is public choice theory. Mueller (2003 p.1) defines ‘public choice’ as the economic study of non-market decision-making, or simply the application of economics to political science. He notes that the subject matter of public choice is the same as that of political science, that is, theories of the state, voter rules, voter behaviour, party politics, bureaucracies among others. As a result, public choice has featured prominently in political decentralization, fiscal federalism, taxation, political voting, and collective decision-making (See Brennan & Buchanan, 1984; Eskridge, 1988; Mueller, 1976 for in-depth discussion of these separate issues).

Following the disenchantment with free market hegemony in the Great Depression in the western world, notably the US, the state together with decentralized government agencies emerged as de-facto alternatives to channel scarce economic resources. This direct state intervention in the market became known as ‘welfare economics’ as markets failed to address high transaction costs, information asymmetries, under-supply of public goods, negative externalities, resource mobility constraints (See Barr, 2012; Stiglitz, 2015 for elaboration of the ascent of welfare economics).

The central argument in public choice theory is that the state or its decentralized agencies are not always motivated by public welfare as purported, and that, like the rational and utility-maximizing individual, public office holders also pursue undertakings which maximize their egoistic interests (Mueller, 2003). Such interests may include avoiding becoming unpopular with voters, widening the fiscal base, and re-seeking election (Cséfalvay, 2011b; Owusu-Ansah et al., 2018). Thus Webster (1998) observes that the fundamental message of public choice theory is that institutions matter, especially voting and other rules that govern political and administrative allocative decisions. Also, in public choice analysts maintain that even in public institutions different interest groups exist and they make decisions that maximize their utility functions (Webster, 1998, p.59).

Cséfalvay (2011b) has been a proponent of public choice theory in explaining the proliferation of gated communities. His empirical studies of the motives for people moving into gated residential developments in Budapest, Hungary shows how local governments who have a weak fiscal base become uncritical of proposals submitted for gated communities. It has been suggested that local governments stifled of central government revenue tend to be amenable to the dictates of economically influential developers. Also, the case involving residents associations in the Las Vegas suburb of Bonanza and their local government (McKenzie, 2005), as well as several other empirical studies of the relationship between local planning authorities in both developed and developing countries (de Duren, 2007; Gooblar, 2002; Thuillier, 2005), suggest that public choice theory is helpful in explaining the proliferation of gated communities, particularly in exposing the deep-seated interests and benefits that local governments derive from them.

Notwithstanding the crucial contribution public choice theory makes towards understanding the proliferation of gated communities, the theory has mainly been applied in contexts in which development rights are nationalized, and where local planning authorities have the final say regarding whether a building project can proceed or is prohibited. Unfortunately, as discussed in Chapter 4, in the context of Ghana and indeed in most countries

in sub-Saharan Africa where gated communities are proliferating these rights exist only in theory. This is because the vast majority of lands for which local plans are prepared belong to customary institutions, who often like to think of themselves as authorities with equal rights regarding how local areas should be planned (Larbi, 1996; Yeboah [and] Obeng-Odoom, 2010). Thus a more nuanced theory capable of accommodating all the key actors involved in the development of a gated community, how they engage, the rules they draw upon, and the interests that drive their engagement would be insightful for analysing the proliferation of gated communities in Ghana, and indeed, in most developing countries witnessing a spate of gated communities but having similar land administration and land-use planning systems as Ghana.

1.3 New Institutionalism

Before elaborating institutionalism, it is essential first to emphasise that the study of institutions became prominent in economic theory mainly because of the shortcomings in neoclassical economic assumptions regarding the market transactions (Hodgson, 2000; North, 1990). The assumptions in neoclassical economics that institutions can be reduced to just data in economic transactions (Groenewegen et al., 1995), and that there exists a well-informed individual acting to maximise his utilities based on predefined preference order (Dequech, 2002), and there is free flow of information (Coarse, 1960; North, 1990). Thus, institutionalism, from Oliver Williamson's (2000) standpoint is an attempt to bring economic theory much closer to reality.

Douglass North (1990), the economic historian and Nobel Laureate defines institutions as: 'the rules of the game in a society or more formally, the humanly devised constraints that shape human interactions' (p.3). They include both formal and informal constraints. Formal constraints include written rules enshrined in publicly notarised documents. They can include a country's constitution, a statute, rules of court proceedings, parliamentary standing orders, and international charters. Such rules enjoy formal backing by sovereign states hence are enforceable in avenues of legal redress. The contraventions of formal rules often incur sanctions such as imprisonment in case of a criminal act, or a vote of no confidence or impeachment in parliamentary proceedings (North, *ibid*). Informal constraints, on the other hand, are the more enduring and act as unwritten rules that structure interactions between people in different social contexts. They include norms, cultural practices, folklore, and are

practised at different levels of society (Healey, 1999; Olivier de Sardan, 2015). While these informal constraints are unscripted, they are widely known and often command a high degree of compliance (Nee & Ingram, 1998; Williamson, 2000). Unlike formal constraints, informal constraints deploy socially-defined mechanisms such as ostracism to sanction defectors (North, 1990).

It is important to emphasize that other scholars (Groenewegen et al., 1995) take the view that institutions do not only serve as constraints to human behaviour, as North (1990) claims. According to Groenewegen et al. (1995 p.470), institutions sometimes serve as ‘instruments’ or enablers of human behaviour in economic transactions.

Thus, institutions serve varied purposes varies purposes which vary across different disciplines. For classical economists, institutions bring certainty, protect property rights, and reduce the cost of transacting (Demsetz, 2002). From a social point of view, Rakodi and Leduka (2004) argue that institutions govern the social, economic, and political relations between individual actors and, together with resources of various types, make it possible for social systems to exist and function. From a political science perspective, March and Olsen (2006 p.4) contend that institutions: ‘fashion, enable, and constrain political actors as they act within a logic of appropriate action.’

Institutionalism comprises two schools of thought, namely, old institutionalism and new institutionalism. However, most scholars admit that the distinction between these two schools is fuzzy and sometimes overlapping (Dequech, 2002; Groenewegen et al., 1995; Hodgson, 2014, 2000). For Groenewegen et al. (1995), both schools differ in terms of problem definition, explanatory variables used, and methodologies employed. For Hodgson (2000), ‘no other criterion demarcates so clearly the old institutional economics on the one hand from new institutional economics and neoclassical economics on the other hand, than the reason that old institutionalism does not assume a given individual, with given purposes or preference function’ (p.325). Thus, in old institutionalism, individuals interact with their environments and are ‘partially malleable’ to the influence of institutions. Dequech (2002) earlier thought that emphasis on deeper cognition function of institutions was the significant theoretical difference between old and new institutional economics. However, he now realises that the distinction is much more complicated than this. In his conclusion in the article *On fuzzy frontiers and fragmented foundations: some reflections on the original and new institutional economics*, Hodgson (2014) emphasised among other things that, ‘there are considerable overlaps between parts of the new institutional economics and parts of the original institutionalism.

While being sympathetic to some of the arguments in the old institutionalism, particularly, the influence of the social environment on individual behaviour, this thesis leans more heavily towards new institutionalism in explaining the proliferation of gated communities in Ghana, not as a justification of the new institutionalism's superiority over the old institutionalism but for arguments developed fully in the succeeding paragraphs. More crucially, the deployment of new institutionalism in this thesis is informed by the shortcomings of the club good theory and public choice theory in explaining the proliferation of gated communities earlier pointed out.

New institutionalism is an analytical tool employed in studying the impacts institutions have on activities of economic, political, and social actors (Lowndes, 2001). According to Lowndes (2001 p.1953):

the new institutionalists concern themselves with informal conventions as well as formal rules and structures; they pay attention to the way in which institutions embody *values* and *power relationships*; and they study not just the *impact of institutions upon behaviour*, but the *interaction between individuals and institutions*. (Italics for emphasis).

Given the range of issues new institutionalism focuses upon, its analytical approach and methodology is eclectic (Lowndes, 2001). Also, while it does not constitute a unified body of theory (Hall & Taylor, 1996; Rhodes et al., 2006), it is helpful in interrogating how institutions shape actor behaviour and how actors within an institutional context engage with formal and informal rules. This analytical flexibility partly derives from the fact that new institutionalism draws analytical insights from different disciplines, some of which espouse arguments that are typically viewed as irreconcilable. These disciplines chiefly, include: history, neoclassical economics, and sociology/anthropology (Hall & Taylor, 1996; Rhodes et al., 2006). This interdisciplinary approach has given rise to three strands of new institutionalism, namely; historical institutionalism, rational choice institutionalism, and sociological institutionalism. Each of the strands is elaborated as follows:

1.3.1 Historical Institutionalism

According to Hall and Taylor (1996), historical institutionalism emerged in response to group theories and political structural-functionalism during the 1960s and 1970s. It emphasizes the role institutions play in pushing historical development down certain paths (Miller [and] Banaszak-Holl, 2005), and its adherents see institutions as the formal or informal procedures,

routines, norms, and conventions embedded in the organizational structure of society (Hall [and] Taylor, 1996; Harty, 2005). Proponents believe that institutions have effects on social phenomena which are independent of the aggregated sum of individual choices and action (Miller [&] Banaszak-Holl, 2005). According to adherents of historical institutionalism, the reason for emphasizing history is not because of an institution's efficiency *per se* in addressing problems, but because institutions offer valuable insights into issues that are context-specific since most events in life are unintended and result from constraints on choice.

In examining the relationship between institutions and individual behaviour, historical institutionalists focus upon 'asymmetries of power' between and among actors. Thus, historical institutionalists draw attention to the unequal power relations that shape even how people see themselves, their power base, their relationship with others, and response to their environment. Also, there is a deep-seated conviction among historical institutionalists that today's or future events can only be better appreciated if we revisit the past and explore how rules, practices, and norms have evolved and shaped society (Peters, 1999 cited in Kpessa 2009). This reinforces Krasner's (1984) argument that, from a historical institutionalist perspective policies can be 'path-dependent' owing to the possibility that once a policy is initiated, adherents who invariably benefit stick to that path until a significant event or force intervenes to alter or destroy the established pattern (Drivdal, 2014; Granovetter, 1985). Kpessa (2009) further maintains that historical institutionalists pay detailed attention to critical moments, sequencing, and positive feedback that surface in the career path of a policy.

Critics of historical institutionalism, in the main rational choice advocates, often stress that historical institutionalists preoccupy themselves with knowledge accumulation about the influence of macro-level constraints without analytical structure or rigour, as well as a lack of connection between structural processes and imputation of preferences to actors (Katznelson [and] Weingast, 2005).

1.3.2 Rational Choice Institutionalism

Rational choice institutionalists view institutions as governance or rule systems rationally constructed by individuals seeking to further their self-interests (Miller & Banaszak-Holl, 2005). From a rational choice perspective, an institution is a script that identifies actors, their respective behavioural strategies, the sequence in which they choose from repertoires of resources, the information actors possess when they make their selections, and the outcome of the combination of actor choices (Shepsle, 2006).

Rational choice institutionalists conceive of institutions in two ways. First, institutions are constraints that are exogenously given, or around which actors must structure their interactions or activities. Second, institutions are rules of the game provided by actors themselves as a reflection of the way they wish to play. From this perspective, institutions do not compel observance but rather reflect the willingness of actors to engage with one another based on a pattern (ibid, p.2). Following this reasoning, Schotter (1981 cited in Shepsle 2006) argues that:

‘there is strictly speaking no separate animal we can identify as institutions but only rational behaviours by humans conditioned on expectations about behaviours and reactions of others. When expectations about others’ behaviours take on a particularly clear and concrete form across individuals, when they apply to situations that recur over a long period of time, and especially when they involve highly variegated and specific expectations about different roles of different actors in determining what actions others should take, we often collect these expectations and strategies under the heading institutions. (p.3).

Hall and Taylor (1996) maintain that adherents of rational choice institutionalism believe that actors have a fixed set of preferences or tastes and behave in ways that maximize the attainment of their preferences in a very strategic manner, following an extensive cost and benefit analysis. Hence institutions eliminate uncertainties that might result in sub-optimal decision-making and allow for greater efficiency gains in consumption and exchange of goods and services. Again, also embedded in rational choice institutionalism is the assumption that people are endowed with both intellectual and analytical abilities to sift through information, identify patterns, analyse relations between objects, and predict possible ways in which people would behave following a certain course of action (Hall & Taylor, 1996; North, 1990).

Rational choice institutionalism, in spite of its usefulness in modelling human behaviour in the evolving circumstances of an economic transaction, is strongly criticized for its abstraction, over-simplification of complex situations, and insistence upon analytical rigour (Shepsle, 2006). Furthermore, Katznelson and Weingast (2005) argue that rational choice institutionalists often impute ex-ante preferences to individuals without carefully considering the larger or wider social or cultural contexts in which such preferences are nurtured. Following this, it has been suggested that rational choice analysis, if possible, should be complemented by other theoretical frameworks which recognize the social, political, and cultural environments in which rational actors first identify opportunities and subsequently devise strategies to articulate a utility-maximizing ethos (Hall [and] Taylor, 1996; Lowndes, 2001)

1.2.3 Sociological Institutionalism

Elaborating on sociological institutionalism, Scott (1992) observes that: ‘organisations are open systems strongly influenced by their environments the forces of which are the result not of rational pressures for more effective performance but of social and cultural pressures to conform to conventional beliefs’ (p.117-118). Miller and Banaszak-Holl (2005) stress that work in sociological institutionalism concerns three basic elements: (1) an organization’s relationship or fit with its institutional environment; (2) the effects of social expectations (prescriptions) on an organization, and (3) incorporation of these expectations in the organization’s characteristics.

According to sociological institutionalists: ‘most of the institutional forms and procedures adopted by modern organisations were not adopted simply because they were most efficient for the task at hand [...] instead many forms and procedures in use today were culturally specific and similar to the myths and ceremonies devised by many societies, and assimilated into organisations, not necessarily to enhance their formal means-ends efficiency but to transmit cultural practices more generally’ (Hall & Taylor, 1991 p.14).

Sociological institutionalists define institutions not just as formal rules, procedures, or norms but as the symbol systems, cognitive scripts, and moral templates that provide the frames of reference which guide human action (Lowndes, 2001; Rhodes et al., 2006). With Regards to the relationship between institutions and individual action, it stresses that human beings face ‘bounded rationality’ which makes it impossible to always make calculated and correct judgements without referencing socially or culturally embedded rules, values, and norms, (Hall & Taylor, 1996). Dacin (1997) emphasizes that institutional norms affect two primary dimensions of actors. The first is the cognitive interpretation of founders or sources of rules and norms. The second dimension is the flow of resources as people share their tastes and preferences and the nature of economic activities. It is important to stress that when actors draw upon cognitive maps and other socially constructed realities of their environment, organization or polity, this confers both social and cultural legitimation on their actions (Miller & Banaszak-Holl, 2005) and also reflects the extent to which one is embedded in the local context of behaviour and actions (Granovetter, 1985).

Despite its usefulness, critics of sociological institutionalism argue that the situations people face, at times, render useless reference to cognitive maps, scripts, and socially constructed rules and norms. Rather, predicted and self-assessed benefits and costs often form

the basis of the decisions people make (Shepsle, 2006). In spite of this shortcoming of sociological institutionalism, Hall and Taylor (1996) and Lowndes (2001) believe that some of the concepts sociological institutionalism espouses could prove quite useful when integrated with rational choice institutionalism.

1.3 Justification for using New Institutionalism

As earlier mentioned, new institutionalism brings together concepts from the three strands discussed above to analyse among other things, how formal and informal constraints affect the outcomes of human behaviour and how actors engage (Lowndes, 2001; Morrison, 2017). Some scholars (Rhodes et al., 2006) are of the view that new institutionalism strives to assemble concepts with incompatible assumptions. However, Hall and Taylor (1996) have made a plea for scholars not to dismiss new institutionalism based on its eclecticism but to explore ways of achieving its integration. In response, Morrison (2017) combines concepts from historical institutionalism, namely path-dependencies, critical juncture and power asymmetries with rational choice thinking, namely, strategic decision-making and profit maximising in a game scenario to examine how different players associated with an informal settlement in Old Fadama maximise their interest by maintaining the status quo. Morrison's (2017) work is indicative of the potential of combining concepts from the three strands of new institutionalism to analyse the proliferation of gated communities in Ghana and how the key actors involved in the development process engage. I subscribe to this reasoning because, rational choice theorists (Shepsle, 1989) admits to both cognitive limitations in strategizing, processing choice-sets and actualising self-centred interests independent of context. In other words, what would be considered as a rational or strategic move is context-mediated and it is the norms and practices prevailing in a particular context where an action takes place that accord legitimacy to an action.

Against this backdrop, it is expected that concepts from historical institutionalism would yield nuanced insights into the nature of engagement between developers of gated communities and the other key actors involved in the land acquisition, land title registration and building permit acquisition process. In particular, historical institutionalism is expected to illuminate on whether the relationship between developers of gated communities and the other actors involved in the pre-development process reflect unequal power relations and path-dependencies prevalent in the built environment.

Furthermore, it is expected that insights from rational choice institutionalism would shed light on how the actions of the key actors involved in the pre-development process reflect

their respective strategic decision-making. Also, the insights from rational choice would allow for an analysis of the extent to which the strategic decision making by actors comply with or deviate from formalised rules and customarily established practices regulating the process of land acquisition, land title registration and building permit acquisition process.

Finally, by drawing upon concepts from sociological institutionalism, it may be possible to examine the extent to which engagement between developers of gated communities and the other key others involved in the pre-development process reflect accepted norms and socially legitimated practices in the built environment in Ghana. Also, by drawing on sociological institutionalism it may be possible to analyse whether the extent to which strategic actions by all the key actors are shaped by the norms and socially legitimised practices prevailing in the pre-development process.

2 The Conceptual Framework of the Research

Applying insights from new institutionalism to an analysis of how Ghana's land administration and land-use planning systems might have contributed towards the proliferation of gated communities, the conceptual framework in Figure 3 is posited.

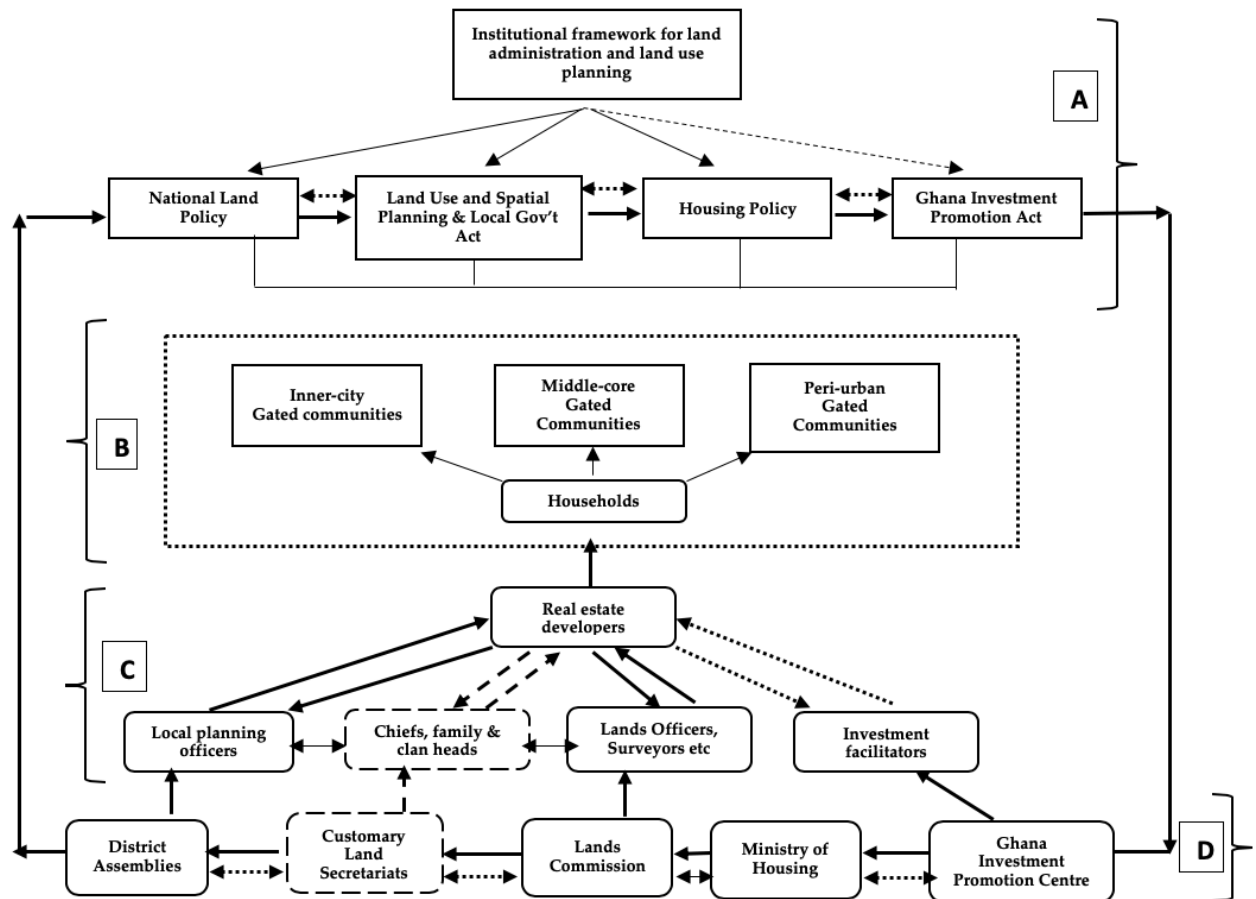


Figure 3. A conceptual/analytical framework showing how institutional arrangements in the built environment in Ghana can help explain the proliferation gated communities land-use, gated communities, Land Officers, Land Commission

2.1 Elaboration of the conceptual framework

From an institutional perspective, Ghana's land administration and land-use planning system can be conceived of as the over-arching institutional framework within which gated communities are proliferating. The specific objectives of this institutional framework are spelt out in enacted legislation such as the Land-Use and Spatial Planning Act, the Ghana Investment Promotion Act, and in policy documents such as the National Land Policy, the Housing Policy, and other related policies. This legislation, following North (1991), constitute formal constraints. These formal constraints embody institutional aspirations, be they short, medium, or long-term. They also specify the appropriate rewards that come with compliance and the sanctions that follow deviance. While these formal constraints target different areas of the built environment, namely, land administration, land-use planning, housing construction, and foreign investment, they all share the common goal of promoting good land governance and sustainable human settlement development. This unanimity is anchored in the belief that

compliance with these formal constraints would yield maximum welfare benefits for everyone in society. Also, it is worth mentioning that, in Article 11 of the 1992 Constitution of Ghana, customary laws are recognized as laws in Ghana. These laws are, however, not codified hence it becomes difficult to represent them in a schema. This notwithstanding, the study takes note of their influence and the actors who implement the aspirations they embody. Part A of the conceptual framework captures the formal and informal constraints.

To facilitate the implementation of these high-level constraints, separate but related ministries, departments, and agencies are set up to oversee the coordination of such policy objectives. These include District Assemblies which are the main facilitating agency in the implementation of aspirations in the Land- Use and Spatial Planning Act and the Land[s] Commission – the main facilitating agency for implementing aspirations in national land policies; the Ministry of Housing – the main facilitating agency in implementing aspirations of housing policy; Customary Land Secretariats as co-agencies in facilitating implementation of the national land policy, and the Ghana Investment Promotion Centre, a facilitator for the implementation of the Ghana Investment Promotion Act. These agencies derive their mandate from the respective formal constraints and constantly engage with them. Part D of the conceptual framework depicts these agencies.

It is worth mentioning that alignment between these ministries, departments, and agencies and the formal constraints is illustrated by the clockwise solid arrow going through the formal constraints and these agencies.

Next come the key actors responsible for the day-to-day implementation of the formal constraints at the local level. Thus, for example, in terms of good land administration, the land officers and surveyors, chiefs, clans, and family heads are key actors who are expected to help achieve the aspirations of the national land policy. Similarly, planning officers in the District Assemblies directly implement aspirations of the Land-Use and Spatial Planning Act. These actors engage with developers of gated communities at different stages of the pre-development process. This is represented by the upward and downward arrows from each of these actors towards developers of gated communities. Theoretically, they are expected to comply with the rules and provisions in the formal constraints, but as rational actors influenced by their social context these actors do not always act in ways that are consistent with the rules. They take advantage of opportunities that maximize their interests, even when they know their actions contradict the ethos of the formal constraints. They are more likely to defy the formal rules if they perceive the sanctions associated with defecting are weak.

Finally, [it is conceptualised] that the nature of interaction between developers of gated communities and the key actors involved in land administration and land-use planning vary across different urban locations. Also, various urban locations are likely to give rise to different gated communities. Also, the different urban locations are likely to attract different categories of household. This thinking is captured in Part B of the conceptual framework.

2.2 Hypotheses regarding how key actors benefit from gated communities

Following insights gleaned from the extant literature on the proliferation of gated communities and those on land administration and land-use planning challenges in Ghana, the research formulates the following specific hypothesis for empirical testing within the research questions posed in chapter one. Additionally, the hypotheses formulated would be useful in testing the contextual relevance of some specific claims made in the literature.

Hypothesis 1: The benefits of gated communities accruing to policy-makers

- Institutional arrangements regarding the built environment in Ghana have created incentives for gated communities to emerge and policy-makers welcome gated communities because they contribute towards policy goals and objectives.

Hypothesis 2: The benefits developers of gated communities derive from land administration and land-use planning systems in Ghana

- Developers of gated communities admit that the land administration and land-use planning systems in Ghana assist them to acquire land, secure land title certificates, and building permits.

Hypothesis 3: The benefits accruing to customary landowners

- Customary landowners, particularly those in peri-urban areas, have a positive outlook towards gated communities because they believe gated communities bring jobs, infrastructure, rises in and value and recognition to their local communities.

Hypothesis 4: The benefits accruing to District Assemblies/local planning authorities

- District Assemblies, particularly those in peri-urban areas, welcome gated communities because the more gated communities in their local area, the more the property rates are generated and the easier it is to collect such rates. They also admit that private supply of infrastructure and amenities in gated communities brings fiscal relief. Such benefits lead to developers of gated communities receiving preferential treatments during the building permit application process.

Hypothesis 5 The role played by land administration and land use planning challenges in people's reasons for moving into gated communities

- Residents currently living in gated communities admit that difficulties in land acquisition, land title registration, and building permit acquisition significantly influenced their decision to move into gated communities, believing that in gated communities, developers must have taken care of all the inherent challenges. Thus, these challenges would significantly account for part of the reasons why people move into gated communities.

CHAPTER SIX

The Research Methodology

1 Chapter Overview

The chapter elaborates on the overall research methodology used in this thesis. It is structured in three sections. The first provides relevant information regarding the study context and the justification for choosing it. The second section explains the ontological leaning of the research and how this informs the research design. It also provides a systematic and elaborate account of the selection of research participants, research instrumentation used in collecting data, the types of data drawn upon, the types of analysis employed, and how the study achieves credibility and reliability. The third section summarizes the research methodology and offers concluding remarks.

1.1 The study context

The geographical area chosen for the study is the Greater Accra Metropolitan Area (GAMA). GAMA is in the Greater Accra Region (GAR). Accra is the national capital of Ghana. GAMA occupies about 1.8% of Ghana's 238,535 sq. km. land mass and lies within the dry, coastal, equatorial climatic zone with an average daily temperature between 20° and 30° Celsius (Government of Ghana, 2013). Geographically, the region lies between latitude 5.556°N and longitude 0.169°W and shares boundaries with the Central Region to the west, the Eastern Region to the north, the Volta region to the north-east, and the Gulf of Guinea to the south. Accra has expanded by 319% in area size (Grant, 2005 p.664) and its population increased from 2.9 million in 2000 to 4 million in 2010, representing a 38% increase (Government of Ghana, 2013 p.22). In 2010 the total number of households in GAR was 3.8 million (ibid), assuming an average household size of 3.5. GAR has the highest proportion of non-Ghanaians (3.8%) in Ghana. This spatial expansion has resulted in the creation of new districts and in some cases the splitting of existing districts. Currently, there are 16 districts in the GAR compared with 10 in 2010 and GAMA refers to the contiguous built-up areas in GAR (Government of Ghana, 2016). In terms of spatial extent, Yeboah et al. (2013) explain that

Accra-city region⁷ stretches for about fifty miles from Buduburam in the west, through Accra Metropolitan Assembly (AMA), past Tema to Tema New-town in the east, stretching up to Ofankor, Pokuase and Gbetseli (p.116). Some scholars (Agyemang et al., 2019; Arku et al., 2016) now use both GAR and GAMA interchangeably owing to the overlapping and sometimes fuzzy boundaries between the two. This study follows in this new convention.

Politically, GAMA hosts the seat of government, Flagstaff House, as well as other key organs of government, namely, the Supreme Court and Parliament House. Economically, GAMA is crucial to Ghana's economic development. It has the only international airport in Ghana, making it possible for international investors to visit the country. Also, it attracts 84% of all Foreign Direct Investment (FDI) projects in the country (Ghana, 2015 p.1-8). Furthermore, GAMA has 50% of the banks in the country, 41% of tertiary education facilities, 28% of telecom towers, and 72% of business listings (Government of Ghana, 2015a p.1-7).

Political and administrative functions in the region are shared between traditional authorities such as chiefs and priests, and decentralized state institutions, namely, District Assemblies and Regional Coordinating Councils.

1.2 Justification for selecting the study area

Three main considerations led to the selection of GAMA as the geographical context for this study. The first is that it is the only urban agglomeration with a significant presence of gated communities. For example, in 2005 Grant (2005 p.671) collected data on 23 gated communities in inner-city areas alone and observed that more would spring up on the eastern and western fringes of Accra. A recent study by Agyemang and Morrison (2017) mapped about 100 estate projects across GAMA. While in Sekondi-Takoradi and Kumasi, the two other biggest cities in Ghana, Obeng-Odoom (2018) and Acheampong (2015) have found gated communities, it is unclear how large the real estate markets in both regions are. In the case of GAMA, Grant (2007 p.36) observed that in 2004 the Ghana Investment Promotion Centre (GIPC) reported that 85,000 transactions involving residential developments were recorded and this amounted to some US\$434.8 m. This means there is a higher likelihood of identifying gated communities, which is the main concept under investigation here.

⁷ This term is also used interchangeably with GAMA. See the study by Arku et al. (2016) and Government of Ghana (2015b)

The second justification and a corollary of the first point, is the raft of problems inherent in the land market in Ghana. The land market in GAMA is considered to be the most commodified in Ghana and this has accordingly brought in its wake several problems, including multiple land sales by chiefs and family heads, boundary disputes and landguardism, a growing number of land cases in the Accra High Courts, friction between local planning authorities and customary landowners regarding local plan-making and enforcement of development control following urban sprawl (Anyidoho et al., 2007; Bansah, 2017; Barry & Danso, 2014; Darkwa & Attuquayefio, 2012; Kasanga & Kotey, 2001). Thus problems in the land market of GAMA reflect what is occurring, or is likely to occur, in other bigger cities as they rapidly become urbanized.

These two factors make it possible to identify gated community projects and all the key actors, namely, developers, landowners, local planning authorities, officials working in other public agencies related to land administration, land-use planning, housing, and foreign direct investment, and also to obtain the data need to answer the research questions.

2 The Research paradigm

Underlying all research is a paradigm, a set of assumptions and beliefs regarding what constitutes reality (ontology), the nature and forms of knowledge (epistemology), how to investigate a phenomenon (methodology), and the specific techniques and procedures used to collect and analyse data on the phenomenon (methods) (Scotland, 2012 p.9). Two paradigms are notable in most scientific enquiry. The first is the positivistic paradigm which assumes that reality exists independent of researchers' subjective interpretations (Lincoln & Guba, 2000). Thus, within this paradigm researchers strive to identify causal relationships between phenomena of interest using deductive reasoning, formulating a testable hypothesis based on a theory, and using quantitative datasets to support or refute a theory (Crotty 1998). The other paradigm is interpretivism and its proponents reject the value-neutral proposition of positivists, arguing instead that knowledge itself is a product of social construction (Scotland, 2012). This knowledge is mediated through an array of factors, including the researcher's world-view which is partly shaped by their social environment. Within this paradigm, researchers acknowledge the influence of value judgements in their interpretation of social phenomena (Guba & Lincoln, 1982). Proponents often adopt an inductive approach to reasoning and draw upon qualitative datasets which allow them gain in-depth insights into a social phenomenon.

Despite the dominance of these two paradigms, there is a view that, fitting all scientific inquiry into these two dominant paradigms is seriously limiting (Biesta, 2015; Feilzer, 2009;

Johnson & Onwuegbuzie, 2004). Biesta (2015 p.4), for example, contends that research in itself can be neither qualitative nor quantitative; only data can properly be said to be qualitative or quantitative. He adds that the: ‘problem with the notion of paradigm is that it tends to bring under one heading a range of different ideas and assumptions that do not necessarily have to go together’ (p.5). Following this criticism of the positivistic and interpretivist paradigms, pragmatism has emerged as a more realistic approach to conducting research as it sidesteps entrenched and silo assumptions of the two dominant paradigms (Feilzer, 2009). It thrives on the assumption of what works best based on the nature of research and the kind of data that best answers the research questions (Feilzer, *ibid*). Thus, within pragmatism, it is permissible to conduct research involving hypothesis-testing and in-depth explanation of the results from testing the hypothesis. It further allows the use of both quantitative and qualitative approaches and datasets in a mixed method approach to answer a given research question through triangulation (Johnson & Onwuegbuzie, 2004).

This research thus leans heavily on pragmatism as its research paradigm, chiefly because the nature of questions posed, and the hypotheses formulated do not sit comfortably or lend themselves to restrictive assumptions, methodologies, and datasets used in the positivistic and interpretivist paradigm. Equally important in selection of pragmatism as research paradigm is the fact that new institutionalism adopts methodological holism (Dequech, 2002) and eclecticism (Lowndes, 2001), allowing it to seamlessly triangulate different datasets and analytical techniques from both quantitative and qualitative methodologies.

2.1 Research Design and Method

The study adopted a simple idiographic case study design with multiple units of analysis (Levy, 2008). This case study type, according to Levy (2008, p.3), seeks in part to explain, describe, and test theories. Thus, in relation to this research, the case study approach would be used to explain developers’ understanding of a gated community, describe the nature of engagement that takes place between the key actors during the land acquisition, land title registration and building permit acquisition process, and test the validity of the hypothesis regarding how land administration and land-use planning challenges in Ghana have contributed to the proliferation of gated communities.

Gated communities constitute the primary unit of analysis of the research because it is around them that developers construct meanings. Also, they provide the area where the nature

of engagements between the key actors involved in the pre-development stage can be studied. Consequently, the research method began by identifying gated community projects.

2.1.1 Conceptualizing the urban morphology of GAMA

Although GAMA comprises 16 administrative districts, the creation of the districts and their spatial boundaries do not coincide with the distribution of gated communities nor does it reflect the vibrancy of the land market and the nature of land use planning in GAMA. Hence, it was imperative to conceptualise GAMA in a way that reflects such concerns. This study is, however, not the first to conceptualise GAMA differently from its administrative boundaries. For example, much earlier, Gambrah (1994) conceptualised GAMA in the form of concentric rings to study the *Regulation of housing and service for the Urban Poor*. Later, reflecting on *Structural Adjustment and the Emerging Urban Form in Accra*, Yeboah (2000) characterised the emerging Accra-city region as a quality residential sprawl with unicentric tendencies (QRSUT), arguing that it is both global forces such as structural adjustment, trade liberalisation and foreign currency liberalisation, and local economic conditions on demand-side, institutional factors and Ghanaian cultural imperatives that have co-produced this urban form. Also, investigating *patterns of population growth in Peri-Urban Accra*, as an attempt to challenge the view that peri-urbanisation reflects a chaotic development, Doan and Oduro (2012) used census data, spatial modelling and regression analysis to show the heterogeneity in the urban expansion that has taken place in the fringes of Accra, namely, a pancake or concentric zonation pattern, a development node pattern, a village magnet pattern and a ribbon pattern.

One thing is certain from the foregoing - because urban spaces are highly variegated and contested (Soja, 1980), their forms often reflect different imperatives, namely, historical and growth trajectories (Agyemang & Silva, 2019; Doan & Oduro, 2012; Gyimah, 2001), intensity of land market operations (Gough & Yankson, 2000; Mahama & Adarkwa, 2006), and the capacities of their local government institutions (Boamah et al., 2012; Larbi, 1996), the GAMA was stratified into three locational classifications. They include inner-city areas, middle-core areas, and peri-urban areas. The inner-city areas comprised areas lying in a 11km radius from the Kotoka International Airport (KIA) (See Figure 4). These areas tend to coincide with most of the affluent suburbs in Accra, namely, Cantonment, East and West Airport, and Labone. As part of the areas occupied by the British colonial officials prior to independence, they are well-

planned and enjoy better physical infrastructure and access to services and utilities than most parts of Accra (Hess, 2000; Weeks et al., 2007). The land market in this area is highly commercialized and priced in dollars. Consequently, most foreign expats and high net worth individuals have a penchant for such areas. The middle-core areas include areas lying between an 11km and 20km radius of KIA. These areas are mainly occupied by middle-income households (Owusu-Ansah et al., 2018). They have moderate layouts and some decent physical infrastructure, albeit unreliable utilities and services. They include second and third class neighbourhoods such as Spintex, Madina, and Adenta (Gyimah, 2001; Kwasi & Adarkwa, 2016). The peri-urban areas cover all areas lying beyond the 20km radius of KIA. These are transitional zones lying between rural outskirts and their adjoining urban areas (Cobbinah et al., 2015). Low-income households priced out from both the inner-city and middle-core tend to dominate these areas, and physical development tend not to follow any planning scheme or guidance (Agyemang et al., 2019; Yeboah, 2000). These areas are plagued by significant under-investment in physical infrastructure, amenities, and services such as water (Bartels et al., 2018). Land is rapidly becoming commodified in these areas (Fält, 2019) and this has given rise to growing incidents of land-related problems.

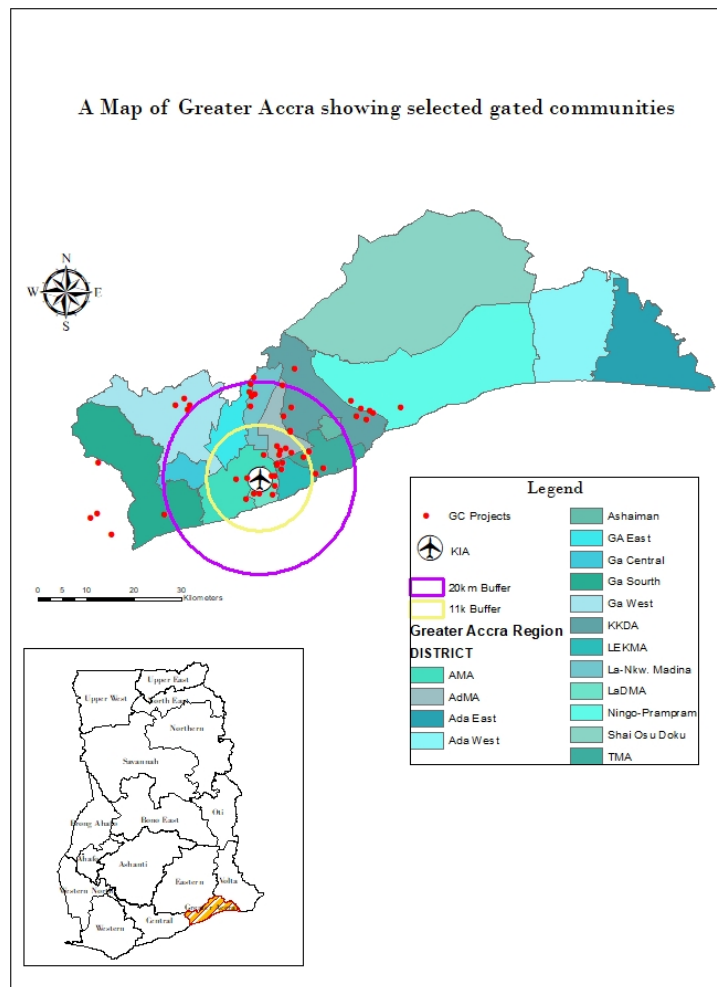


Figure 4. Map of Greater Accra showing selected gated community projects.

KIA was used as the reference point as opposed to the so-called ‘Central Business District (CBD) partly because KIA is frequently used in referencing the location of gated communities in marketing brochures, and partly because there are multiple views regarding which part of GAMA is the CBD (Grant & Yankson, 2003; Quayson, 2014). It is important to concede that this stratification of the GAMA is imperfect. However, it offers a helpful way to account for the ongoing transformation in both the land tenure dynamics and also the degree of influence of land-use planning and development control in GAMA.

2.2 Selection of Research Participants, Methods, Instrumentation, and Data

2.2.1 Selection of developers of gated-communities-cum-gated-community-projects

Like several other countries, Ghana lacks an official database on the population of gated communities. Without this national database, previous studies have had to resort to empirical enumeration and mapping of such projects in a piecemeal fashion. Agyemang and Morrison (2017) recently mapped the location of about 100 estates across GAMA. This study thus used the figure 100 as a benchmark estimate and validated it using four databases on gated communities gathered from the Journal of Real Estate (2017 Issue) and three separate lists compiled by GHL Bank, HFC Bank (Now Republic Bank), and the Ghana Real Estate Association (GREDA). A total of 96 distinct projects were distilled from the four databases.

Owing to time, logistical, and financial constraints, it was decided that 60 projects would be randomly chosen for the research. Each project was assigned a number from 1 to 96 and an online randomizer was used to select 60 projects out of the 96. Contact details of the 60 projects were compiled from both internet searches and marketing brochures obtained from the GHL. Following this, formal introductory letters were sent to all 60 companies regarding their participation in the research. Fifty-one developers expressed willingness to take part in the study. The fieldwork team visited the location of all 51 gated communities and picked their locational coordinates using hand-held GPS devices. The GIS-referenced coordinates of the 51 projects were overlaid on a map of Greater Accra Region showing the three locational stratifications. The mapping showed that, of the 51 projects visited, 21 fell within the inner-city, 13 fell within the middle-core, and 17 projects fell within the peri-urban areas. Table 1 presents the data on the mean plot size, mean number of housing completed and total number of housing units completed for each of the three locational classifications conceptualised.

Table 1. Mean plot size, mean number of housing units completed and total number of housing units completed in the sampled gated community projects

Features of sampled Gated communities	Number of Inner-city gated community projects (N=21)	Number of Middle-core gated community projects (N=13)	Number of Peri-urban gated community projects (N=17)	Number of all gated community projects sampled in GAMA (N=51)
Mean plot size				
5 th Percentile	0.51	3.00	3.00	0.63
10 th Percentile	0.62	3.06	4.40	0.97
25 th Percentile	1.13	5.63	17.75	3.65
50 th Percentile	5.50	17.20	46.50	18.50
75 th Percentile	65.50	46.00	128.75	80.00
90 th Percentile	145.40	199.00	201.50	155.00
95 th Percentile	226.00	-	-	218.75

Mean number of housing unit completed

5 th Percentile	-	-	10.00	-
10 th Percentile	0.20	1.50	21.20	2.00
25 th Percentile	8.00	15.25	40.00	14.25
50 th Percentile	17.50	62.00	69.00	41.25
75 th Percentile	101.25	152.50	200.00	142.20
90 th Percentile	278.60	264.00	498.00	267.40
95 th Percentile	850.00	-	-	619.00
Total number of houses completed	1,939	1,052	2,526	5,517

Source: Author's survey data (2018)

In terms of the data collection instrument, a close-ended survey questionnaire was deemed the most suitable instrumentation because of the research questions posed and the ease that survey questionnaires afford when analysing multiple cases (Bryman, 2012). The survey questionnaires were first piloted for 10 days to test, among other issues, the clarity of the research questionnaires and the internal consistency of the constructs and concepts it purported to capture (Taber, 2018). The participants in the pilot survey comprised 15 professionals drawn from the real estate industry, namely, developers, estate managers, real estate consultants, and valuers and accordingly revised based on the feedback received from the pilot. After the revision, the questionnaires were sent to the 51 companies who expressed willingness to participate.

The questionnaire was structured in four parts. The first part captured relevant information about the projects and the company, including but not limited to, the project size, number of houses planned, completed, sold, occupied, house price etc. Part two gathered information regarding developers' understanding of a gated community and the features that characterize them. The third part collected data on developers' experiences regarding the land acquisition process. The final part gathered data on developer's experience of the planning and building permit acquisition.

Also, an initial review of some of the completed questionnaires revealed that most developers tended to leave unanswered open-ended questions about their experience with the land acquisition and building permit application process. Others also gave very straight answers without much detail.⁸ This made it necessary to conduct face-to-face interviews with 11 developers to gain in-depth knowledge of their personal experiences with the land acquisition, land title registration, and building permit application process, and not the usual

⁸ Examples included cases in which respondents simply gave straight answers such as: 'We went to see the chief, negotiated the price, did the search and paid for the land.'

rhetoric. The occasion was also used to ask developers to qualitatively elaborate on what they think constitute a gated community. Also, the interviews were intended to triangulate the survey responses with their qualitative insights. Each interview lasted on average 55 minutes and was audio-recorded with the interviewee's consent. Also, useful insights into the origins of gated communities in Ghana, the functions gated communities perform, typologies, target market, and challenges encountered during land acquisition, land title registration, and building permit acquisition were gathered through face-to-face interviews with two executives of GREDA and four real estate consultants.

2.2.2 Selection of local planning authorities and data collection

Local planning authorities were selected by first overlaying the coordinates of the 51 gated community projects onto the map of GAMA showing all the 16 District Assemblies. The mapping showed that approximately 80% of the 51 gated communities clustered in eight District Assemblies, namely, Accra Metropolitan Assembly (AMA), La Dade Kotopong Municipal Assembly (LaDMA), Ledzokuku/Krowor Municipal Assembly (LEKMA), Adentan Municipal Assembly (AdMA), Madina-La-Nkwatanang Municipal Assembly (LaNMMA), Kpone Katamanso District Assembly (KKDA), and Tema Metropolitan Assembly (TMA). This clustering of most gated communities in these eight districts signalled that there was something peculiar that makes them attractive to developers.

Consequently, formal request letters for face-to-face interviews were sent to all eight District Assemblies, however only seven agreed to grant the interviews. The aim of the interview was, among other things, to understand the building permit application process and whether developers of gated communities complied with the statutorily established process. Also, the interviews sought to establish whether District Assemblies derive any benefits from having gated communities in their jurisdiction and whether enjoyment of these benefits influence how they process building permit applications submitted by developers of gated communities. The interviews comprised both structured and unstructured questions intended to first test the validity of the research hypothesis regarding benefits District Assemblies derive from gated communities, and also whether developers strictly adhere to statutorily-established processes of building permit application. All the interviews were conducted in the offices of the interviewees. Each interview lasted on average about an hour and were audio-recorded with the consent of the interviewee. The interviews were transcribed at the end of each day. Table

2 provides relevant information on the eight planning officials interviewed and their respective district Assemblies.

Table 2. Profile of planning officials interviewed in the selected District Assemblies

Name of District Assembly	District Capital	District Population As @ the 2010 Census ^a	Distance from District Assembly to the Airport (in km) ^b	Number of Officials Interviewed in the District	Interviewees' Affiliated Departments in the District	Interviewees' Number of years in professional practice ^c
Accra Metropolitan Assembly (AMA)	Accra	1,665,086	5.88	1	Physical Planning	10
La Dade Kotopong Municipal Assembly (LaDMA)	La	183,528	5.46	1	Physical Planning	15
Ledzokuku/Krowor Municipal Assembly (LEKMA)	Nungua	227,932	9.90	1	Physical Planning	15
Adentan Municipal Assembly (AdMA)	Adenta	78,215	11.82	1	Physical Planning	12
La Nkwatanang-Madina-Municipal Assembly (LaNMMA)	Madina	111,926	8.48	1	Physical Planning	20
Kpone Katamanso District Assembly (KKDA)	Kpone	109,864	29.10	1	Physical Planning	8
Tema Metropolitan Assembly (TMA)	Tema	292,773	21.03	1	Physical Planning	10
Key issues interviews focused on	(1) In what ways has land use planning in Ghana contributed to the proliferation of gated communities, (2) How do planning officials engage with developers of gated communities during the building permit acquisition process, (3) What benefits do districts assemblies derive from the proliferation of gated communities					

Sources: a – 2010 Population and Housing Census, b – GIS Mapping cross-checked with Google Map, c – Author's field data (2018)

2.2.3 Selection of landowners and data collection

The study also sought to triangulate developers' accounts of the land acquisition process with the perspectives of nine landowners/principal members of the landowning group who have either directly sold land or taken part in the sale of land to developers of gated communities. These participants were drawn from all the three locational classifications and were identified mainly through a snowball approach, following leads from officials in the Office of the Administrator of Stool Lands (OASL) and one inner-city District Assembly. Face-to-face interviews were used to collect data from the participants. In addition to using the interview to establish convergence in both developers' and landowners' accounts of the land acquisition process, the interviews were also used to explore motivations driving the sale of land to developers of gated communities and the benefits landowners derived from gated communities.

Each interview lasted for nearly two hours as some landowners tended to be more fluent in the local dialect than in English and this required an interpreter who first translated the interview question from English to Ga and later translated the response from Ga to English. The interviews were audio-recorded with the consent of the interviewees and subsequently transcribed. The profile of these landowners is summarised in Table 3.

Table 3. Profile of landowners/members of landowning groups interviewed

Profile of landowners/members of landowning group interviewed	Area in GAMA where lands were sold		
	Inner-city areas	Middle-core areas	Peri-urban areas
Number of participants Interviewed	4	2	3
Status of interviewees	4 Principal members	1 landowner 1 Principal member	1 landowner 2 Principal Members
Total number of developers Interviewees have previously sold land to	4	1	5
Key issues interviews focused on:	(1) How developers of gated communities negotiate the land acquisition process, (2) Benefits that accrue from selling land to a developer of gated community		

Source: Author's fieldwork (2018)

2.2.4 Selection of Policy-makers and data collection

To assess the degree to which institutional arrangements in Ghana's built environment have contributed to the proliferation of gated communities, and also how the key actors involved in the development process engage, statutory enactments and national policies that have remits on the built environment were consulted. In particular, attention focused upon statutory prescriptions and policy aspirations that can be interpreted as offering scope for gated communities to emerge and thrive, and how gated communities might contribute to realizing such national aspirations. Consequently, two statutory enactments, namely, the Land Use and Spatial Planning Act, 2016 (Act 925) and the Ghana Investment Promotion Act, 2013 (Act 865), and two national policies, namely, the National Land Policy (1999) and the National Housing Policy (2015) were extensively studied. To better appreciate the reasoning behind such statutory provisions and policy aspirations, and also why gated communities are proliferating from an institutional perspective, face-to-face interviews were conducted with high-ranking officials in the following ministries, departments, and agencies (MDAs) of State, the Lands Commission, the Ministry of Lands and Natural Resources, the Land Use and Spatial Planning Authority, the Ministry of Housing, the National Development Planning Commission,

and the Ghana Investment Promotion Centre. Interviews were held on the premises of these MDAs. Each interview session lasted approximately 50 minutes and was recorded following consent from the interviewee. Each audio-recording was transcribed after the day's activities. A Profile of the key policy stakeholders interviewed is summarised in Table 4.

Table 4. Profile of policy makers interviewed

Area of policy considered	Agency interviewee work for	Number of interviewees	Position interviewees Occupy within agency
Lands Administration	Ministry of Lands and Natural Resources	1	Senior management
	Lands Commission ^a	4	Both senior management & junior officials
Housing	Ministry of Housing	1	Senior management
Foreign Direct Investment	Ghana Investment Promotion Centre (GIPC)	1	Senior management
		1	Junior management
Land Use Planning	Land Use and Spatial Planning Authority (LUSPA)	2	Senior management
Social and Economic Development	National Development Planning Commission (NDPC)	1	Senior management
Key issues interviews focused on:	In what ways has legislation and policies in the policy areas outlined contributed towards the proliferation of gated communities in Ghana?		

Note: a – comprises 1 official from the Public and Vested Land Management Division, 2 officials from the Office of the Administrator of Stool Lands, 1 official from the Survey and Mapping Division.

Source: Author's field data (2018)

2.2.5 Selection of case study projects and households living in gated communities

Furthermore, regarding the extent to which land administration and land-use planning challenges in Ghana influence decisions to move into gated communities, primary data was gathered from 385 households living in seven of the 51 gated community projects chosen as case studies. Before selecting the seven case study projects, nine gated communities, three each from the inner-city, the middle-core, and the peri-urban areas were purposively selected using three main criteria. The initial decision to use nine case studies was informed by the fact that most empirical studies on gated communities tend to have low response rates, partly due to restricted access to the community and partly the busy schedules of residents who live in gated communities (La Grange, 2014; Pow, 2007). The nine case study projects were selected using three criteria. The first criterion was that the gated community should be at least 80% completed. Second, at least 50% of the completed houses must be occupied. The reasoning behind the first two criteria sought to avoid using a random approach to select nine case study gated communities and later discover that, some or most of the projects are still under

construction, hence residents have yet to move in. Thus, it was expedient to set criteria that ensured that the case study selected would allow for the study to be conducted. The third criterion was getting permission from the estate management team to conduct the study. This criterion was crucial because, without permission, it is impossible to conduct the research in those gated communities. Also, accompanying the permission was a notification to the residents that a researcher team, comprising the author and his fieldwork assistant would be knocking on their doors to engage them in academic research. This notification usually allayed residents' concerns regarding strangers intruding in their private space. Following this criteria, seven out of the nine purposively selected gated communities met all three criteria. The case studies comprised three projects in the inner-city, one project in the middle-core, and another three in the peri-urban areas.

2.2.5.1 Sample size selection and instrumentation

Given that research in gated communities is notorious for low response rates, and based on the sample size used previously (Asiedu & Arku, 2009), a sample size of 70 was considered fairly representative of the total population of residents in each of the seven gated communities, using a 95% confidence level and an average error margin of 10%. (See Table 5). Data was collected using close-ended survey questionnaires partly because all residents in gated communities were expected to answer a standard set of questions that was subsequently going to be used to compare similarities and differences in their responses. The questionnaire was structured in two parts. The first gathered information pertaining to residents' socio-demographic characteristics, including nationality, gender, age, educational attainment etc., and their housing circumstances, namely, housing tenure, length of stay in gated communities. The second part was designed to capture residents' reasons for moving into the gated community. Residents were asked to score on a scale of 1 to 10 a list of 18 statements intended to capture subjective arguments for why people move into gated communities (n = 6), challenges associated with land administration (n = 6), and challenges associated with land-use planning in Ghana (n=6). A score of 1 indicated very strong disagreement with a statement while a score of 10 represented very strong agreement.

2.2.5.2 Data collection

The systematic random sampling technique was used to select heads of households for the study (Teddlie & Yu, 2007). This was operationalized by selecting the first street after entering the gated community. Next, a coin was tossed and if a 'head' shows up, the house with the

highest house number along that street would be the starting point. The opposite went for a ‘tail’. After selecting the first house, every third house was selected until all houses along that street were covered. The fieldwork team then moved onto successive streets until all 70 questionnaires were administered. The questionnaires were mainly administered on Saturdays and Sundays when most residents were likely to be home. One experienced enumerator was recruited to assist with the questionnaire administration and retrieval, following two weeks’ training on the nature and objectives of the research and on ethical practices during the data collection. After three months of follow-ups, a total of 385 questionnaires were retrieved out of the 490 given out. The total number of questionnaires retrieved translated to a cumulative response rate of 78.5%, albeit variations in the individual case studies (See Table 5 for breakdown).

Table 5. Population, sample size, and response rate achieved in the case study on gated community projects

	Inner-city Project 1	Inner-city Project 2	Inner-city Project 3	Middle- Core project	Peri-urban Project 1	Peri-urban Project 2	Peri-urban Project 3
Population	1,100*	320	880	118	200	122	1,110
Sample size	70	70	70	70	70	70	70
Error Margin ⁹ @ 95% CI	11%	10%	10%	8%	9%	8%	11%
Questionnaires Administered	70	70	70	70	70	70	70
Questionnaires Retrieved	30	70	45	70	50	50	70
Response Rate	43%	100%	64%	100%	71%	71%	100%

Note: * This was the total number of households estimated to be living in the gated community during the fieldwork.

Source: Author’s fieldwork (2018).

In addition, nine residents, comprising six from the inner-city case study projects, four from the middle-core case study project, and 10 from the peri-urban gated communities volunteered to grant face-to-face interviews. The interviews aimed at gaining deeper insights into why residents moved into gated communities and the extent to which land administration and land-use planning challenges influenced their decision to move into gated communities. These interviews were semi-structured to allow some fluidity in respondents’ responses.

⁹ The error margins of the sample sizes were computed using this website: https://www.surveymonkey.co.uk/mp/margin-of-error-calculator/?ut_source=mp&ut_source2=sample_size_calculator.

2.2.5 Data Analysis

Different analytical techniques were deployed to analyse both primary and secondary data. First, the research questions, the conceptual framework, and the research hypothesis significantly guided presentation of the findings and subsequent analysis. Regarding the interview transcripts, themes that link back to the theoretical/conceptual framework and research hypothesis were distilled from the interview transcripts and discussed in relation to both contextual issues and arguments discussed in the extant literature (Obeng-Odoom, 2018). Statutory provisions and policy objectives drawn upon while exploring their contribution to the proliferation of gated communities and perspectives articulated by policy-makers were subjected to content and critical discourse analysis to establish convergence or otherwise (Gądecki, 2014; Wood, 2018). Also, the survey data were analysed using descriptive and inferential statistical techniques. The descriptive statistics entailed measures of central tendencies and dispersions of several data related to physical features of the gated communities and the socio-demographic characteristics of residents living in gated communities. Inferential statistics, namely Analysis of Variance (ANOVA) was also used to explore differences in developers' understandings of gated communities as well as in residents' reasons for moving into gated communities. Further, Exploratory Factor Analysis (EFA) (Fabriger et al., 1999; Field, 2018) was employed to test the validity of the conceptual proposal that land administration and land-planning challenges in Ghana also contribute to the reasons why people move into gated communities. Finally, a Logit Model was specified to determine predictors of the reasons why people move into gated communities.

2.2.6 The reliability and credibility of the research

Most empirical studies in the social sciences are beset with shortcomings such as interviewer effects, subjectivity, sampling, and measurement errors (Acharya et al., 2013; Loureiro [and] Lotade, 2005). Hence researchers are encouraged to report how their research findings can be relied upon regarding what they set out to do (Krefting, 1991). There are two competing perspectives on how researchers can demonstrate the reliability and credibility of their research. One view suggests that issues regarding trustworthiness, rigour, and reliability should not be left until the research is completed and that they should inform the conceptualization, theorizing, instrumentation, and choice of data drawn upon (Morse et al., 2002). The argument is that if the research was poorly conceived and executed, no amount of external validation can cure the defects. Others (Guba & Lincoln, 1982) recommend an *ex-poste* approach, suggesting

that credibility can be established by asking research participants, peers, or other external bodies to comment on the results. There are merits in both arguments, hence this research adopted both *ex-ante* and *ex-poste* reliability checks. The *ex-ante* check involved using different data collection techniques to collect the same information from research participants. For example, using both survey questionnaires and structured and unstructured interviews to gather information regarding developers' understandings of gated communities, and also asking developers and landowners to explain the land acquisition process. Regarding the *ex-poste* approach, the interview transcripts were sent to all interviewees to scrutinize and validate them as an accurate reflection of the interviews. Also, some of the research findings have been presented at academic conferences and submitted to academic journals where colleagues familiar with the research context and the research subject gave their feedback, some of which was incorporated in this final report. Thus, I would argue that the findings of this research are credible and reliable.

2.3 Summary of the Research Method

From the discussion so far, the research methodology adopted can be summarized in Table 6:

Table 6. Summary of the Research Participants, Types of Data, and Data Collection Instruments

	The List of Research Participants, Data Collected, and Data Collection Instruments					
	Policy-makers & Implementing Agencies	Developers-cum-GC Projects	Landowners	Planners in District Assemblies	Residents in gated communities	Professional Bodies (E.g. GREDA)
Number of participants	11	51	9	7	385	6
Type of data collected	Qualitative	Quantitative & Qualitative	Qualitative	Qualitative	Quantitative & Qualitative	Qualitative
Research instruments used	Face-to-face Interviews	Survey questionnaires (n=51), Face-to-face (n = 11)	Face-to-face Interviews	Face-to-face Interviews	Survey questionnaires (n=385) & Face-to-face Interviews (n=20)	Face-to-face Interviews
Data Analysis	Content Analysis & Critical Discourse	Measures of CT & Dispersions, & ANOVA	Critical Discourse Analysis	Critical Discourse Analysis	Measures of CT & Dispersions, EFA & Logistic Regression	Critical Discourse Analysis

Note: CT denotes Central Tendency, EFA denotes Exploratory Factor Analysis

Source: Author's fieldwork (2018).

3 Chapter summary

This chapter provides a comprehensive and systematic description of the research methodology. It makes clear that the researcher subscribes to a pragmatic ontological paradigm in the social sciences owing to its flexibility in helping to overcome criticism levelled against both the positivistic and interpretivist research paradigms. [Following the primary unit of analysis of the research – gated communities – was also clarified as well as all the actors whose activities relate to gated communities. This was followed by a systematic description of how the research participants were selected; the kind of instrumentation used to collect data; justification for the instrumentation, and the type of data collected. Finally, the chapter also explains how the data collected was analysed and how overall research achieves the reliability and credibility expected of social science research. It concludes with a summary of the research methodology. The subsequent chapters (7 – 10) present and discuss the findings of the research with regard to the four research questions posed at the beginning.

CHAPTER SEVEN

The Meaning, Typologies, Features and the Proliferation of Gated Communities in Ghana

Chapter Overview

This chapter reports findings from surveys conducted with real estate developers and from face-to-face interviews with the same in GAMA. The chapter is organized in three sections. The first explores the local understanding of gated communities among real estate developers and their origins within the Ghanaian context. The second section discusses typologies of gated communities in Ghana, linking this with the central argument of this thesis that Ghana's land administration and land-use planning systems have significantly contributed towards the proliferation of gated communities in the country. Also, this section discusses sources of funding, house types, prices and amenities within gated communities. Drawing data from 51 real estate developers, the third section presents evidence regarding the number of gated community projects commenced and completed since the early-2000s. It also discloses the average number of housing units planned, completed, sold, and occupied in gated communities across the metropolis (GAMA). In short, the chapter seeks to provide insight into the local understanding of gated communities, their features, and the rate at which they can be said to proliferate.

1 Real estate developers' understanding of gated communities in Ghana

1.1 Quantitative assessment of developers' perceptions about gated communities

In Chapter 3, it became clear that there is no universally accepted definition of a gated community and that scholars tended to combine physical, legal, socio-demographic features and motives when defining a gated community. Drawing on definitions discussed earlier in Chapter 3, six statements were formulated and presented to developers to score on a scale of 1 to 10. These statements were intended to provide a quantitative estimate of what developers

consider a gated community to be. A score of 1 indicated that developers strongly disagreed with a statement while a score of 10 indicated strong agreement. From Figure 5, it emerged that across GAMA as well as within each locational cluster, real estate developers' understanding of gated communities can be summarized as follows. First, developers strongly agreed that a gated community is: 'a place where residents have equal rights over communal amenities' (Mean score = 8.43). Second, developers strongly agreed that a gated community is: 'a place with access restricted to residents and their guests (Mean score = 8.41). Third, developers strongly agreed that a gated community is: 'a place where people have control over how they and their communities are governed' (Mean score = 7.35). Fourth, developers strongly agreed that a gated community is: 'a place where life is governed by contractual agreements' (Mean score = 7.27). Developers seemed somewhat unsure as to whether a gated community is: 'a place purposely built to combat crime' (Mean score =6.59). However, developers strongly disagreed with the statement that a gated community is: 'a place to distinguish between the rich and the poor', giving it a low mean score of 2.33.

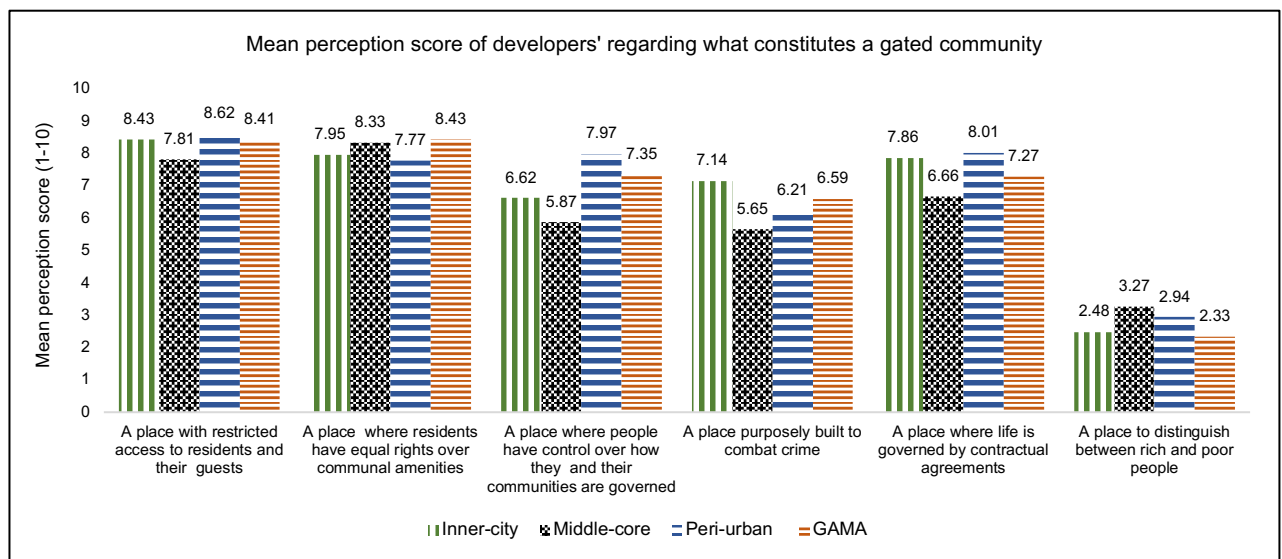


Figure 5. Real estate developers' perception of what constitutes a gated community

Source: Calculated from author's survey data derived from 51 real estate developers, Inner-city (N=21), Middle-core (N=13), Peri-urban (N=17).

Note: Developers scored their understanding of gated communities on a scale of 1 to 10, where 1 = 'strong disagreement' with a statement, 10 = 'strong agreement' with a statement.

Despite the strong agreement exhibited by all the developers on five of the six statements constituting a gated community, an analysis of variance (ANOVA) in the mean perception scores revealed statistically significant difference in these five statements on which developers showed strong agreement (See Table 7).

Table 7. Analysis of Variance in mean perception score of developers of gated communities

Statements constituting developers' perceptions of gated community	Group Analysis	Sum of Squares	df	Mean Square	F	p-value
A place with restricted access to restricted and their guests	Between Groups	641.070	2	320.535	99.924	0.001
	Within Groups	141.143	44	3.208		
	Total	782.213	46			
A place where residents have equal rights over communal amenities	Between Groups	88.265	2	44.133	5.045	0.017
	Within Groups	174.952	20	8.748		
	Total	263.217				
A place where people have control over how they and their communities are governed	Between Groups	346.593	2	173.297	47.701	0.001
	Within Groups	148.952	41	3.633		
	Total	495.545				
A place purposely built to combat crime	Between Groups	166.703	2	83.351	18.290	0.001
	Within Groups	109.371	24	4.557		
	Total	276.074				
A place where life is governed by contractual agreements	Between Groups	362.914	2	181.457	55.194	0.001
	Within Groups	131.505	40			
	Total	494.419	42			
A place to distinguish between the rich and the poor	Between Groups	4.955	2	2.478	0.468	0.629
	Within Groups	238.357	45	5.297		
	Total	234.313				

Note: Statistical significance is set at 5% Critical Value. Null Hypothesis is that there is no statistically significant difference in the mean perception score of all developers irrespective of the location of their gated communities

Also, a Turkey Post-Hoc analysis was conducted to find the pair of the developers who differed on the five statements (See Appendix A). The results show that, regarding the five statements on which all developers expressed strong agreements as constituting a gated community, the mean perception scores of developers of inner-city gated community differed significantly from those of their counterparts in middle-core and peri-urban areas. However, there was no such difference in mean perception scores between developers of middle-core and peri-urban gated communities. This result suggests that locational effect may be influential in what developers understand a gated community to mean as the location of a gated community may impact the size of project, type of housing units developed, the quality of security systems, the amount of amenities provided and the pricing of housing units in gated communities.

1.2 Qualitative assessment of developers understanding of a gated community

Given that developers were asked to score a list of statements which they did not formulate, it is possible that their scores would not reflect their real understanding of what a gated community is without any prompts. Indeed, Yip (2012), writing on gated communities in China, cautioned that, ‘interpreting the social construction of gated communities has to be undertaken with care, taking into account the local production and meaning of gated communities’ (p.221). Following this realisation, face-to-face interviews were conducted with some of the developers who earlier completed the survey several days after. The effluxion of time meant that developers could not easily recall their responses in the survey. Below are excerpts from the interviews with six developers drawn from all three locational classifications. An analysis of such qualitative insights follows after the excerpts.

For developers whose projects are in the inner-city area, this is how they explained what a gated community is. The first one said:

A gated community is an area developed by an estate developer with a *well-laid out plan*, road network done, *facilities, water and electricity* provided, has centralized gate system, where we have *24-hour security* that checks in- and out-flow of residents or their guests. It is to provide *security*, so that whoever stays within that environment would have the peace of mind and comfort. That is what is called a gated community [Italics for emphasis] (**Sales Manager of Inner-city GC 2, 5/12/2017**).

The second one also noted that:

For me, a gated community is the most *democratic place* you can ever find. Here, people (home-owners) understand that they have an obligation to *pay for the services* they enjoy and we as a company also understands that we have an obligation to provide our home-owners with reliable *water, electricity, good sanitation, uncompromised security* and comfort [Italics for emphasis] (**Head of Estate, Inner-city GC 3, 18/01/2018**).

For developers whose projects are in the middle-core areas, the following were their reflections.

The first one observed the following:

Basically, what it (a gated community) means is that you have a *cluster of buildings*, let’s say 50 to 100 buildings. All you do is *concentrate* all those building on a parcel of land and *ring fence* them [...] so, the essence of gating initially had always come about due to *security concerns* [...] But with time, it has become the norm and to some extent, like an *affluent* tendency. But it really grew up as a result of people being concerned with burglary, armed robbery and things like that [Italics for emphasis] (**CEO of Middle-core GC 2, 30/11/2017**).

The second person also remarked that:

One key thing that comes to mind when we speak about a gated community is *security*. A sense of belonging and getting to stay in the *same income bracket* or class of people. Another key thing is peace and tranquillity: people would hardly disrupt your *privacy*. Those are the key things. And I think finally I would speak about *amenities*. Apart from power, there is usually the consistent flow of water 24/7, top-notch security, no one comes uninvited, and there are many amenities and facilities available for use by people. People can get easy access to these amenities like a grocery shop, a day-care for children, a swimming pool, and some modern things around [Italics for emphasis] (Estate Manager, Middle-core GC 1, 9/02/2018).

Finally, for developers whose projects are in peri-urban areas, below were their submission. The first one observed that:

The gated community has become the norm primarily because of *security* issues. It defines a certain area and people also want to have a certain level of *control* with respect to who their neighbours are, where their actual *boundaries* are, and the *amenities* that are available to them [Italics for emphasis] (CEO, Peri-urban GC 4, 15/01/2018).

The second also explained a gated community in the following manner:

My understanding of the gated community is a community where there is *group-think*. People who have a certain *mindset* - as in how a **community** should be structured *come together*, or developers identify people with that kind of mindset and develop an area to suit the desires and aspirations of that category of people. And usually, it's about having a certain set of *amenities* whereby *security* is a key factor. So, it means there is almost always *a wall* around the community with a common entrance that most of the times gives some sort of *privileges* to people who are residents while other people who are not residents are *screened* before they can access the community. The people who live there also want to *pay* more for what the public sector somehow, someway has failed to provide. [Italics for emphasis] (Head of Estate, Peri-urban GC 4, 25/12/2017).

1.2.1 Analysis of developers' qualitative explanation of a gated community

For analytical consistency, the features of a gated community highlighted in Roitman's (2013) definition below was benchmarked against the six definitions given by developers. She defines gated communities as:

closed urban residential settlements voluntarily occupied by **a homogenous social group**, where public space has been privatised by **restricting access through the implementation of security devices**. They are conceived as closed settlements from their inception and are designed with the intention of providing **security to their residents** and **prevent penetration by non-residents**; their houses are of **high quality and have services and amenities** that can be used by their residents, **who pay regular compulsory maintenance fees**. They have a **private body governing and enforcing internal rules concerning behaviour and construction**.

The boldened phrases in the above definition were the key features against which the explanation of a gated community by developers in Ghana were compared with. These features

were grouped into (1) Private security, (2) Restricted access, (3) Amenities & utilities, (4) Social composition of households, (5) Governance, (6) Legal and contractual obligations and (7) Reasons for moving. Table 8 below illustrates the extent to which the explanation given by the developers in Ghana is consistent with the key features and reason for moving into a gated community drawn from Roitman's definition.

Table 8. A summary of features of gated communities cited in developers' qualitative explanations

Type of developer	Features of a gated community developers touched on in their explanation						Reasons why people for moving
	Private security	Restricted access	Amenities & utilities	Social Composition of households	Governance	Legal & Contractual obligations	
Inner-city 1	Mentioned (E.g. 24/hr security)	Mentioned (E.g. Centralised gated)	Mentioned (E.g. Water & electricity)	No mention	No mention	No mention	Security & Congenial environment
Inner-city 2	Mentioned (E.g. Uncompromised security)	No mention	Mentioned (E.g. Water & electricity)	Mentioned (E.g. Homeowners)	Mentioned (E.g. democratic place)	Mentioned (E.g. Service payment)	Security & Comfort
Middle-core 1	No mention	Mentioned (E.g. Ring-fence)	No mention	Mentioned (E.g. Affluent people)			Security, burglary & status
Middle-core 2	Mentioned (E.g. 24/7 top-notch security)	Mentioned (E.g. No entry by the uninvited)	Mentioned (E.g. grocery shop)	Mentioned (E.g. same income bracket)	No mention	No mention	Security, belonging & privacy
Peri-urban 1	No mention	Mentioned (E.g. boundaries)	Mentioned without example	Mentioned (E.g. similarity with neighbours)	No mention	No mention	Security, control
Peri-urban 2	Mentioned (E.g. screening)	Mentioned (E.g. walling)	Mentioned without example	Mentioned (E.g. people willing to pay)	No mention	Mentioned (E.g. Service payment)	Sense of community, privilege & security

Source: Analysis of six interview excerpts

Comparing the features cited in Roitman's definition with the key features of gated communities distilled from interviewee transcripts, it emerges that there is some consistency in terms of some of the popular features of gated communities. For example, four of the six excerpts cited private security as a core feature of a gated community. Also, another five of the excerpts touched on restricted access, amenities and utilities and social composition of households. The consistency of the four features means that these features of a gated hold for developers irrespective of the locational classification of their gated community. Also, it is particularly striking that nearly all the interviewees cited the 'amenities and supply of utilities' in the definition given that the provision of amenities and services/utilities are traditionally the

responsibilities of local planning authorities. Thus, one could argue that their recurrent mention and emphasis in developers' explanation of a gated community implies that they are either under-supplied or non-existent. If this argument holds, then it reinforces one of the key hypotheses of the research that challenges in land-use planning in Ghana have also contributed towards the proliferation of gated communities.

Additionally, this reinforces the central argument of club good theorists (Buchanan, 1965; Foldvary, 1994; Webster, 2002) that when people whose taxes are used to finance the public goods and services are dissatisfied with the goods and services they receive, they are likely to 'vote with their feet' (Cséfalvay, 2011b) by moving to areas where these goods and services are better supplied.

Despite the consistency between the features in Roitman's (2011) definition and those in the interviewees' transcripts, there are marked differences worth noting. Firstly, only one developer touched on the governance dimension of a gated community. Secondly, only two of the six interviewees referred to the legal and contractual obligations associated with gated communities. While it is not entirely clear why these two features received less mention, despite being considered by some scholars (Blandy and Dupuis, 2006; McKenzie, 1994; Webster, 2002) as the distinguishing feature between gated communities and other residential developments, it could be argued that developers deliberately made less mention of these features. It seems to be a marketing strategy developers deploy to conceal the potential downsides of gated communities, which can make prospective buyers rethink their decision to buy a house in a gated community, following insights from the extant literature that most residents living in gated communities have not read the CCRs given them after purchasing a house in a gated community (Blakely and Snyder, 1997; McKenzie, 1994). Those who read the CCRs soon find out they are too draconian and undemocratic, and hence begin to flout them (Glasze, 2005; McKenzie, 1994).

Also, regarding the limited emphasis on governance, it is important to clarify that although most gated communities in Ghana have Homeowner Associations (HOAs), it is surprising developers did not reflect on them. This may be because some of the HOAs form organically without much intervention from developers. This approach to forming HOAs sharply contrasts the situation in economically advanced western countries where HOAs are *a priori* conceived as key component of the private governance of gated communities. In Sydney, Kenna and Stevenson's (2013) shows that HOAs serve as important an arena where productive social interaction and bonding take place.

Furthermore, it emerges that there is inconsistency in developers' mean perception scores on governance features and the legal and contractual features in the survey with their qualitative explanation of the same features in the face-to-face interview. While, they show strong agreement on these two features as part of the features of a gated community; their qualitative explanation is nearly silent on them. One could argue that developers failed to mention the governance, legal and contractual features because they could not readily recall all the features of a gated community in an interview setting. However, a counter-argument is that, as business people, developers also view interviews as excellent opportunities to market their product. Hence, whatever they say is a gated community has been carefully considered and intended to make a gated community more appealing. Based on this reasoning, it is fair to argue that, contrary to their survey responses, the developers interviewed do not consider governance, legal and contractual features important in their understanding of a gated community.

Notably, developers' perceptions regarding the reasons why people move into gated communities highlighted in the interviews, namely, security, congenial environment, comfort, sense of community, prestige and control are generally consistent with the subjective causes for the proliferation of gated communities discussed in Chapter 3.

From the foregoing, although developers' insights into what constitutes a gated community are consistent with the extant literature, it is also true that their understandings have to some extent, been shaped by local institutional dysfunctionalities, particularly the inability or under-performance of local planning authorities in providing communal amenities and utilities. That is why nearly all developers emphasized amenities and utility supply in their explanation of a gated community and claimed to offer a solution. From a new institutional standpoint, how developers explain a gated community is a combination of strategic marketing approaches and the local exigencies which prospective buyers can readily identify with and hence buy into (Hall and Taylor, 1996). Also, crafting this explanation also validates their *raison d'être* among the Ghanaian people and policy-makers. This validation is explored in a later chapter.

1.3 The Origin(s) of gated communities in Ghana

Having explored the understanding of gated communities among real estate developers, it was also important to explore their insights into the origin(s) of gated communities in Ghana to ascertain whether the gated community is a borrowed concept or might have been inspired by

local antecedents. Interviews with developers revealed that there was no consensus on where the gated communities in Ghana came from. While some attributed their origin to the influence of western culture aided through globalization, others mooted that gated communities were inspired by the intractable problems in Ghana's institutional landscape, particularly inherent in the security service, as well as within land administration and land-use planning systems. Below are some instances in which developers explained their version of the origin of gated communities in Ghana:

Here we borrow a lot of things: we *borrow* so many things we don't think about. But for me, I see gated communities here as a *failure* of the country as a whole to plan its security. So, really, it is a reaction to a problem [...] I grew up in Teshie-Nungua, and although there were government estate houses at the time, they were not for security purposes [...] Nobody talked about gated communities 20 years ago except for people who probably went to Britain and saw some of them [Italics for emphasis] (CEO, Middle-core GC 1, 30/11/2017).

You see Accra is a growing city and day-in and day-out people travel (abroad). It got to a point where *security* became an issue wherever you lived. So that is where the gated concept started from. (Head of Marketing, Inner-city GC 2, 5/12/2017).

Prior to the coming into being of gated communities, we tended to have people acquiring their plots of land from the chiefs or family elders and doing their own thing. So, it led to all kinds of difficulties. The major ones were *land tenure insecurity, lack of infrastructure*, amongst others. In effect, there was virtually no control over what could or could not be done. So, with the *experience of other jurisdictions* probably, it was very easy to *import* the system of gated communities and now it has fairly caught on. Chances are that it will become even bigger [Italics for emphasis] (Head of Marketing, Inner-city GC 3, 8/02/ 2018).

I think, at the early stages of the formation of the association (GREDA), in order to gain experience and understanding of what the association was about, some of our members embarked on travels *abroad*, especially to *South Africa*. When they went there, there were several *estates* [gated communities] that had been built. But apart from that, within the *local setup* we realized that the gated community concept became necessary because developers were developing at the outskirts. And so, issues like *security control* became prominent in decision-making. This made it necessary for the gated community concept to be introduced because if you built at the peripheries of Accra, the people were just there and because such areas are a bit far away from the centre, armed robbers, intruders, and all kinds of intruders would go there [Italics for emphasis] (Executive Secretary, GREDA, 8 March 2018).

Indeed, the interview excerpts suggest that gated communities found elsewhere did influence the emergence of those in the Ghanaian context. However, in tandem with these external influences were locally inspired problems such as poor security, land acquisition problems, and poor infrastructure and amenities. These locally sensitive issues may not be peculiar to Ghana but occur in other developing countries such as Indonesia (Leisch, 2002). They are, however, different from the racial and class antecedents (Blakely & Snyder, 1997; Le Goix & Vesselinov, 2013), the changing nature of English property relations in the 1630s (Blandy, 2006), or the

flight of European colonizers from the inner-city to the peripheries following the outbreak of Yellow Fever (Thuillier, 2005), which signalled the emergence of gated communities in the US, England, and Argentina respectively.

The next section focuses upon typologies of gated community in Ghana, how they are financed, their target market, the type of houses developed, their prices, and the amenities provided.

1.4 Typologies of gated community in Ghana

There is no unique way to go about classifying gated communities. In fact, Edward Blakely and Mary Gail Snyder (1997), who are credited with identifying the three typologies of gated community, namely, lifestyle, prestige, and security zone communities, caution that these typologies are not based on exclusive and unchanging distinctions. Rather, they are ideal types, designed as aids to understanding rather than as a firm taxonomy. Similarly, Roitman (2013) also asserts that different scholars emphasize different aspects of gated communities to help them adequately capture a social reality they seek to explain.

In Ghana Obeng-Odoom (2018) has classified gated communities in a hierarchical order, namely, petro gated communities, transnational gated housing, mixed form gating, and public gated housing (p.190-5) (See Chapter 2 for details on this typology). His taxonomy can be seen as an eclectic combination of features such as the social composition of gated residents, sources of funding developers draw upon, as well as the type of housing and security features found in gated communities. Others have also used house prices to distinguish between high- and middle-income estate houses (Agemang & Morrison, 2017; Asante et al., 2017). While all these typologies are justifiable, they do not reflect how challenges in Ghana's land administration and land-use planning systems have also inspired recent typologies of gated community, which remains the central focus of this thesis.

From this standpoint, gated communities in Ghana have been classified into three, namely: (1) serviced-plot gated communities; (2) master planned-and-built gated communities, and (3) hybrid gated communities. Each type is explained below.

1.4.1 Serviced-plot gated communities

With service-plot gated communities, the real estate developer usually acquires a piece of land, often in peri-urban areas lacking planning schemes and ring-fences the land in order to ward

off potential encroachers. Afterwards, they prepare a layout plan showing the various land-uses and activities that would be permitted on the land. Then they extend utilities such as water, sewerage, and electricity to the site and later sub-divide the land parcel into smaller lots. Afterwards, developers typically carry out improvements such as demarcating streets and constructing drainage systems. Having completed this, developers then sell the serviced, though undeveloped, plots to the public.

This type of gated community is very popular among low- and middle-income households because the land tends to be affordable. For example, half a plot of land measuring 30ft by 70ft in Real Plan Estate, a serviced-plot gated community ranges between Ghc2,500 (£390) and Ghc3,500 (£490) for such locations as Kasoa and Dodowa and about Ghc8,000 (£1,250) and Ghc10,000 (£1,562) in places like Oyibi and Amasaman respectively.¹⁰ The survey results summarised in Table 10 indicate that this model is very common in the peri-urban areas of GAMA and accounts for 9.5% of the 51 gated communities sampled.

In an attempt to understand the motivation behind this type of gated community, developers offered three justifications. The first relates to an insurance motive. This is when the developer wants to be absolved of all possible economic and legal costs in case something goes wrong after the buildings are completed and residents move in. According to the Head of Estate at Inner-city GC 1, they have adopted this model because in his view:

By selling only serviced plots to buyers and allowing them to build their own houses with regulations and guidelines from us, we are able to insure ourselves against being accused of carrying out shoddy work, especially when something goes wrong with the building. **(Estate Manager, Inner-city GC 1, 18/01/2018).**

The second reason developers mentioned touched upon giving prospective home-owners the freedom to decide how they want to build their houses. According to one marketer of a real estate company that sells service-plots, houses in gated communities often do not sell because they lack differentiation and do not allow home-owners to make an input into their own house. He explained:

For us, giving buyers the freedom to build their dream houses is a sure way of appealing to the market as it allows them see their dream homes become reality [...] It is also a way to quickly sell the lands and move onto another project **(Marketer, Peri-urban GC 4, 12 February 2018).**

¹⁰ This information was retrieved from the website of Real Plan Estate, a company that started out with the sale of serviced plots but have expanded to include master-planned gated communities. <https://www.realplanestates.com/index.php/projects/price-list> (Accessed 19 March 2019).

The third reason developers discussed focused on challenges associated with land administration and land-use planning in Ghana. In particular, developers cited the behaviours of fraudulent chiefs, family elders, and youth groups who dabble in multiple sale of a given parcel of land and in the process pit buyers against each other. In terms of challenges associated with land-use planning, some developers lamented poor neighbourhood design, uncontrolled development, and lack of serviced-plots as their motivations for venturing into this model of gated communities.

These gated communities mainly lack communal amenities, home-owner associations and covenants, conditions and restrictions (CCRs). Notable examples include Kings Cottage, Elite Kingdom Estates, and Real Plan Estates.

Table 9. Typologies of gated community in GAMA

Typology of gated community based on development model	Locational classifications			
	Inner-City GC, N =21 (%)	Middle-Core GC N=13 (%)	Peri-Urban GC N=17 (%)	GAMA N=51 (%)
I sell only serviced-plots	2 (9.5)	0 (0)	4 (25)	6 (11.7)
I sell completed housing units	19 (90.5)	13 (100)	11 (68.7)	43 (84.3)
I sell both serviced-plots and completed housing units	1 (6.3)	0 (0)	1 (6.3)	2 (3.9)

Source: Extracted from author's survey data (2018).

1.4.2 Master-planned and built gated communities

Master-planned and built gated communities are similar to gated communities found in most economically advanced western countries. Here, developers use their own funds to acquire a parcel of land, sub-divide the land into lots, service the land, and build the housing units following a pre-determined design layout for almost the entire estate. There may be more than one design layout for different types of accommodation but there is certainly uniformity, order, and character within such gated communities. This is the most common form of gated community developed and marketed in Ghana and they often appeal to high-income households. According to my survey (See Table 5), eight out of every 10 gated community in GAMA comes under this category and they are mainly concentrated in the inner-city and middle-core areas of GAMA.

Engaging developers on why they adopt this model, especially when people have argued that these types of gated community are too deterministic, the explanation they offered linked this type of gated community with cost-efficiency in terms of design. One developer noted:

For this type of gated community, you only have to pay the architect once and the contractor would keep using the same design for as many housing units as you want to build (**Co-Founder, Peri-urban GC 4, 13/12/2017**).

Others claimed that this model gave their community character and uniformity as the marketing head of a peri-urban gated community explains below:

I guess some of the easily identifiable features of a gated community are their uniformity, character, and outlook. Uniformity in terms of the social composition of people and the type of house developed, character in terms of the message the estate communicates, and outlook in terms of the visual appeal the estate commands. So, if you allow people to build as they please just like some estates do, you would be shocked by the wild imagination and ostentation people will bring out (**Sales and Marketing Head, Middle-core GC 3, 8/12/2017**).

The third explanation touched on the ease of carrying out estate management functions particularly in terms of identifying problems remotely and giving occupants instructions on how to fix them. This category of gated community often has a suite of amenities popularly linked with gated communities and notable examples in GAMA include East Airport, Manet Cottage, Devtraco Court, Diamond Villa, and Koans Estate etc.

1.4.3 Hybrid gated communities

As the name suggests, hybrid gated communities embrace elements of both service-plot gated communities and master-planned gated communities. In such gated communities, the developer designs, builds, and sell completed houses but also reserves some serviced-plots undeveloped for prospective purchasers to buy and construct their own houses. Of the 51 real estate developers sampled, only a tiny proportion (3.9%) adopted this model in spite of its growing popularity. According to some of the developers interviewed, this model has become fashionable due to its potentially integrating outcome. As one estate manager put it:

This model affords different segments of the markets the ability to build their own house and also the opportunity to live close to people who might necessarily not be in their social-economic class. We believe such integration can dispel the notion that gated communities are for only the super-rich (**Assistant Estate Manager, Peri-urban GC 6, 23/02/2019**).

My fieldwork, however, indicates that serviced-plots in these gated communities are very expensive, making them affordable only to the affluent hence defeating the integrating rationale underpinning them. For example, Nova Ridge, a gated community comprising 567 plots which forms part of Appolonia City sells 40ft by 60ft and 100ft by 80ft plots for US\$17,500 and US\$60,000 respectively. Certainly, these prices are well beyond the means of the so-called ‘average’ Ghanaian whose monthly income is a paltry Ghc898 (Ghana Statistical Service, 2016). Other examples of such hybrid gated communities include Regimanuel Gray’s Rainbow project in Katamanso and Shandonia Gardens near Ashiaman.

1.5 The target market for gated communities in Ghana

It is often asserted that developers of gated communities target the super-rich and high middle-income households. The extent to which this assertion is validated by gated communities in Ghana is the focus of this section. To understand the primary target population for gated communities in Ghana, developers were asked to indicate on a scale of 1 to 10 the list of people who constituted their target market. A score of 1 meant that they strongly disagreed with a particular group being one of their target population while a score of 10 indicated very strong agreement. Mean ratings were estimated for each of the target groups and the findings are presented in Figure 6.

From the mean ratings, the top five groups that developers across the metropolis target are: (1) Ghanaians living abroad (Mean Rating = 7.22); (2) high net earners (Mean Rating = 7.20); (3) politicians (Mean Rating = 6.76); (4) young working professionals (Mean rating = 6.69), and (5) local celebrities and wealthy retirees (both with a mean rating of 6.67).

The fact that Ghanaians living abroad are the top target for gated community developers in Ghana corroborates Grant’s (2005) assertion that nearly all respondents in Regimanuel Gray’s East Airport gated community had spent time working abroad (p.674), while Trassaco Valley – once the most prestigious gated community in Ghana, primarily targeted Ghanaian high earners abroad, particularly celebrities (p.676). Some developers mainly targeted Ghanaians living and working abroad because they felt that these people had the discipline to obey rules and regulations, which is a key requirement for a successful gated community. Others felt these cohorts always made good on their promises when they signed up for the instalment payment model.

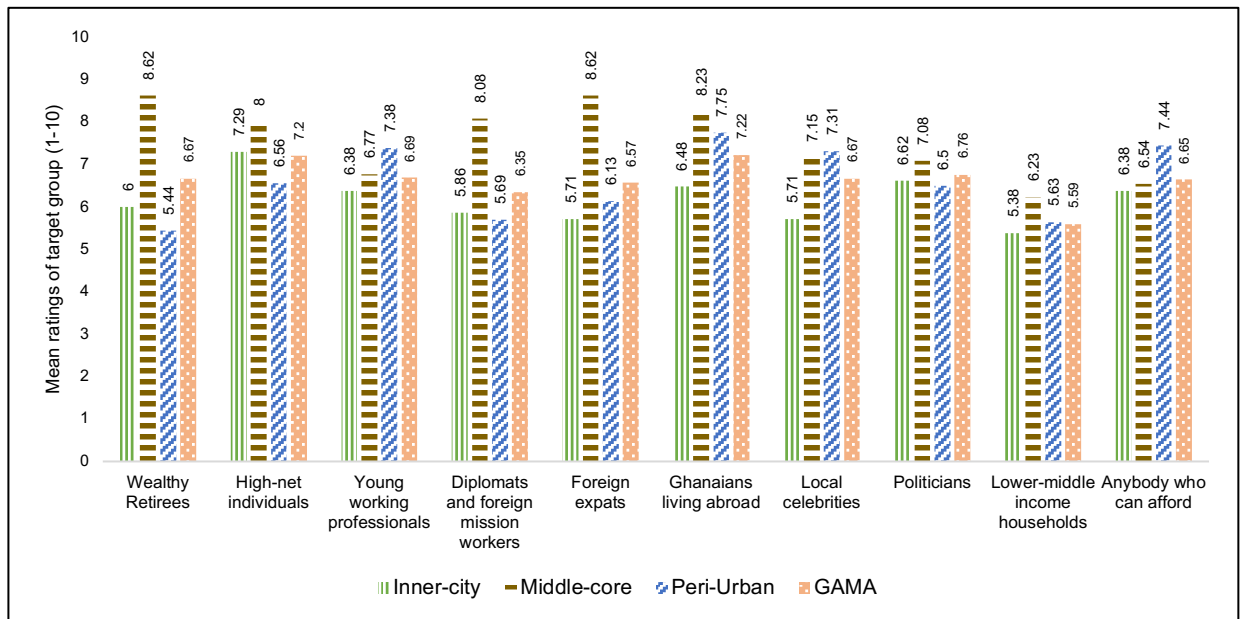


Figure 6. Mean rating of target groups for gated communities in GAMA.

Source: Calculated from author's survey data on 51 real estate developers, Inner-city (N=21), Middle-core (N=13), Peri-urban (N=17).

Note: Developers rated their target market on a scale of 1 to 10, where 1= Strongly Disagree and 10 = Strongly Agree.

In spite of the high ratings of Ghanaians living abroad in the aggregated data of all 51 developers, different target groups rate high when developers are disaggregated into the three locational clusters. For example, for developers of inner-city gated communities, their top five target groups are: (1) high net wealth individuals (Mean Rating = 7.29); (2) politicians (Mean Rating = 6.62); (3) Ghanaians living abroad (Mean Rating = 6.48); (4) both young working professionals and anyone who can afford (Mean Rating = 6.38 for both), and (5) wealthy retirees (Mean Rating = 6.0). On the other hand, developers of middle-core gated communities prioritize the following top five groups: (1) foreign expats and wealthy retirees (Mean Rating = 8.62 for both); (2) Ghanaians living abroad (Mean Rating = 8.23); (3) diplomats and foreign mission workers (Mean Rating = 8.08); (4) High-net worth individuals (Mean Rating = 8.0), and (5) local celebrities (Mean Rating = 7.51). While for peri-urban gated community developers, their top five target groups are: (1) Ghanaians living abroad (Mean Rating = 7.75); (2) anybody who can afford (Mean Rating = 7.44); (3) young working professionals (Mean Rating = 7.38); (4) Local celebrities (Mean Rating = 7.31), and (5) high-net earners (Mean Rating = 6.56).

Again, Figure 7 shows that, in spite of the fact that both 'Ghanaians living abroad' and 'high-net wealth individuals' are the two highest rated target groups among the aggregated list of all 51 developers, they are rated differently across the three locational clusters. For example,

while Ghanaians living abroad are rated the topmost in peri-urban gated communities, they are rated at number two among developers of middle-core gated communities and at number three among developers of peri-urban gated communities. Similarly, developers of inner-city, middle-core, and peri-urban gated communities rated ‘high-net wealth individuals’ in first, fourth, and fifth place respectively. This difference in rating shows that the location of a gated community plays a role in the calibre of people that are attracted to it.

1.6 Financing of gated communities in GAMA

One of the notable constraints facing real estate developers in Ghana is the absence or limited availability of construction finance (Owusu-Manu et al., 2015). In view of the unavailability of long-term construction finance, the majority of large-scale residential developers have to rely upon other sources of funding to finance their projects. According to the Executive Secretary of the Ghana Real Estate Developers’ Association (GREDA), the majority of their members often rely upon their own equity and in some cases on external support to fund their projects. Survey findings from the 51 gated community developers corroborates this assertion and also reveals another emerging source of project finance.

Table 10. Sources of gated community project finance in GAMA

Developers’ sources of project finance	Locational classifications of gated communities			
	Inner-City areas N =21 (%)	Middle-Core areas N=13 (%)	Peri-Urban area N=17 (%)	GAMA N=51 (%)
Institutional investors	4 (19)	3 (23.1)	2 (12.5)	9 (18)
Developers’ equity	16 (76.2)	8 (61.5)	12 (75)	36 (72)
Loans from financial institutions	7 (33.3)	4 (30.8)	6 (37.5)	17 (34)
Instalment payments from prospective home-buyers	13 (61.9)	8 (61.5)	11 (68.8)	32 (64)

Source: Calculation based on author’s survey data (2018).

Notes: Percentages are in parentheses.

Sources of funds under column GAMA do not add up to 100% because the questionnaire allowed respondents to select as many options as were applicable.

Table 10 indicates, for example, that among the 51 real estate companies sampled across the metropolis (GAMA), 7 in 10 claimed to have funded their project using their own equity. Also,

6 out of 10 indicated that they financed their project using the instalment payment approach. This approach typically involves developers giving prospective home-owners the chance to complete payment for either a yet to commence build or a fully completed house within a period of 12 months. The payment plan is often structured such that an initial down payment usually equivalent to between 30% and 40% of the house price is first made by the prospective purchaser. In the case of a yet to commence project, this payment secures a plot of land for the prospective purchaser and commits the developer to commence construction up until the sub-structure is completed. A second instalment, usually equivalent to 30% of the house price, is then paid three months after the first down payment. This payment takes the construction to the lintel level. Finally, a payment equivalent to 30% is demanded for the developer to complete the roofing, interior, and exterior furnishings, and sometimes landscaping. The prospective owner can move in after the final tranche payment is made.

However, for projects that are already completed, the instalment payments only afford prospective home-owners the luxury of not having to pay the house price upfront. According to almost all the developers I interviewed, while prospective home-owners are given a fixed period to complete the payments, usually within a year, they are amenable provided the buyer communicates to them why they cannot complete the payment within the stipulated period hence would require an extension. However, if no such communication is received after some time, and all attempts to contact the buyer prove futile, the developers would be left with no choice than to sell the house to the next person who expresses interest. Upon reselling the house, the first buyer receives a refund of the payments made so far, less administrative charges.

Further regarding the sources of financing gated communities, only 2 out of 10 claimed to have funded their project using funds from institutional investors such as the Social Security and National Investment Trust (SSNIT). Given the immense challenge developers face in raising construction finance locally, some have had to restructure their business model to allow foreign investors with sizable capital to enter the market as joint-venture partners. This is clearly revealed in the figures from the GIPC, depicted in Figure 7, which indicates that all 50 Ghanaian companies registered to operate in the building and construction industry since 2010 were structured as joint-venture partnerships. Similarly, there is a growing number of foreign-owned companies investing in Ghana's building and construction industry in the form of joint-venture partnerships. These companies come from different countries, including, Nigeria, the United States, the British Virgin Islands, and Great Britain.

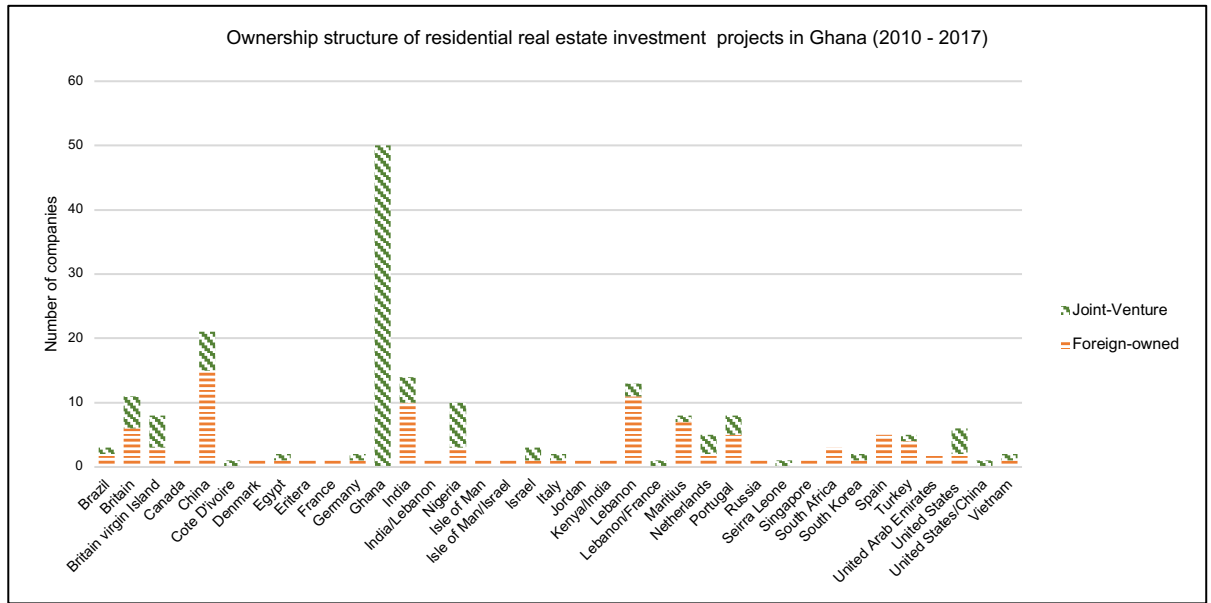


Figure 7. Ownership structure of residential real estate investment projects in Ghana (2010 - 2017).

Source: Extracted from GIPC recent datasets (January 2019)

1.7 House types in gated communities

According to the Ghana Statistical Service (2012 p.14), the stock of houses in Ghana is dominated by compound houses (51.5%) and separate/detached housing (28.7%). These two dwelling types in many respects reflect changing intergenerational housing preferences in Ghana, the former being associated with the older generation and the latter with the rising middle and upper class (Korboe, 1992). Thus, it is not surprising to find that even in contemporary gated communities across the metropolis, detached units still command a majority, accounting for about 8 out of 10 houses. This suggests traces of path-dependency as developers of gated communities are careful not to completely depart from the local preference for detached housing units. This view resonates with the justification once advanced by an architect by way of defending a proposed design in a gated community project that I consulted on in 2014. To paraphrase, he said, “you have to bear in mind that to the Ghanaian, the house is more than a place to sleep. Some use their homes for petty retailing, so I think our design would be unique if we incorporated this element of the Ghanaian culture into these contemporary gated communities.”

In addition to maintaining the local preference for detached units, developers are also keen to appeal to the growing expatriate population and migrant returnees by providing types such as townhouses and apartments that are common in more advanced economies and which

together constitute 24% each of the houses in the 51 gated community projects sampled (See Table 11).

In addition, looking at the types of house developed in the different locational clusters, it emerges that gated communities in inner-city areas build more townhouses (28.6%) and apartments (28.6%) than those elsewhere. This is perhaps because of land scarcity in the inner-city which makes, for example, apartments more appealing because of their land-use maximizing potential. It is also possible that townhouses and apartments have become more prominent in the inner-city because they greatly appeal to expatriates and Ghanaians living abroad. In peri-urban and middle-core areas, however, townhouses and apartments are less appealing because land is not as scarce as in the inner-city hence developers can afford to build detached houses which take up more space.

Table 11. Types of houses in gated communities

Housing Information	Locational classification of GCs			
	Inner-city N = 21	Middle-core N = 13	Peri-urban N = 17	GAMA N = 51
Type of House				
Detached	15 (71.4)	12 (92.3)	15 (93.8)	42 (84)
Semi-detached	10 (47.6)	7 (53.8)	11 (68.8)	28 (56)
Townhouses	6 (28.6)	2 (15.4)	4 (25)	12 (24)
Apartments	6 (28.6)	3 (23.1)	3 (18.8)	12 (24)
others	1 (4.8)	0	2(12.5)	3 (6)

Source: Author's Field Survey (2018).

1.8 House prices in gated communities

Worldwide, houses in gated communities are expensive hence appeal to high-net wealth or upper-middle income households. In Ghana a similar pattern is discernible. As of June 2004, the prices of gated community houses ranged from US\$23,400 to US\$26,000 in La Bawaleshie – an emerging upper middle-class suburb to US\$240,000 to US\$460,000 in Trassaco Valley – the most expensive suburb in Ghana (Grant, 2005; p671). Sarfoh's (2010) fieldwork revealed similar patterns as he found that two- and three-bedroom units in a gated development by Taysec Limited are priced between US\$150,000 to US\$300,000 respectively. However, prices variations across the different locational clusters and the reasons behind such high prices has not been systematically documented and this section fills that gap.

From the questionnaire provided to the 51 developers, results from which are summarized in Table 12, it emerges that first, across the entire metropolis, most 1- and 2-bedroom houses in gated communities usually sell below US\$50,000. This confirms findings by both Grant (2005), Sarfoh (2010), and more recently Acheampong (2015) that houses in gated communities are very expensive. Also, most 3- and 5-bedroom units are priced above US\$200,000 as the above studies attest.

Table 12: House prices in gated communities in GAMA.

House prices (US\$)	Locational classification of GCs			
	Inner-city N = 21	Middle-core N = 13	Peri-urban N = 16	GAMA N = 51
1-Bedroom (St/Exe)				
< 50,000	0	4 (30.8)	7 (43.8)	11 (22)
50,000 – 100,000	2 (9.5)	0	0	2 (4)
150,000 – 200,000	1 (4.8)	0	0	1(2)
> 200,000	1 (4.8)	0	0	1 (2)
2-Bedroom (St/Exe)				
< 50,000	0	3 (23.1)	2 (12.5)	5 (10)
50,000 – 100,000	2 (9.5)	0	0	2 (4)
100,000 – 150,000	3 (14.3)	0	0	3 (6)
150,000 – 200,000	2 (9.5)	0	0	2 (4)
> 200,000	3 (14.3)	0	0	3 (6)
3-Bedroom (St/Exe)				
< 50,000	0	1 (7.7)	2 (12.5)	3 (6)
100,000 – 150,000	1 (4.8)	0	0	1 (2)
150,000 – 200,000	5 (23.8)	0	0	5 (10)
> 200,000	8 (38.1)	0	0	8 (16)
4-Bedroom (St/Exe)				
< 50,000	0	13 (100)	12 (75)	25 (50)
> 200,000	13 (61.9)	0	0	13 (26)
5-Bedroom (St/Exe)				
< 50,000	0	2 (15.4)	3 (18.8)	5 (10)
> 200,000	10 (47.6)	0	0	10 (20)

Source: Author's Survey Data (2018).

Note: Percentages are in parentheses.

However, when these house prices are stratified into the three locational clusters, interesting dynamics emerge. First, it becomes evident that it is possible to obtain a 1-, 2-, 3-, or even 4-bedroom house in the middle-core and peri-urban areas for less than US\$50,000 (Ghc 243,5000). This opportunity cannot, however, be found within the inner-city areas. Similarly, while it is possible to find 1-, 2-, and 3-bedroom units in the inner-city priced within the range

US\$ 150,000 and above US\$200,000, this option does not exist in both the middle-core and peri-urban areas. This shows how important location is in the pricing of gated communities in Ghana, controlling for other equally important factors such as developers' profit margins, the quality of the building, amenities provided, interest in the land sold etc.

Following from this, one could ask why are house prices of gated communities in Ghana, a developing country, where even business managers receive an annual income of Ghc16,545 (£2,918) (Ghana Statistical Service, 2016), so high? Especially when in some of the US states like Los Angeles, where gated communities are very prominent, recent market data shows that three-bedroom single family detached house measuring 1,500 Sq. Feet sell for between US\$190,000 and US\$ 210,000.¹¹

From my interviews with real estate developers in which I sought justification for such high pricing, three main issues were apparent. The first is the soaring land prices across the metropolis over the decade. Indeed, datasets obtained from surveyors at the Accra Land Valuation Division for 2007 and 2017 triangulated with land values quoted in the valuation reports by five independent estate valuers for the same period revealed that land values across the entire metropolis, namely, the inner-city, the middle-core, and the peri-urban areas have soared dramatically. For example, from data presented in Table 13, the land prices in the two inner-city suburbs have averagely increased by 474%, while in the two middle-core and three- peri-urban areas, the average price for an acre of land has increased by 1,165% and 2,910.4%. Middle-core and Peri-urban areas have witnessed the highest increase in land values relative to the inner-city areas. While this data may not be representative of land prices in GAMA, it is indicative of the trajectory of land prices in urban Ghana.

Table 13: Comparison of average land prices across GAMA 2007 and 2017.

Suburb	Classification ^a	Average land price/acre in 2007 (US\$)	Average Land price/acre in 2017 (US\$)	10-year % Change	Annual % change
East Legon	Inner-city	320,000	1,000,000	212.5	21.25
Cantonment	Inner-city	450,000	2,805,000	523.33	52.33
Madina proper	Middle-core	10,000	187,500	1,775	177.5
Baatsona	Middle-core	15,000	273,000	1720	172
Dodowa	Peri-urban	500	25,781	5,056.2	505.62
Amasaman	Peri-urban	6,000	78,000	1,200	120
Gbawe	Peri-urban	4,000	103,000	2,475	247.5

Source: Land Valuation Division Dataset (2017) and Private Valuation Data (2017).

Notes: ^a This classification follows the conceptualization of GAMA adopted in this study.

¹¹ This URL shows some listings for 3-bedroom units in Los Angeles, USA. <http://burnsandco.com/p/359/2019015328> (Accessed 31/10/2019)

Indeed, with land, the basic raw material for construction, priced so high, it is inconceivable for developers to sell their houses any cheaper and still expect to make a profit. Expressing his frustration over the situation, one developer had this to say:

So, if you find the acquisition of that raw material [land] to be that difficult and complicated, it would most certainly impact on the good that is created eventually (CEO, Middle-core GC 1, 30/11/2017).

The second reason developers cited touched on persistent depreciation of the local currency against the US dollar and the high cost of borrowing capital. According to developers, because most import their building materials from abroad, any depreciation in the local currency adversely impacts their balance sheets and the only way they can stay afloat is to keep adjusting their house prices. This partly explains why most houses in gated communities are priced in US dollars rather than the local currency, in order to hedge against volatilities in the local currency (Boamah, 2011).

The third justification was that there is simply a market for such highly priced houses and that, as developers, they are merely responding to market dictates as one developer expressly puts it:

For house prices, it depends on the market because prices would find their own level. So, even if you are aiming for low-income people, there may be a demand which would drive up the prices although this may be arbitrary. So, you find prices ranging from about US\$250,000 to about US\$1 million and you wonder. But there is a demand for it and that is why the people are buying (**Head of Marketing, Inner-city GC 4, 9/02/2018**).

In short, one cannot help but agree with Adam Smith that the invisible hand of the market will always ensure that goods and services produced within the economy, in this case gated communities, are efficiently allocated to those who can afford them. This may explain why, although the house prices are outrageous from the standpoint of most, myself included, some developers believe it is normal and that is partly why the market for gated communities continues to flourish.

1.9 Communal amenities and facilities in Gated Communities

Gated communities are often associated with exclusive access to a wide range of communal amenities and facilities that are believed to be either under-supplied by the state or the property rights associated with them are inefficiently allocated by the state, leading to the famous

commons problem (Foldvary, 1994; Webster, 2001). Thus, according to Buchanan's club good theory (1965), gated communities are efficient when it comes to allocating property rights over communal amenities.

Similarly, in Ghana, most gated communities tend to provide amenities and facilities that are either absent entirely or poorly managed in traditional neighbourhoods. These amenities, according to previous studies (Asiedu & Arku, 2009; Grant, 2005; Obeng-Odoom et al., 2014), are very attractive to prospective home-owners. The data collected from the 51 developers summarized in Table 15 reveals that across the metropolis (GAMA), the communal amenities and facilities often found in gated communities can be grouped into: (a) security-related amenities/facilities; (b) recreational-related amenities; (c) business/commerce-related amenities; (d) educational-related amenities; (e) health-related amenities, and (f) civic-related amenities. These amenities and facilities are, however, not distributed evenly in gated communities across the three different locational clusters of GAMA.

For example, across the 51 gated communities in the metropolis, the top five most common amenities and facilities found include: (1) 24/7 Security (Security-related) (98%); (2) gymnasias (recreation-related) (80%); (3) swimming pools (recreation-related) (64%); (4) estate management service (civic-related) (54%), and (5) basketball courts (recreation-related) (48%).

Table 14: List of communal amenities and facilities in gated communities.

Communal amenities/facilities	Locational classification of GCs			
	Inner-city N = 21 (%)	Middle-core N = 13 (%)	Peri-urban N = 17 (%)	GAMA N = 51 (%)
24/7 Security post	21 (100)	13 (100)	15 (93.8)	49 (98)
Pre-school	2 (9.5)	3 (23.1)	5 (31.3)	10 (20)
Basic school	0	5 (38.5)	9 (56.3)	14 (28)
Club house	9 (42.9)	1 (2.7)	4 (25)	14 (28)
Basketball court	2 (9.5)	10 (76.9)	12 (75)	24 (48)
Tennis court	2 (9.5)	0	2 (12.5)	4 (8)
Swimming pool	11 (52.4)	12 (92.3)	9 (56.3)	32 (64)
Gym	12 (57.1)	13 (100)	15 (93.8)	40 (80)
Children's playground and/or park	7 (33.3)	3 (23.1)	5 (31.3)	15 (30)
Convenience store	3 (14.3)	1 (7.7)	2 (12.5)	6 (12)
Business centre	4 (19)	8 (61.5)	8 (50)	20 (40)
Internet café	2 (9.5)	4 (30.8)	4 (25)	10 (20)
Salon/Barber	2 (9.5)	3 (23.1)	3 (18.8)	8 (16)
Restaurant	2 (9.5)	3 (23.1)	1 (6.3)	6 (12)
Pharmacy and/or clinic	2 (9.5)	8 (61.5)	6 (37.5)	16 (32)
Place of worship	1 (4.8)	5 (38.5)	8 (50)	14 (28)
Police station	0	8 (61.5)	10 (62.5)	18 (36)
Fire station	0	7 (53.8)	9 (56.3)	16 (32)
Postal services	2 (9.5)	4 (30.8)	2 (12.5)	8 (16)
Estate management team	20 (95.2)	3 (23.1)	4 (25)	27 (54)
Concierge	5 (23.8)	2 (15.4)	4 (25)	11 (22)

Source: Computed from author's survey of 51 real estate developers (2018).

Note: Summation of percentages of individual amenities/facilities across the three locational classifications exceed 100% because the questionnaires asked developers to choose as many options as are applicable.

However, when these amenities in gated communities across the metropolis are stratified based on the three locational clusters, differences in the ranking become apparent. For example, Table 16 presents a summary of the top five communal amenities found in each of the three locational clusters. It reveals, for example, that most inner-city gated communities prioritize estate management services (Rank=2), unlike those in the middle-core (Rank=Absent) and peri-urban (Rank=4). This is perhaps due to the fact that houses in inner-city gated communities are priced the highest hence residents living in such gated communities, the majority of whom may be expatriates, expect a top-class environment and service delivery. Conversely, gated communities in middle-core and peri-urban areas put some premium on facilities such as a police station, ranking fifth in the middle-core and third in the peri-urban areas but absent from the top five ranking of facilities in inner-city gated communities. This corroborates findings by Ehwi et al. (Forthcoming) that in peri-urban and middle-core areas, security concerns are significant reasons why people move into gated communities in Accra, Ghana, because such areas generally lack amenities and adequate policing .

Table 15. List of Top five communal amenities found in gated communities.

List of Top five communal amenities/facilities found in gated communities				
Ranking	Inner-city (N=21)	Middle-core (N=13)	Peri-urban (N=17)	GAMA
1	24/7 security service ^a (100%)	24/7 security service ^a (100%)	24/7 security service ^a & Gymnasium ^b (93.8% for both)	24/7 security service ^a (98%)
2	Estate management ^d (95.2%)	Gymnasium ^b (100%)	Basketball ^b (75%)	Gymnasium ^b (80%)
3	Gymnasium ^b (57.1%)	Swimming pool ^b (92.3%),	Police station ^d (62%)	Swimming pool ^b (64%)
4	Swimming pool ^b (52.4%)	Basketball court ^b (76.9%)	Swimming pool ^b & Fire station ^d (56.3% each)	Estate management ^d (54%)
5	Club house ^b (42.9%)	Business centre ^c , Pharmacy/clinic ^c & police station ^d (61.5% for each)	Business centre ^c (50%)	Basketball court ^b

Source: Author's survey data (2018).

Note: ^a = Security-related, ^b = Recreation-related amenity, ^c = business/commerce-related amenity, ^d = Civic-related amenity.

The above finding indicates that, in addition to the preferences of the target group, locational and neighbourhood attributes also dictate the type of communal amenities provided in gated communities.

2 The proliferation of gated communities in Ghana: the trend and statistics

This section provides insights into how rapidly gated communities multiplied across the metropolis since they first emerged in the late-1990s to early-2000s.

Indeed, the neoliberal gated community is a nascent phenomenon in Ghana. The market is, therefore, dominated by many small and medium-scale developers who build within the ranges of 1-50 houses and 50 to 100 houses respectively (Acquah, 2018). In order to appreciate the proliferation in Ghana, it is important to understand the pedigree of the developers within the market, not only in terms of the number of houses they build, or the number of projects previously completed, but also their overall experience in the real estate business. Hence the survey of developers asked them to indicate how long they have been in the real estate business,

the number of gated community projects they have previously completed, and some relevant information regarding their projects sampled in this research. The results are presented in the sub-sections that follow.

2.1 Real estate developers' experiences in the industry

Experience comes from doing something repeatedly over time. The length of time developers have worked in the real estate industry can, thus, be used as a proxy to understand their experience. Hence regarding how long the developers sampled have been in the real estate industry, Table 17 indicates that across GAMA, the majority of developers sampled (64%) are new and have been in business for up to ten years. Stratified into the locational classifications, it emerges that majority of inner-city gated community developers (42.9%) have been in the real estate industry for more than 15 years. On the contrary, the majority of developers of middle-core (61.6%) and peri-urban gated communities (64%) have been in the industry for a maximum of 10 years. Thus, across GAMA, developers of inner-city gated communities are the most experienced in the industry, followed by developers who build in the peri-urban and middle-core. This pattern also reflects the changing morphology of GAMA as centre increasingly densifies and dispels growth to the fringes (Agyemang et al., 2017; Grant and Yankson, 2003).

In interview, some of the inner-city developers who have been working in the industry for more than two decades indicated that their experience went beyond construction of residential development to manufacturing concrete products and wrought iron for drains and bridges. Examples included Regimanuel Gray Limited and Sethi Realty. Some also claimed to have been previously contracted by government to construct estate houses for civil servants in neighbourhoods such as Sakumono in Tema before contemporary gated communities emerged.

Table 16. Developer's experience in the real estate business

Profile of sampled real estate companies	Locational classifications			
	Inner-City N =21 (%)	Middle-Core N=13 (%)	Peri-Urban N=17 (%)	GAMA N=51 (%)
Experience in real estate (years)				
Less than 5 years	7 (33.3)	4 (30.8)	8 (50)	19 (38)
5 – 10 years	4 (19)	4 (30.8)	5 (31.3)	13 (26)
11-15 years	1 (4.8)	-	1 (6.3)	2(4)
16-20 years	1 (4.8)	2 (15.4)	1 (6.3)	4 (8)
More than 20 years	8 (38.1)	3 (23.1)	1 (6.3)	12(24)

Source: Author's survey data (2019).

Relatedly, a little more than half (57.6%) of developers of gated communities in GAMA have completed a maximum of two gated community projects while the remaining 42.4% have developed 3 or more gated communities (See Table 17). Stratified into the three locational classifications, it emerges majority of inner-city gated community developers (67.1%) have completed 3 or more gated communities compared to 38.5% and 25.1% of middle-core and peri-urban gated community developers. The predominance of inner-city gated communities once again reinforces the fact that the pioneer residential developers in GAMA targeted the inner-city during a time when such prime lands were relatively scarce and less expensive. Also, the statistics show that, indeed, in GAMA developers whose projects are concentrated in the inner-city enjoy the largest market share of gated communities.

Table 17. Number of gated community projects previously completed by developers.

Number of gated community projects previously completed	Locational classifications			
	Inner-City GC N =21 (%)	Middle-Core GC N=13 (%)	Peri-Urban GC N=17 (%)	GAMA N=51 (%)
1	3 (14.3)	4 (30.8)	7 (43.8)	29.6
2	5 (23.8)	4 (30.8)	5 (31.3)	28
3	2 (9.5)	3 (23.1)	1 (6.3)	12.9
4	5 (23.8)	0	1 (6.3)	15.1
More than 4	5 (23.8)	2 (15.4)	2 (12.5)	17.4

Source: Author's survey data (2018).

Notes: Percentages are in parentheses.

Sources of funds under column GAMA does not add up to 100% because the questionnaire allowed respondents to select as many options as were applicable.

2.2 Year of commencement and the number of gated community projects commenced in GAMA

This section presents findings on the number of gated community projects commenced across the different years. The aim of presenting this finding is to concretize the meaning of the term ‘proliferation’ as used in this thesis. Also, it aims to reveal whether some cycle or pattern can be discerned from the number of gated community projects commenced across the years. Previous studies by Grant (2005), Asiedu and Arku (2009), and Sarfoh (2010) maintain that gated communities in Ghana emerged after the 1980 Structural Adjustment Programmes. Indeed, as of June 2004 Grant (2005 p.671) identified 23 separate gated community projects in the Accra metropolis. Also, in April 2007, Sarfoh (2010 p.217) claimed that the number of gated developments in Accra metropolis had risen to 64. However, we know nothing about the rate at which gated communities are emerging in other parts of GAMA besides Accra Metropolis. From the data collected from real estate developers and presented in Figure 8, my study corroborates that indeed gated communities are a post-Structural Adjustment phenomenon with some of the pioneer gated communities beginning from the mid-1990s.

The period 1990 to 2000 marked the first wave of gated community projects in GAMA. During this period, the majority of the projects were concentrated in the inner-city. According to key informants from GREDA and other real estate developers interviewed, this initial concentration of gated communities in the inner-city was made possible because the metropolitan area at the time had not expanded. In fact, the entire GAMA at the time comprised only three districts, namely, Ga Districts, Accra Metropolitan Assembly, and Tema Municipal Assembly (Grant & Yankson, 2003).

Following the first wave, the number of gated community projects commenced plummeted to zero for half a decade (2001-2005). This is particularly strange given that the government at the time (John Agyekum Kuffour) and his NPP party were widely perceived to be proponents of free-market ideologies with a strong property-owning democratic ethos (Obeng-Odoom, 2013b).

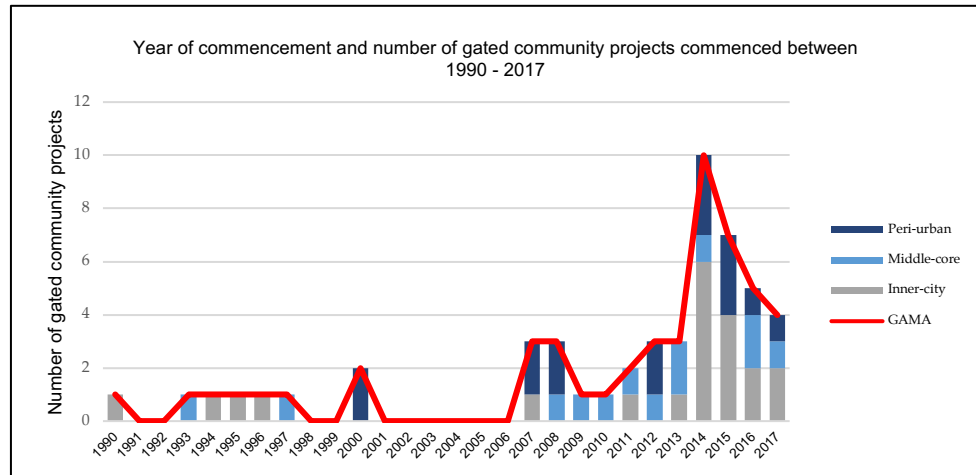


Figure 8. Year of commencement and number of gated community projects commenced between 1990 – 2017

Source: Author’s survey data (2018).

Note: Developers were asked the question ‘in which year did construction for this project begin?’

The market, however, picked up again post-2006, peaking with the commencement of 10 gated community projects in 2014. Also, during this wave the market witnessed the take-up of lands for gated communities in the middle-core and peri-urban areas of GAMA. The final wave (2014 onwards) shows a rapid decline in the number of gated community projects commenced from 10 to six projects between 2014 and 2017. A number of factors may have accounted for this decline. However, a potentially influential factor is the significant decline in the volume of foreign direct investment in Ghana’s building and construction industry during this period. This notwithstanding, it can be observed from the fourth wave that more gated community projects are being commenced in the middle-core and peri-urban areas. This partly shows that the wider metropolitan area (GAMA) as a whole is witnessing urban sprawl.

2.3 Year of completion versus the number of sampled gated community projects completed in GAMA

This section presents insights into when the sampled gated community projects were completed or are going to be completed. It is intended to assist in understanding whether the market for gated communities is buoyant, stagnating, or in decline. As per the data collected from 51 real estate developers presented in Figure 10, it can be argued that the majority of gated communities were completed between 2016 and 2018, peaking at a total of 14 projects across the metropolis. Since 2018, the number of gated community projects completed across the

metropolis has declined, and is set to decline even further until 2024, when it is forecasted to pick up again.

It is important to point out that, although Figure 9 shows that no gated community project was completed during the years 2007-2012 and 2014, this must not be interpreted to mean that there was no construction ongoing across the metropolis during that time. It is only indicative of the fact that there were ongoing projects that had not been completed. It is also important to draw attention to the number of projects completed across the three locational classifications. With the exception of 2006 in which only one gated community was completed in the middle-core area, Figure 9 strongly supports the view that the spread of gated communities towards the middle-core and peri-urban areas of GAMA is a fairly recent phenomenon compared to projects in the inner-city. Figure 9 further shows that from 2020 more gated communities will be completed in the peri-urban areas.

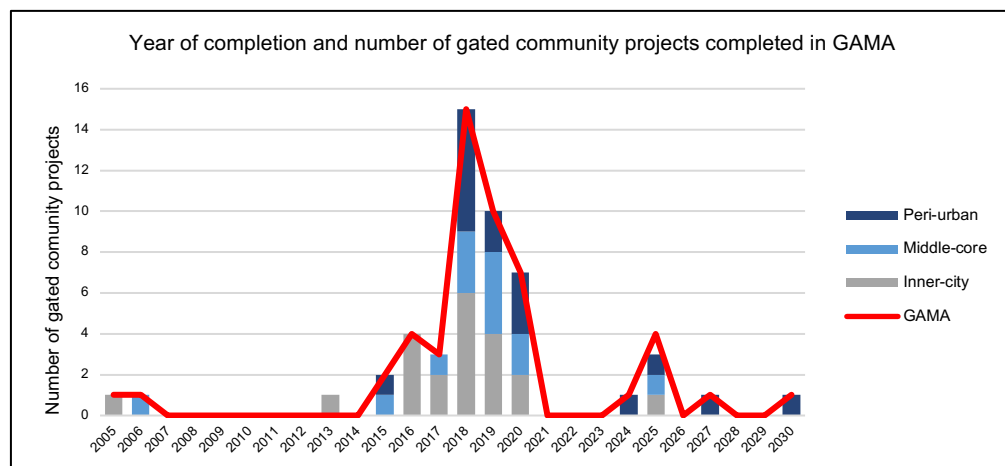


Figure 9. Line graph showing year of completion and the number of gated community projects completed.

Source: Author’s survey data (2018).

Reasons accounting for the decline in the number of gated communities completed can be multifarious. These can include, for example, delays resulting from land-related disputes, or shortages of building materials or personnel. However, given the strong link between Ghana’s real estate industry and the flow of international capital, to which other scholars (Sarfoh, 2010, Asiedu & Arku, 2009; Grant 2007) have alluded, it is possible that this decline may be a reflection of a decline in general investment in Ghana’s construction industry. As data from the Ghana Investment Promotion Centre (GIPC) on the volume of foreign direct investment in

Ghana for the period 2012 to 2017 shows, the proportion going into the construction industry has been declining.

For example, from Figure 10, the volume of FDIs going into the building and construction industry declined sharply from a little over US\$2 billion in 2012 to US\$12 million in 2014, rising again to a maximum of US\$322 million in 2015 and plummeting to US\$52 million in 2017.

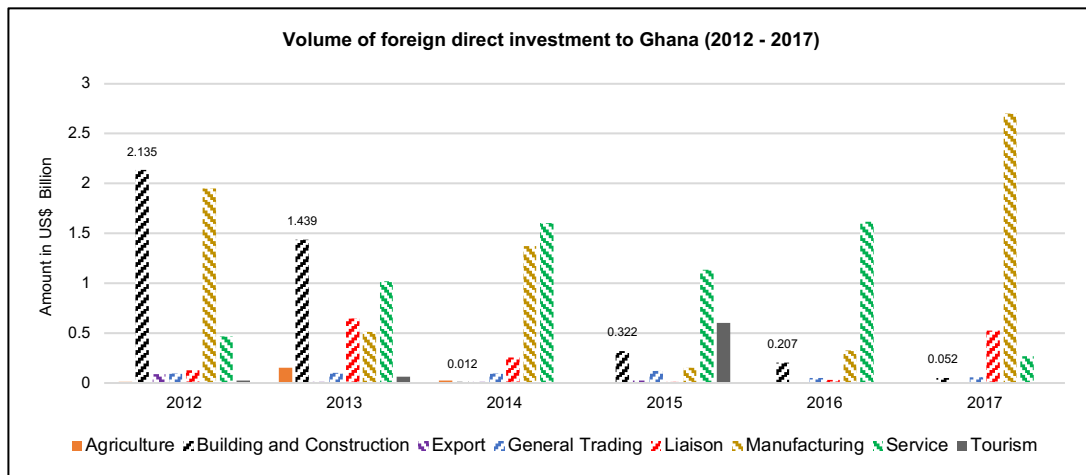


Figure 10: Volume of foreign direct investment in Ghana (2012 - 2017) investment in Ghana

Source: Generated from GIPC Data (January 2019).

This decline in foreign capital entering the building and construction sector is perhaps why local investors such as Unique Trust Holdings invested part of their depositors' funds in the establishment of gated communities. It may also explain why more investors have also ventured into the gated community market, spawning, among other things, the instalment approach to project financing owing to difficulties raising external sources of capital.

2.4 Average number of housing units planned, completed, sold, and occupied in gated communities

Having presented some evidence on the number of gated community projects begun and completed across the years, this section presents data on the average number of housing units planned, completed, sold, and currently occupied within the 51 gated community projects sampled. This section is intended to show a much more granular insight into how big or small gated communities in Ghana are. It could also aid the classification of gated communities based on the number of housing units they contain.

Unlike the large-scale gated communities found in parts of the US or China which comprise several thousand housing units (Giroir, 2007; Sanchez et al., 2005), gated communities in Ghana are relatively small. For example, across the entire metropolis (GAMA), the average number of housing units planned in a gated community is 305 (See Figure 11). Of this number, developers have managed to complete 115, representing 37.7%. Also, of the housing units completed, 104 have been sold. This represents an extremely high turn-over of 90.43%. Then, of the housing units completed, an average of 98 houses representing 94.23% are currently occupied.

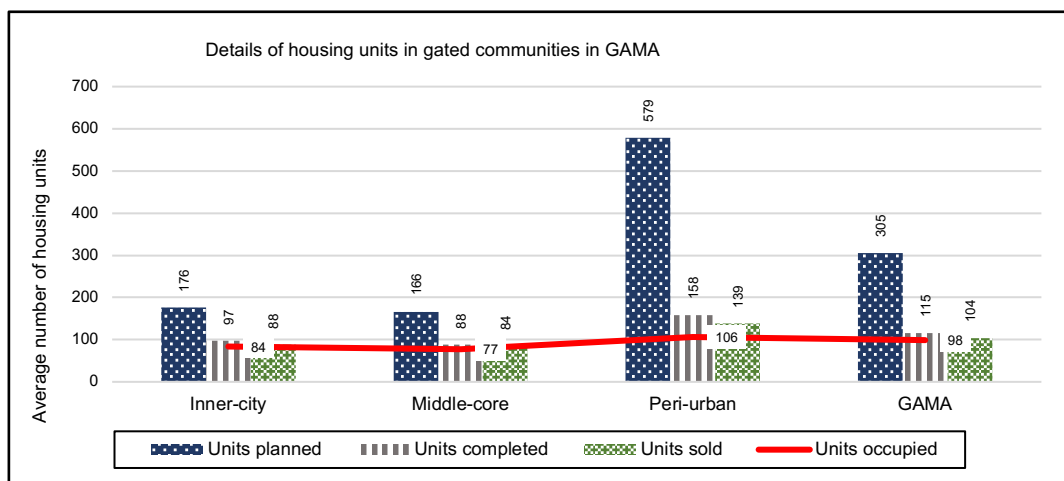


Figure 11. Construction details of sample gated communities in GAMA.

Source: Author's survey data (2018).

An interesting picture, however, emerges when the above statistics are viewed in terms of the three locational clusters. For example, in terms of the number of units planned, the peri-urban areas have a disproportionately high number of housing units, averaging 579, compared to an average of 176 and 166 units in the inner-city and middle-core areas respectively. However, in terms of the proportion of housing units actually completed, gated communities in the inner-city dominate with 55% followed by the middle-core 53%, and the peri-urban at 27.3%.

This statistics is not especially revelatory because it is fairly well established in the existing literature from some Latin American metropolises such as Buenos Aires (de Duren, 2006; Roitman, 2013; Thuillier, 2005) that peri-urban areas accommodate the largest gated community projects, in part due to the availability of land at cheaper prices. What is, however, instructive from Figure 11 is the extremely high rate at which completed housing units in gated communities are sold. For example, in the inner-city, middle-core, and peri-urban areas respectively, 90.7%, 95.5%, and 88% of the completed housing units have been sold. This

suggests that gated communities developed in middle-core areas sell fastest in GAMA, followed by those built in inner-city areas, and finally those in peri-urban areas. In spite of differences in the number of house sales across the three clusters, the overall proportion of house sales is extremely high.

During my interviews with some of the developers, I attempted to gain an insight into why they found the business profitable. There was consensus on the view that growth in Ghana's service industry, the oil and gas industry, and manufacturing is attracting more expatriates into the country. Gated communities appeal to expatriates since some of them live in similar neighbourhoods in economically advanced western countries. Others also referred to the emerging Ghanaian middle-class who have found the gated community to be an avenue to, among other things, announce their new economic and social status by owning a home in such places. However, some developers attributed their high turnover to the availability of home purchase finance mortgages and the instalment payment model which, according to them, afford prospective buyers the flexibility in terms of the spread of repayments but also the urgency to complete payments since any time beyond the given window attracts charges. This is how some of the developers articulated these opinions:

Accra is now a globalized city and we are seeing more expatriates coming to work in Ghana. [...] as developers, we need to be strategically positioned so we can appeal to them. The only way we can do this is to give them a feel for the environment they have been used to, namely; where the gated community is located, the security system you provide, the amenities present, and the social composition of residents you sell to etc. Although things like weather and environment would always be different, we try as much as we can to make our gated communities meet the highest standards possible. **(Head of Marketing, Peri-urban GC 6, 16/01/ 2018).**

The youth of Ghana today are highly educated and exposed to the outside world. They don't want to live in the traditional family homes or in the compound houses as their parents did because there is no privacy and identity. Everybody knows what you are up to. Instead, they want their own space. They want somewhere they can call their own and be proud enough to show it to their friends and families. **(Head of Sales and Marketing, Peri-urban GC 4, 20/12/2017).**

I know for a fact that the mortgage companies facilitate the whole registration process because their interest is on the line. Such that if for some reason, the person is not able to service the loan, they have to make sure they liquidate the asset and get their money. So, I know we have quite a number of homeowners who are on mortgages. **(Head of Marketing, Peri-urban GC 2, 21/12/2017).**

Although we don't wait for the instalment payments in order to complete our homes, I would admit they have helped with how fast our house sells. For example, once someone makes the initial 30% deposit, what it means is that they commit both themselves and us to immediately start the construction and even sometimes to complete it knowing that they would eventually complete the payments at the end of one year, although this does not always happen. So, with this system, you [the developer] have an assurance that every house you will be working on has an owner waiting to move in. **(CEO, Inner-city GC 1, 17/01/2018).**

From the foregoing, the imperatives underpinning the growth in sales of houses in gated communities relative to the number of houses completed can now be appreciated. It worth pointing out that, Obeng-Odoom's (2014b) also makes reference to the growing influence of foreign expatriates buying houses in gated communities in his work which focuses on the physical, socio-economic and property right changes that have taken place in Sekondi-Takoradi following the prospecting, explorations and production of oil in commercial quantities. It should also be noted that there are other gated communities which are not doing so well. These are often characterized by several uncompleted housing units, extremely high vacancy rates, and increasing resident dissatisfaction. However, in general the majority of houses in good gated communities turn over quite quickly, therefore, it is not surprising that most people who have lands in the metropolis are rapidly becoming developers of gated communities even when they have received little or no training in real estate. This is well captured by one of the developers interviewed:

It has become easy for anybody to become a developer. All you need are some relations who can give you land and your development plan, then you start building [a gated community].
(Head of Marketing, Inner-city GC 3, 9/02/2018).

3 Chapter summary

This chapter has explored several issues regarding gated communities. Three of such issues were critical in answering the first research question which explores the meaning, typologies and features of gated communities in Ghana. The meaning of a gated community was explored from the standpoint of real estate developers who conceive and executes these projects. The results and analysis indicate the understanding that developers have of a gated community in Ghana is generally consistent with the definition in the extant literature. Despite this common understanding, it was found that, unlike the literature from economically advanced western countries which place a strong emphasis on the governance, legal and contractual features of gated communities, real estate developers in Ghana, paid little attention to these features. Instead, most developers, irrespective of where the location of their gated community tended to emphasize security, amenities and supply of utilities in Ghana, implying that those features are the most important from their perspective. It was argued that how developers defined gated communities reflected a combination of their marketing techniques, dysfunctionalities in land-use planning and ambition to legitimise their existence in the Ghanaian context.

Also, regarding typology, the study found that three main typologies have emerged, namely, master-planned gated communities, serviced-plot gated communities and hybrid gated communities. The analysis of the interview transcripts suggested that while master-planned gated communities seemed consistent with mainstream typologies, serviced-plot and hybrid gated communities were unique to Ghana. It was evident that there is a strong connection between land administration and land use planning challenges in Ghana and the three typologies identified. From a New Institutional theoretical perspective, the typologies in Ghana reinforce the notion that rational actors, who are real estate developers in the context of this chapter, do not act only based on their quest to maximise profit, but also draw heavily on institutional arrangements and issues prevailing in their social context in articulating their parochial interest.

Finally, regarding the features of gated communities, the study shows several variations based on the location where the gated community is developed. For example, the study found remarkable price differences between houses found in inner-city gated communities on the one hand and those in middle-core and peri-urban gated communities on the other hand. Similarly, it was found that uneven investment in physical infrastructure across GAMA influences the kind of amenities developers provide in the gated communities. This implies that dysfunctionalities in land-use planning directly impacts the amenities provided in gated communities.

Thus, it is fair to conclude that as hypothesised, land administration and land-use planning challenges in Ghana have shaped how developers understand gated communities, the types of gated communities they develop and the features gated communities manifest. Additionally, the chapter has shown that location plays a crucial role in explaining some of the features of gated communities, including the rate at which they are proliferating.

The next chapter discusses how the institutional arrangements in Ghana's built environment may have given impetus for gated communities to proliferate in Ghana.

CHAPTER EIGHT

Gated Communities and the Institutional Arrangements in Ghana's Built

Environment: Exploring the Nexus

Chapter objective

The objective of this chapter is to analyse the extent to which Ghana's institutional arrangements related to the built environment have contributed towards the proliferation of gated communities. Institutional arrangements as used in this chapter refers to formal constraints including, but not limited to, government policies and statutory enactments that specify accepted rules of conduct and which rewards compliance and proscribe sanctions for defiance (See North, 1991; Williamson, 2000). The institutional arrangements considered in this chapter include: (1) The National Land Policy of Ghana (1999), (2) The Land Use and Spatial Planning Act, 2016 (ACT 925), (3) The National Housing Policy (2015), (4) and The Ghana Investment Promotion Act, 2013 (ACT 865).

Also, in this chapter, the central argument is that Ghana's institutional arrangements effectively encourage the proliferation of gated communities owing to the fact that firstly, gated communities tend to comply with prescriptions in legislations, and secondly, because gated communities are instrumental in realising some crucial objectives in these institutional arrangements. It is organised into four parts. Part one focuses on the linkages between gated communities and the national land policy, highlighting specific provisions that can be said to have created opportunities for gated communities to emerge. It also points out ways in which gated communities are contributing towards realising some objectives in the national land policy. Parts two, three and four follow a similar structure, except that the institutional arrangement in focus are the Land Use and Spatial Planning ACT, the Ghana Investment Promotion ACT and the Housing Policy respectively.

1.0 Gated community and the National Land Policy

As discussed in the literature review chapter, land administration in Ghana is beset with several challenges, namely; multiple land sales, boundary disputes, insecurities in land tenure, general indiscipline in the land market and corrupt practices in the land sector agencies (Ehwi and Asante, 2016; The World Bank, 2013). In an attempt to address these challenges, the government of Ghana formulated a National Land Policy in 1999. The overarching aim of this policy is to provide a framework and direction for dealing with issues involving land ownership, security of tenure, land use and development and environmental conservation on a sustained basis in Ghana (See page p.ii of the policy). While this policy was not intended for gated communities per se, there are specific policy aims, guidelines and policy actions that offer scope for gated communities to emerge and also make significant contributions towards realising some of the policy outcomes. The first policy area worth elaborating is Policy Guideline 4.2. Its rubric reads - *Facilitating equitable access to land*. Relevant provision under this policy guideline include the following:

‘An individual *can have access to land in any part of Ghana* provided that he undertakes to put the land to a use which conforms to land use plans for the area and to the principles of land use and management [Italics for emphasis].

It further states that not only shall access to land be made easier for developments that comply with land use, but also that:

‘There shall be *continued political support at the highest levels*, as well as provisions of *strong incentives to encourage responsible land-use and respect for regulations*, thus offsetting real and perceived cost imposed by loss of access or restriction on use [Italics for emphasis].

From an institutional standpoint, if institutions reward compliance and sanction defiance, then one could argue that gated communities seem better-positioned to comply with such policy objectives and help policy-makers realise their ultimate goal of promoting good land administration. This is against the backdrop that unlike the overwhelming majority of residential developments in Ghana which do not fully comply with building regulations (See Arku et al., 2016; Owusu-Ansah and Atta-Boateng, 2016), or which take place at the ‘blind-side’ of the planning system (See Siiba et al., 2018; Yeboah and Obeng-Odoom, 2010), and hence do not secure development and building permits prior to commencing the building project, the opposite is true for gated communities. As Figure 12 illustrates, of the 51 gated

communities sampled across GAMA, all had a document associated with the planning system. Fifty-seven per cent said they had access to the planning scheme for the areas where their gated communities were built while 33 per cent indicated that they had secured a development permit. Another 21 per cent indicated that they had obtained a conditional building permit while 41 per cent had obtained an unconditional building permit.

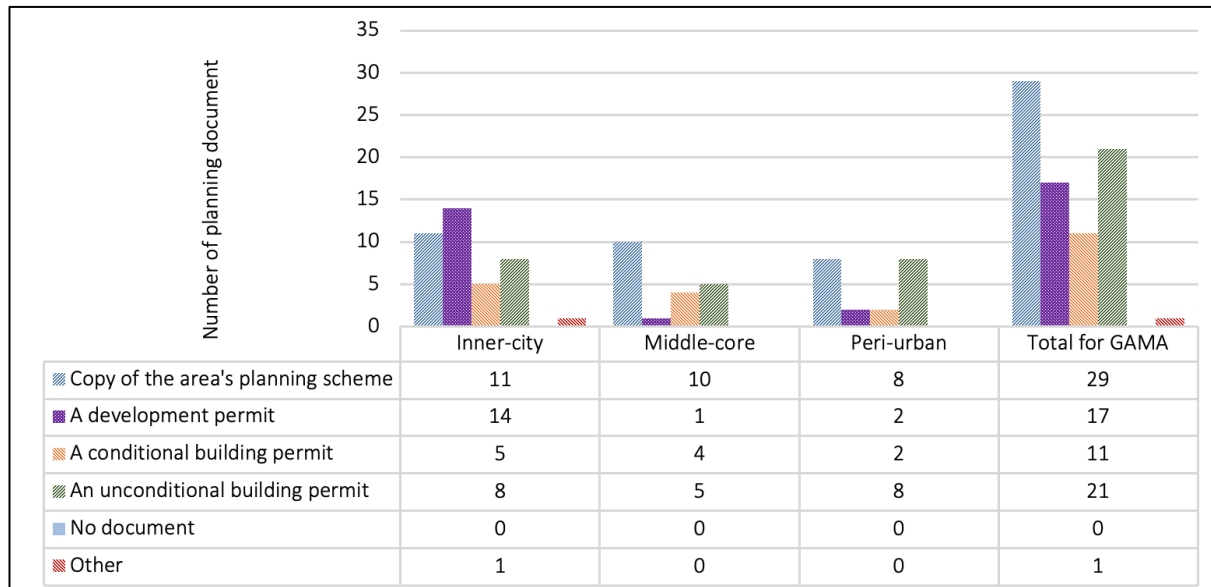


Figure 12. Type of planning documents obtained by developers of GCs

Note: The summation of all the planning-related documents do not sum to 51 because the question required respondents to choose as many planning documents they had in their possession as at the time of the survey.

Source: Author's survey data (2018)

The survey data suggests that although it cannot be claimed that all gated communities in GAMA conform with the land use plans for their areas, a sizable number of them still go through the planning system to obtain the relevant planning documents and hence can be said to *respect the land use regulation* as the land policy requires. This conformity with the land use plan for their areas can also be regarded as encouraging responsible land use and hence such developments would continue to receive *continual political support at the highest level* as the policy states. As to what type of political support this is or likely to be, is beyond the scope of this thesis.

Another policy objective which gated communities seem to be contributing towards is Policy Objective 3.3 (h) which seeks to:

‘Instil order and discipline in the land market to curb the incidence of *land encroachment, unapproved development schemes, multiple or illegal land sales*, land speculation and other forms of land racketeering’ [Italics is for emphasis].

Currently Ghana lacks a land database with up-to-date maps showing the boundaries of allodial land holders (National Lands Policy, 1999). Additionally, only few areas in the capital have cadastral and sectional maps to undertake boundary demarcation and land titling (UN-Habitat 2011; Larbi, 1999). In 2003, with assistance from international development partners, the government initiated the Land Administration Project (LAP). A key component of the project was to make transactions in the land market efficient and safe. In smaller towns, customary land secretariats were set up to among other things, improve record keeping and good land administration (Bugri, 2018). In Accra and Kumasi, the two biggest cities, the Lands Commission was restructured by merging four land sector agencies to form the new Lands Commission (Ehwi and Asante, 2016). Among the rationales for the restructure was to create a one-stop-shop to expedite the process of title registration by eliminating institutional bureaucracies in the land registration process and duplication of efforts among land sector agencies (Ehwi and Asante, 2016; The World Bank, 2013). However, performance assessment by the World Bank revealed a low patronage of land titling in the two largest cities as the 8,000 number of title certificates issued by the Lands Commission between 2003 and 2010 significantly fell short of the appraisal target of 300,000 (The World Bank, 2013 p.21). This forced the World Bank to scale back its target to 50,000 (ibid).

The reasons for the low patronage of land title registration in the two cities are varied. They include, but not limited to, costliness of the registration process (Baffour Awuah et al., 2013), institutional bureaucracies (Gambrah, 2002), corrupt practices perpetrated by officialdom at the Lands Commission (Ehwi and Asante, 2016) and socio-cultural notions of ownership among Ghanaians (De Soto, 2000; UN-Habitat, 2011a). However, interviews with some senior officials at the Office of the Administrator of Stool Lands (OASL) revealed that the absence of cadastral and sectional maps in most parts of the country hampers the scaling up of title registration nationwide. Against this backdrop, the contributions that gated communities make towards increasing patronage of land titling, or more generally good land administration are three fold. They include: (1) financing the preparation of cadastral maps and parcel plans, (2) encouraging patronage of land title registration and (3) Curbing multiple land sales in the land market. Each point is elaborated as follows:

1.1 Financing the preparation of sectional and cadastral maps

Before undertaking any title registration exercise, first, it is incumbent to have sectional maps¹² out of which parcels maps can be easily extracted. However, apart from pockets of state lands within the inner-city areas of Accra where sectional maps have already been prepared by the British Colonial officials who once lived in such areas, the growing peri-urban areas in GAMA where gated communities are proliferating lack sectional maps (UN Habitat, 2011). Hence, given that land title registration cannot proceed without first having sectional maps, and given that gated communities are private investment projects, government is under no obligation to finance the preparation of sectional maps in areas where a gated community project is proposed to be built but lacks sectional maps. In this vein, it is incumbent upon private real estate developers to bear the full cost of preparing these sectional maps. According to my interview with an official at the OASL, he explained that in addition to paying the stipulated legal fees for the surveying of the area in question as part of the sectional plan preparation, there are other unspecified costs which developers must cater for in order to be assured of the deployment of surveyors from the Survey and Mapping Division to undertake the exercise. Some of these hidden charges often include the cost of transporting surveyors to and from the project site and also appreciating the surveyors time with a token, which usually come in the form of 'a fat brown envelope' (Interview, 13/02/2018).

From the foregoing, one could argue that as the number of gated community projects keep increasing, especially in the areas lacking sectional maps, the obligation of the state to undertake sectional mapping as well as the obligation to service undeveloped land parcels to facilitate land title registration and good land administration fall squarely on real estate developers. And for developers, because the grant of development and building permit is contingent upon securing a land title certificate and need the certificate to also apply for development and building permit, they have no option than to finance the preparation of sectional and cadastral maps. Thus, each additional gated community developed in a peri-urban area leads to a corresponding reduction or removal of the cost the government would have otherwise incurred to undertake such sectional mapping because a private investor has borne the cost.

¹² A section is the unit of subdivision of a township with boundaries conforming to the rectangular system of surveys, nominally one mile square, containing 640 acres (Staff Cadastral Survey Training, 1980).

1.2 Encouraging more patronage of land title registration

Having funded the preparation of sectional maps, most developers would go on to register their title over land at the Lands Commission. According to my interviews with some senior marketing officers of real estate companies, registration of their title to land is pertinent for two reasons. First, in situations where the land was acquired from a chief, registering the title absolves them from future unexpected events that might arise upon either the demise or destoolment of the chief who sold the land to them. Such unexpected events sometimes happen when a new chief set aside all grants made by their predecessor and instead make new grants to the same purchaser under new terms or to a new purchaser if the current purchaser is unwilling to yield. If the original purchaser accepts the terms of the new grant, then they would have to pay the market price of the land again. Developers who cannot make such repayment contest or resort to the court of law to challenge the illegality of the new terms and the court proceedings can drag on for years (Crook, 2008). The extract below sums up the thought of one marketing head of a reputed inner-city gated community who spoke to me during interview:

During the land purchase, if you go and see chief Amanor to buy land and you don't finish the transaction to obtain your document, so that you can initiate the land titling process while chief Amanor is around and you delay, till Chief Amanor is distooled or dies, who will you turn to for redress? When you go to Chief Tettey (a new chief) he will tell you, sorry I don't know you. (Interview 5/12/2017).

Secondly, being cognisant of the fact that people are moving into gated communities because of the general indiscipline in the land market, developers are keen to encourage buyers to perfect their individual land title once they buy their houses in the gated communities. For some of the real estate developers I interviewed, this campaign to get residents to register their title begins right from the marketing of the proposed project. As such, phrases such as '*fully-titled land*', '*individual land documents available*' and '*litigation free land*' have filled marketing brochures and giant bill-boards mounted along important roads in the capital. In fact, the more prestigious developers have created specialised divisions within their estate management departments to assist residents who need the title but do not have the time to go through the process on their own. This is a charged service and depending on where the gated community is located, the reliability of the network the developer has at the Lands Commission and sometimes, the economic standing of the client accessing the service, the fee charged for

offering this service can range between Ghc 4,000 (US\$904)¹³ and Ghc 12,000 (US\$ 2,715). Table 18 provides a summary of the fees some gated communities charge residents for assisting them to secure a land title certificate for a plot (0.16 acre) of land.

Table 18. Fees charged by some gated communities to obtain land title certificate for their residents

Locational classification	Range of fee (Ghc)
Inner-city	7,000 – 12,000
Middle-core	5,000 – 9,000
Peri-urban	4,000 – 8,000

Source: Field data (2018)

It was further discovered that residents were often not given a breakdown of the individual components that make up the fees. All they are told is that the lump sum would cater for the administrative processes within the estate departments, the official fees charged by the Lands Commission and sometimes, other payments to facilitate the following-up of the document.

Regarding the uptake of land titling in gated communities, results from the household survey show that of the 323 homeowners sampled across the seven gated communities, only 23 per cent have secured land title certificates (See Figure 13). The reasons for such low patronage are not exactly clear. However, some residents disclosed during interviews that they felt they had a secure land tenure by virtue of living in gated communities. Hence ‘nobody can come and play the fool here’ was how one resident expressed confidence in gated communities (Resident 3, Peri-urban GC 3, 11/12/2018). Based on this conviction, there is less incentive for some gated residents to obtain a land title certificate as some believe that living in a gated community offers more secure land tenure than having a land title certificate. For others, their reticence was due to the fee charged, which some called it ‘extortionate’ and a ‘clever way to make quick cash’ (Resident 1, Inner-city GC 1, 14/03/2018). It should however be emphasised that in spite of the fact that only about a quarter of residents living in gated communities possess land title certificates, this proportion is still more than twice the national average, which has been estimated to not exceed 5 per cent (Baffour Awuah et al., 2014 p.43).

¹³ The exchange rate as at 31 March 2018 was US\$ 1 = Ghc 4.42.

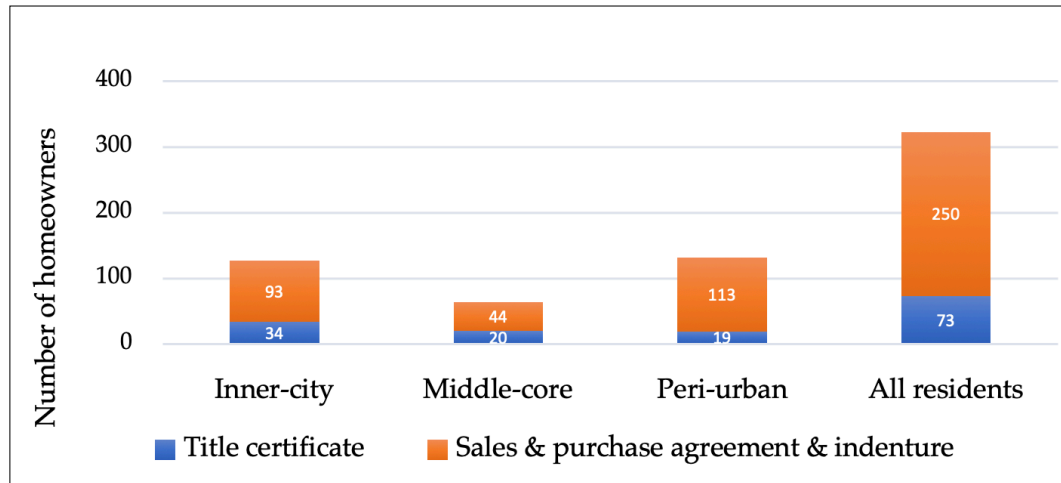


Figure 13. Type of landownership document held by homeowners in gated communities

Source: Author's survey data (2018)

Note: Total number of households in inner-city, middle-core and peri-urban gated communities were 145, 70 and 170 respectively.

1.3 Eliminating difficulties in land acquisition and multiple land sales

The third way in which gated communities are contributing towards realising objective 3.3 of Ghana's Land Policy is eliminating difficulties inherent in acquiring both customary and state lands. Per customary law, land transfer is only deemed valid if the transfer is executed by a chief acting in concert with his council of elders as applicable to stool lands or by a clan/family head acting in concert with the principal members of the clan/family as applicable to family lands (Da Rocha and Lodoh, 1999; Quarcoopome, 1992). However, blatant disregard for such customary laws and practices by some traditional leaders who sell indigenous lands to foreign investors, sometimes without consulting the principal members of the landholding group (Aha and Ayitey, 2017) or use proceeds from the sale for their personal use (Gough and Yankson, 2000), invite anger from the youth who mobilise in the form of either community land-guards to defend their collective interest (Darkwa and Attuquayefio, 2012) or to simply retaliate by also reselling the lands to other people. These practices exacerbate the problem of multiple

land sales and create uncertainty and complication in the land acquisition process particularly for inexperienced land purchasers.

In this regard, gated communities contribute towards addressing the uncertainties in acquiring land and also avoiding the problem of multiple sale of land in two ways. First, developers have to painstakingly search for developable sites as there is no national or regional database that can be easily accessed. Having identified the potential developable sites, the developers would then look for the owner(s) of the site. Per my interviews with CEOs of some real estate companies, this exercise is very tedious and costly. Also, inherent in this exercise is the possibility of falling into the hands of fraudsters who often pose as genuine landowners but are not. One developer said that his company had to pay twice for the land they acquired because the first payment was mistakenly made to an imposter. A director at the Ministry of Lands and Natural Resources also corroborated such dishonest dealings in the land acquisition process by adding that, in another case, one developer was forced to pay the price of the land they acquired seven times. This was because after the purchase, some disgruntled members kept coming to the site to demand their share of the purchase price as they claimed they had not received their due share of the proceeds.

Having ascertained the true owner(s) of the land, the developers finalise the land purchase and thereafter ring-fence the land to ward off trespassers and intruders. After this is done, they proceed to register their title to the land at the Lands Commission and later subdivide the land parcel into smaller plots. After receiving their title, developers would either start marketing and selling the yet to-be built homes off the plan or would market and sell the houses as, and when, they are completed. In addition to ring-fencing the perimeter of the land, most developers employ private security guards to keep the gates to the estate and to also patrol the internal perimeter of the estate on a daily basis. Most of the residents interviewed indicated that they believed the walls and security features eliminated the problem of multiple land sales in their gated communities. Figure 14 is a schema showing the process developers go through from land acquisition to completion and sale of houses.

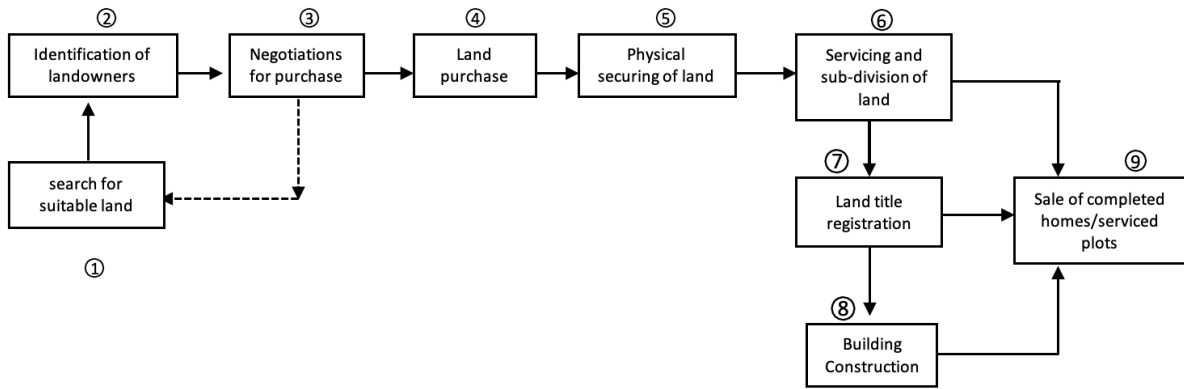


Figure 14. Schema of the process developers go through from land acquisition to completion and sale of houses

Note: Depending on their reputation and target market, some developers may skip step 8 and move straight to steps 9 and 10. There are instances where step 10 comes before steps 7, 8 and 9, especially when the project commands a high premium and located in a prime area.

From the foregoing, gated communities can be argued to perform the following functions on behalf of people who buy houses therein: (1) reducing the cost of searching for suitable developable sites and the owners of such sites (2) eliminating the hurdles involved in negotiating with land owners (3) avoiding the potential to make multiple payments for the same piece of land, and (4) guaranteeing land tenure security to homebuyers. These assertions were confirmed during interview with some senior officials at the Lands Commission who explained the contributions of gated communities as:

Many have been victims or are trying to avoid the frustration with acquiring land which in some cases, people end up buying litigation. ...so many have decided to avoid this issue by saying to themselves, if somebody has been able to acquire land already and has developed or is making the land available for sale, then why then don't I go to that person and avoid that challenge in the land market (Interview 13/08/2018) (Italics for emphasis).

However, in spite of the contributions gated communities make towards reducing general indiscipline in the land market, the officials interviewed from the Ministry of Lands and Natural Resources and the Land Commission also expressed misgivings regarding the conduct of some developers. Reference was made to some developers of serviced-plot gated communities, who either because of the intense competition in the housing market or the quest to quickly payoff their debts, would sell land which are still being negotiated to unsuspecting buyers. They explained that such practices often engender more multiple land sales as the developers end up pitting traditional leaders against their community members. Below is how a high-ranking official at the Ministry of Lands and Forestry captured his sentiments:

These days, we have different types of gated communities like [Name withheld] who would go and negotiate, and *sometimes wouldn't even finish acquiring the land and start marketing* and selling the land to the public, and by the time you are looking for your house, it is now that they are negotiating with the land owners" [Italics for emphasis] (Interview, 25/03/2018)

A senior official at the Lands Commission also added that:

Many funny things are happening in the market. Some public servants like teachers' associations, fire service officers who have bought these serviced plots from the estate developers are constantly been harassed by landguards. They can't even go to the land and when they complain, the developer allocates another plot for them, but problem still persist. This is because due process was not followed in the land acquisition (Interview, 13/03/2018)

2 Gated Communities and the Land Use and Spatial Planning

In 2016, the Town Country Planning Ordinance, 1945 (CAP 84) was repealed because it was considered outmoded. In its place, the parliament of Ghana passed the Land Use and Spatial Bill into law (ACT 925). The goal of the law states that it seeks:

To harmonise and regulate the laws on land use and planning, provide for sustainable development of land and human settlement through a decentralised planning system, ensure judicious use of land in order to improve quality of life, promote health, safety and regulate national, regional, district and local spatial planning, and generally deal with spatial aspects of socio-economic development as well as provide for related matters.

The law adopts a sustainable development approach (Fuseni and Kemp, 2015) and tackles a wide-range of issues, including but not limited to the judicious use of land, regulating national, regional and local spatial planning and providing for spatial aspects of socio-economic development and related matters. However, there are specific provisions in the law which relates to gated communities and it is these provisions that this chapter elaborates. They include: (1) legal recognition of master-planned developments, (2) privatisation of local plan-making function, (3) overcoming fiscal constraints in preparing local plans, and (4) compliance with planning regulations. These points are elaborated as follows:

2.1 Legal recognition of gated communities

In Section 73 (1) of ACT 925, the law stipulates the following:

Where a person or entity seeks to set up an *estate scheme* or to *develop a town in phases* and each phase comprises an area of the size that requires a local plan, the person or *the entity seeking to undertake that development shall prepare a local plan for the area concerned* [Italics for emphasis]

Similarly, in Section 73 (3) of ACT 925 it further provides that:

Where a person seeks to *dispose of plots in large tract of land* for which the District Spatial Planning Committee considers a local plan to be required, *the person seeking to dispose of the land shall prepare a local plan before disposing of any of the plots* [Italics for emphasis]

Although in both provisions, the law uses the terminologies – an *estate scheme* and *a town in phases* and not specifically gated communities, there are grounds to believe that such terminologies relate to gated communities. In fact, in the local vernacular, the concept of gated communities is commonly referred to as *estate houses* or simply *estates*. This influence of the local vernacular was evident in the explanation of what gated communities are by most real estate developers interviewed. For example, in an interview with the Executive Secretary of the Ghana Real Estate Association (GREDA) seeking to understand the genesis of gated communities in Ghana, while I used the terminology ‘gated communities’ in my questioning, he always replied my question using – *estates*. One such instance is captured in the excerpt below:

Me: So, where did the concept of gated communities as we have them in Ghana come from?

Exe. Sec: “In the late 1980s and early 90s, some of our developers visited South Africa. While they were there, they saw several *estates* and they were nice. So, upon their return, they started to build some in Ghana. So, the idea of *estates* was borrowed from South Africa (Italics for emphasis)” (Interview, 08/03/2018).

Also reacting to the question ‘how does living in a gated community address challenges associated with land administration’, he once again replied:

If you are generally talking about *estates*, as in, an individual buying his house from an *estate*, then there is some advantage (Italics for emphasis) (08/03/2018).

From this vernacular understanding of gated communities as estates, one could argue that the concept of gated communities and not the terminology per se, has now found legal recognition in Ghana's land use and spatial planning law.

Again, another important point worth emphasising is that Provision 73(3) relates to a typology of gated community – serviced plots, which has been discussed in the previous chapter. This further goes to show that the law does not only take cognisance of the general concept of gated communities, but also recognises the types emerging in Ghana. In this vein, one could argue that unlike the Town and Country Planning Ordinance, 1945 (CAP 84) which was criticised as being a rubber stamp of the British Planning standards on indigenous people (Fuseni and Kemp, 2015; Gambrah, 1994; Yeboah and Obeng-Odoom, 2010), ACT 925 on the other hand is sensitive to the local context and takes into account changes taking place in the built environment. This situation sharply contrasts with that found in other jurisdictions, such as San Diego, California, Portland and Texas in the US (See Damstra, 2001) and in some provinces of China (See Liao, Wehrhahn, & Breitung, 2018) where public policies tend to restrict further development of gated communities.

2.2 Privatisation of local plan-making

ACT 925 adopts a three-tier planning system. At the apex is the Spatial Development Framework (SDF) which provides national, regional or district strategic vision regarding the distribution and coordination of future housing areas, future development projects and support opportunities for local and foreign investment for a period of 20 years (luspa.gov.gh). The SDF is prepared by the Land Use and Spatial Planning Authority in consultation with the National Development Planning Commission (NDPC) (Section 49(1) of ACT 925).

Following the SDF are Structural Plans (SP) which are dimensionally specific and accurate spatial plans used to guide the development or redevelopment of an urban area, town or city and its peripheries or other significant development areas. They have a time span of 15 years before they can be revised (ibid). SPs are prepared by the Technical Sub-Committees of District Spatial Planning Committee (Section 64(1) of ACT 925).

At the bottom is found Local Plans (LP) which are detailed plans conforming to the broad land use classification prescribed in the SP. They are required for each specific local physical development (Section 71(2) of ACT 925) and are prepared for sectors and or parts of towns with a scale of 1:2,500 or in special cases 1:500 (luspa.gov.gh). They also form the basis for the issuance of development and building permits (ibid). Per Section 71(5) of ACT 925, it is the District Spatial Planning Committee that prepares local plans for specific areas within its jurisdiction within a specified time.

However, exceptions are made for estate developers. In Section 71(6), the law provides that:

Each estate developer, owner of land of a size specified by the Authority or a traditional ruler who owns that land *shall submit to the District Assembly local plans in respect of estate schemes or schemes to develop the land for sale in the district* [Italics for emphasis]

This devolution of local plan-making was not the case under CAP 84 as all development grounded to a halt once an area was declared a planning area till such a time when the district was able to prepare planning scheme for the area. This opportunity extended to developers has two key implications. First, in most peri-urban areas where local plans are virtually non-existent, physical development is likely to be disproportionately shaped by the visions of private developers as against what is suggested in the Structure Plans. Such was the case in Appolonia city, a new-master planned settlement ongoing in the north-eastern peri-urban areas of GAMA. Because the Kpone Katamanso District Assembly did not have a structure plan for the area in question, the decision to grant development permits was heavily influenced by the utopian world depicted in the concept designs and architectural drawings submitted by the developers (See Fält, 2019). The decision by the local authorities seemed to be further compromised by the fact that the investors flew notable figures from the planning departments to South Africa to see a similar project the company was undertaking (Key informant interview, 7/03/2018). Falt (2019) alleged that development permits for the project were issued shortly after the planners returned from the trip, perhaps without much scrutiny.

The second implication the privatisation of the local planning-making function could have is to disorient the planning profession, which has traditionally remained a public sector activity, from its welfare objective (See Rydin, 1998) towards what Falk and Vesselinov (2007) have called a 'gating machine' which is a tripartite mutually beneficial relationship involving local planning authorities, developers and gated residents. Such privatisation of plan-making

functions would push the needs of the urban poor to the fringes and create spaces to accommodate the aspirations of the affluent.

2.3 Overcoming fiscal constraints in preparing local plans

A corollary of the ‘privatisation of local plan-making’ argument is also the potential cost savings district assemblies gain from allowing developers to prepare their local plans. Indeed, previous studies (Agyemang and Morrison, 2017; Baffour Awuah et al., 2011) have pointed out that a key reason why people defy the provisions in the repealed law (CAP 84) once it declared areas as ‘planning districts’ was the protracted inactivity which spans from the time of announcement to when the assembly is able to mobilise funds to prepare local planning schemes. According to Awuah et al. (2011), this inactivity is often attributed to a lack of finance.

Thus it could be argued that, allowing developers of gated communities to prepare their local plans, also means that the funding constraints which hamper district assemblies from not only preparing planning schemes but also from providing physical infrastructure like access roads, drains, sewerage systems and services like water, electricity, telephone and waste management is offloaded to the developers of gated communities who seem ever prepared to bear such costs. This situation chimes with what exists in other urban metropolis like Buenos Aires in Argentina (see Thuillier, 2005), and also in the Canadian Provinces of British Columbia, Ontario and Albert (see Grant, 2005) where municipal authorities rely heavily on private real estate developers to fund both the provision and upgrading of public services and infrastructure in parts of the metropolis, owing to the fiscal constraints they face.

2.4 Compliance with planning standards and obligations

A recurrent problem district assemblies in Ghana have had to deal with is non-compliance with planning regulation and development standards by the public (Arku et al., 2016; Siiba et al., 2018; Yeboah and Obeng-Odoom, 2010). However, by their design and types, most gated communities comply with provisions in Section 73 (1) and 73 (3) of ACT 925 as they respectively relate to master-planned and serviced-plots gated communities discussed in the previous chapter. This view resonates with two high-ranking official at the Land Use and Spatial Planning Authority (LUSPA). For example, both related to the decades-long absence of a coherent urban vision and spatial planning framework to guide physical development and

a chronic underinvestment in logistics required by planning authorities to carry their duties and a weak enforcement of development control. These have been the main reasons for the non-compliance of most developments. Elaborating on how gated communities stand out, a Director of LUSPA for example observed that:

I must admit that over the years, we have had challenges with preparing planning schemes that guide development and people have taken advantage of the situation by building as they please. So, it is understandable if a rich person or middle-class household prefer gated communities to our traditional neighbourhoods simply because over there, there is some sense of orderliness. But we are working tirelessly to improve this situation. (Interview, 09/12/2017)

A Principal Planning Officer also added this:

What I can say based on my years of practice is that the structures and systems for preparing the ground for the housing market has failed woefully. By system, I mean the district planning authority which is to actively prepare plans and to guide development as provided by the law, has not done so, and as a result people just buy the land and develop it haphazardly without any development arrangements. However, these gated communities, I mean the reputable ones generally comply with planning regulations and that brings some sanity into the system. (Interview, 12/03/2018).

These expert opinions drive home the point that gated communities have come about partly as a result of the existing challenges in land use planning and development control in Ghana. As such, gated communities appear to stand out based on the fact that they comply with most planning regulations and also promote orderliness in terms of how they are developed.

3 Gated Communities and the Ghana Investment Promotion ACT

Since liberalising its economy under the Structural Adjustment Programme, Ghana keeps attracting foreign direct investment into almost all sectors of its economy. For the construction and the building sector, Grant (2007) observed in his work – *‘Geographies of Investment: How Do the wealthy build new houses in Accra, Ghana’* that after liberalising the economy in the late 1980s, Ghana attracted some 125 foreign companies into the real estate and construction sector by 2004 whose total investment amounted to some US\$134 million. The bulk of such investment went into the development of gated communities (Grant, 2009). But what specific legislations or policies has sustained this influx of foreign capital into Ghana’s building construction industry? And do such provision(s), if any, seem to offer scope for gated

communities to emerge? To answer these two questions, reference is made to provision in the Ghana Investment Promotion ACT, 2013 (ACT 865) and I articulate two main points to illustrate how the law has offered scope for gated communities to emerge. The first relates to the ‘guaranteed investor protection rights’ and the second bothers on ‘fuelling expatriate patronage of gated communities.

3.1 Guaranteed Investor protection rights

Section 30 of ACT 865 focuses on ‘*Prohibition against discrimination*’. Specifically, subsections (a), (b) and (c) stipulates the following:

- (a) A foreign investor, employer or worker shall enjoy the same rights and be subject to the same duties and obligations applicable to citizens;
- (b) The Centre [referring to the GIPC], an official agency or any other legal representative of the Centre shall not discriminate against an investor from a particular country or give special treatment to a prospective foreign investor based on the investor’s country of origin or nationality;
- (c) A foreign investor is subject to the same laws that apply to domestic enterprises, particularly in relation to (i) licences or other permits that are required of enterprise for conducting specific business activities; (ii) maintenance of business books and records in accordance with the recognised accounting standards; (iii) insurance requirements that apply to similar enterprise and (iv) taxes required to be paid by enterprises which engage in similar activities.

The above provisions demonstrate that, unlike in other countries, where foreign investors face significant entry barriers, Ghana’s investment law does not discriminate against foreign investors and this should reasonably appeal to more foreign investors. Contrary to this expectation, in Figure 15, the total volume of Foreign Direct Investments (FDIs) coming into all sectors of the Ghanaian economy have been declining with the exception of the manufacturing sector which grew significantly from US\$ 420 million dollars in 2016 to US\$ 2.48 billion in 2017. However, what seems intriguing about the building and construction sector is the new FDIs it keeps attracting from countries such as the US, UK, Lebanon, India and South Korea.

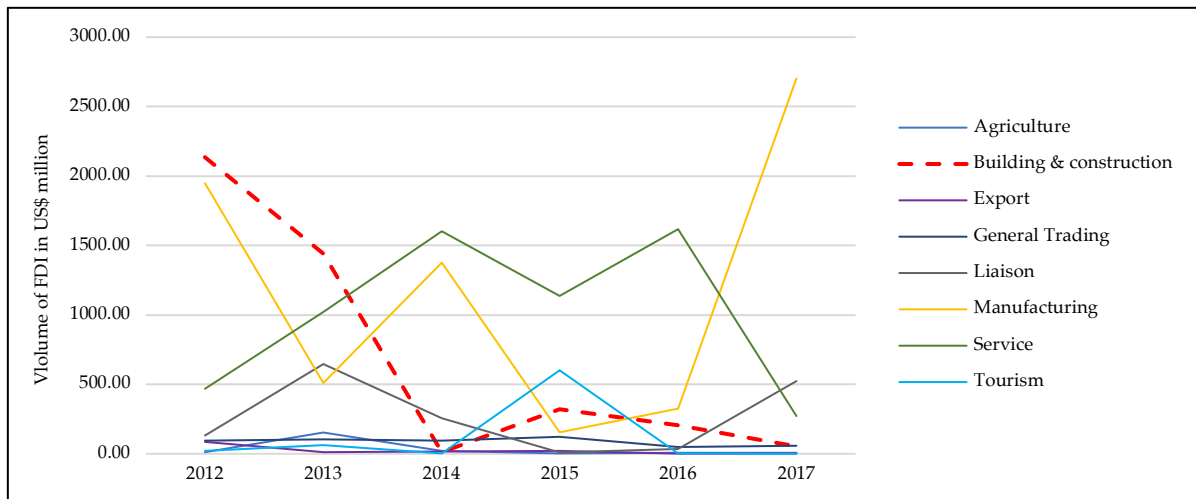


Figure 15. Volume of FDIs into various sectors of the Ghanaian economy (2012 – 2017)

Source: GIPC (2019)

For example, countries such as the British Virgin Island, Nigeria, Mauritius and Turkey, which previously did not feature in the list of FDI countries compiled by Grant (2005), are now on the list (See Table 19).

Table 19. Number of investment projects and ranking of countries investing in Ghana's Construction and Real Estate Industry (2004, 2012-17)

Countries	No. of projects & Ranking in 2004	Countries	No. of projects & Ranking in 2012	No. of projects & Ranking in 2013	No. of projects & Ranking in 2014	No. of projects & Ranking in 2015	No. of projects & Ranking in 2016	No. of projects & Ranking in 2017
Lebanon	1 (13)	Netherlands	1 (5)	-	-	-	-	-
Italy	2 (13)	Nigeria	1 (5)	5 (3)	2 (1)	-	-	-
UK	3 (12)	India	1 (5)	7 (2)	-	2 (4)	-	-
China	4 (10)	British Virgin Islands	2 (4)	6 (2)	-	4 (1)	2 (1)	-
Germany	5 (9)	USA	3 (3)	7 (1)	-	3 (2)	-	2 (1)
India	6 (7)	Spain	3 (3)	-	2 (1)	-	-	-
USA	7 (7)	Mauritius	3 (3)	4 (4)	-	4 (1)	2 (1)	-
Switzerland	8 (6)	Lebanon	3 (3)	3 (6)	1 (3)	4 (1)	1 (2)	-
Canada	9 (4)	UK	3 (3)	5 (3)	2 (1)	-	1 (2)	2 (1)
Netherlands	10 (3)	Israel	4 (2)	7 (1)	-	-	-	-
South Korea	11 (3)	Vietnam	4 (2)	-	-	-	-	-
South Africa	12 (2)	China	4 (2)	1 (11)	-	1 (5)	1 (2)	2 (1)
		UAE	5 (1)	7 (1)	-	-	-	-
		Turkey	5 (1)	7 (1)	-	-	2 (1)	2 (1)
		South Korea	5 (1)	-	-	4 (1)	-	-
		Portugal	5 (1)	5 (3)	-	-	2 (1)	1 (2)
		France	5 (1)	-	-	-	-	-
		Cote D'Ivoire	5 (1)	-	-	-	-	-
		Canada	5 (1)	-	-	-	-	-
		Brazil	5 (1)	-	-	-	1 (2)	-
		Russia	-	7 (1)	-	-	-	-

South Africa	-	-	2 (1)	4 (1)	-	2 (1)
Eritrea	-	-	-	-	2 (1)	
Denmark	-	-	-	-	-	2 (1)
Italy	-	-	-	-	-	2 (1)
Sierra Leone	-	-	-	-	-	2 (1)
Singapore	-	-	-	-	-	2 (1)

Note 1: Data in columns 2 and 3 were obtained from page 40 of Grant's (2007) paper on 'Geographies of investment'

Note 2: Figures in parentheses indicates the number of projects undertaken by investors in the corresponding year

Note 3: Rankings are based on number of projects completed or ongoing in Ghana and not the worth of investment per se. This is because the GIPC data does not provide such aggregated data.

Source: Extrapolated from GIPC data (2019) and Grant (2007)

From this standpoint, one could argue that the guaranteed investor protection can only keep attracting more foreign direct investment into the building and construction industries.

3.2 Fuelling expatriates demand for gated communities

The second area that the ACT 865 can be said to offer scope for gated communities to emerge relates to the 'Automatic Expatriate Quotas'. In Section 35 of ACT 865, subsections (a) (i-iii) and section 35 (b), ostensibly makes it possible for foreign investors to bring along with them, skilled labour force from their home countries to work in Ghana provided their investment capital falls within the capital thresholds specified in Table 20.

Table 20. Automatic Expatriate Quotas for Foreign Investors

Capital threshold (US\$)	Expatriate Quota
50,000 – 250,000	1
250,000 – 500,000	2
500,000 – 700,000	3
Above 700,000	4

Source: Ghana Investment Promotion Act, 2013 (Act 865)

What can be inferred from the expatriate quota is that the number of expatriates arriving in Ghana is likely to be on the rise since the early 1990s when Ghana began welcoming foreign direct investment into all sectors of its economy. This is because foreign investors, particularly

those in the construction sector often arrive with technical experts from their home countries to lead their projects. These expats obviously have to be housed in a decent environment befitting their status. Thus, the expatriate quota system can be said to contribute towards the proliferation of gated communities from both a demand and a supply standpoint. On the demand side, as I established in section 7.3 of previous chapter, foreign expatriates constitute one of the key groups targeted by developers of gated communities. According to the Director of Research at GIPC, as the number of foreign investor who invest up to a US\$ 1 million, keeps increasing, more expatriates would be coming to Ghana and this influx would in turn send a strong signal to developers that there is a ready market to patronise their products, incentivising them to build more gated communities. Below was his summation:

These expatriates when they come to work, look for a more long-term housing option, they often prefer to go for an apartment block or a *gated community* where they can be sure that the amenities within their space are better. So, effectively, you are looking at a large number of foreign companies demanding gated communities for the expatriate workers since 1994 when the law was passed. That's a huge housing demand to be met to the highest standard. So that is one of the main reasons why gated communities keep emerging (Interview, 28/01/2018, Italics for emphasis)

On the supply-side, one could argue that any additional investment in the building and construction sector goes to increase the current housing stock in Ghana. Thus, with the growing perception that developing gated communities is a lucrative business in a country facing an acute housing deficit and simultaneously witnessing a rapidly growing middle-class population (Acheampong and Anokye, 2015; UN Habitat, 2011), the supply of gated communities would keep increasing.

Also, officials from the GIPC pointed out there were other ways that ACT 865 could potentially contribute towards the demand and supply of gated communities. The first is governmental support to developers in the form of 'no import tariffs' on heavy-duty construction equipment and building materials provided the worth of investment made in Ghana is up to US\$ 50 million or more. Such investors are termed 'strategic investors' and they are accorded additional benefits beyond what other investors who invest less than this amount receive.

Secondly, the GIPC collaborate with the Ghana Immigration Service to facilitate the processing of working permits for expatriates belonging to strategic investors. The rationale behind this intervention, the Director of Strategic investment explains, 'is to continue to enhance our appeal as an attractive foreign investment destination' (Interview, 28/01/18).

Thirdly, as part of its mandate, officials from the GIPC regularly liaise between customary landowners and strategic investors looking for land for their investment projects by regularly visiting chiefs and other customary landholders to offer expert advice on how they can leverage sustainable development from such investment opportunities.

4 Gated Communities and Ghana's Housing Policy

Previous studies (see Gordwin Arku, 2006; Grant, 2005) highlight that Ghana's neoliberal policies recognise the private sector as pivotal to meet its housing deficit. Indeed, the current President of Ghana, Nana Addo Danquah Akuffo Addo, hinted at this when he recently attended the commissioning of Appolonia City – a master-planned new town in the north-eastern outskirts of Accra. He noted:¹⁴

Appolonia City is a laudable initiative and I want to encourage others to emulate. I am happy to note that the Appolonia community is a shareholder in the project. ... *The government I lead is a national cheer leader of the private sector and should do all we can to provide an enabling environment* [Italics for emphasis]

Thus, given that gated communities are private sector-led initiatives (Ehwi et al., 2018), it seems they are well-positioned to receive governmental support provided they comply with and contribute towards realising Ghana's National Housing Policy (2015) objectives. To explore where gated communities seem compliant and the areas where they make significant contribution towards realising objectives in the National Housing Policy, there would seem to be three areas of the housing policy that are of interest. The first is the prospect of leveraging private sector finance for housing projects. The second is gated communities' pursuit of projects that 'promote and guarantee land maximisation' (Initiative 3.3, p.18) and thirdly, undertaking projects that 'encourage orderly settlement growth with physical and social infrastructure' (Initiative 3.5, p.19). Below is an elaboration of each point.

4.1 Leveraging private sector finance for housing projects

Successive governments, following the Structural Adjustment Programme, have acknowledged their inability to provide adequate housing to meet the deficit, which is currently

¹⁴ The URL to the news article can be found at <http://www.appolonia.com.gh/news/akufo-addo-launches-ghana-home-loans-new-housing-project-at-appolonia-city/> (Assessed 27 April 2019).

estimated to be 2 million (Government of Ghana, 2014). Unsurprisingly, the current housing policy strongly recognises the private sector as a key player to achieve this goal. Under Initiative 3.1 (p.15), the 2015 National Housing Policy stipulates that it seeks ‘to promote greater private sector participation in housing delivery’. Under this objective, the specific initiatives the policy seeks to undertake include:

- (a) mobilising funding from government, the private sector, non-governmental organisation, international development partners, communities and individual households; and
- (b) Promoting variety in cost recovery for private sector investors in housing and infrastructure development through mechanisms such as land swaps, ring-fencing arrangements etc

Indeed, the first specific initiative implies a joint effort involving the government and non-governmental agencies to finance housing provision in Ghana. However, one could argue that in this joint effort, it is the private sector, often dominated by developers of gated communities, who seem best-placed to contribute towards realising this policy objective. This argument is against three main backdrops. Firstly, careful scrutiny of the National Budget Statement of Ghana since the formulation of the housing policy in 2015, shows no government commitment to directly provide housing in the form of budgetary allocations. Even the ongoing 5,000-units affordable housing project at Saglemi which was started by the erstwhile National Democratic Congress (NDC)¹⁵ government, but principally funded by Credit Swiss International, has ground to a halt. Media reports suggest that the current government suspects foul play in the estimation of the project costs and hence its unwillingness to keep honouring government’s commitment under the project (Tstatro Mordy, 2019).

The second reason derives from data on International Development Assistance (IDA) to Ghana (See Figure 16) which can be seen as a proxy for non-government funding. The chart shows that after a steady growth from about US\$ 590 million in 2000 peaking at US\$ 1.7 billion in 2015, post 2015 inflows are on a downward trajectory. This should be a source of concern especially if government relies on part of this inflow for housing delivery interventions. It should of course be highlighted that it is even possible that IDA coming to Ghana are not designated for housing projects. But granted that some do, whether the funds would be used in the way intended is another issue. In short, IDAs and other donor support cannot be relied upon as a long-term finance option to deliver the needed homes in Ghana as the policy purports.

¹⁵ NDC is one of the two dominant political parties in Ghana. It emerged from the Provisional National Defence Council originally formed in 1981. The party was elected to power during the following periods: 1992-2000, and 2008 – 2016. Party members like to identify themselves as social democrat and it popular in the three Northern Regions (Bob-milliar, 2011).

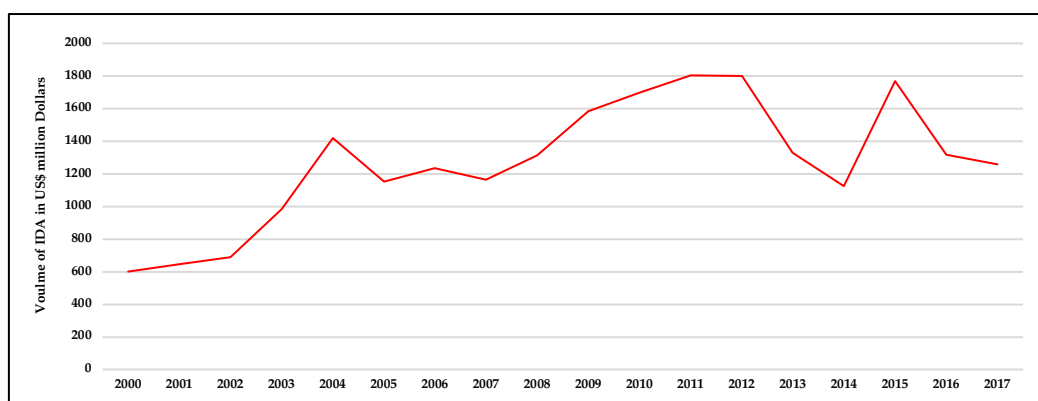


Figure 16. International Development Assistance to Ghana (2000 - 2018)

Source: World Bank (2018)

The third argument relates to financing housing provision through local communities. Firstly, there is no empirical evidence to suggest that this strategy works or would work. Given the current economic climate, it is difficult to envisage how can a country with about 2.2 million people still living in extreme poverty (Cooke et al., 2016), and whose economic active population earn an average monthly income of only Ghc 868 (US\$196) (Ghana Statistical Service, 2016) support the idea of contributing towards a government-inspired housing project coupled with the public’s growing mistrust of most public institutions in Ghana. A nationally representative survey by the Centre for Democratic Governance summarised in Table 21 shows that trust in public institutions has drastically waned over the years and this makes it difficult to accept that local communities and private individuals would contribute funds towards government-led initiatives to deliver more homes.

Table 21. Overtime trend in trust in public institutions/officials in Ghana

Public institution	2002	2005	2008	2012	2014	% Change (2012-2014)	% Change (2002-2014)
The Presidency	65%	75%	75%	56%	40%	-16%	-25%
Parliament	48%	68%	62%	49%	36%	-13%	-12%
Courts of law	45%	62%	58%	56%	42%	-14%	-3%
Electoral Commission	49%	75%	67%	59%	37%	-22%	-12%
Ruling Party	51%	67%	67%	47%	36%	-11%	-15%
Opposition Parties	28%	51%	49%	54%	45%	-9%	+17%
Tax departments	-	-	-	40%	33%	-7%	-
Local government body	38%	54%	54%	42%	34%	-8%	-4%
The Police	51%	64%	47%	42%	35%	-7%	-16%
The Army	54%	72%	-	72%	56%	-16%	+2

Traditional leaders	54%	-	67%	-	50%	-	-4%
Religious leaders	-	-	-	-	63%	-	-

Source: CDD-Ghana (Afrobarometer, 2014)

4.2 Promoting schemes that guarantee land maximisation

Another objective in the National Housing Policy which may be interpreted as encouraging the spread of gated communities is objective 3 which seeks ‘to promote housing schemes that maximises land utilisation’. Under this objective, specific policy initiatives include for example: (1) revising housing density standards, (2) promoting high rise developments (3) optimal use of land, (4) promoting mixed use property development and zoning in all neighbourhood and (5) upgrading/improvement initiatives in partnership with MMDAs. Evidently, not all five policy initiatives can be directly linked with gated communities. However, some clearly show strong linkages worth elaboration.

Firstly, pertaining to ‘promoting high rise development’, in Ghana, compound houses¹⁶ are the predominant dwelling type. In urban areas the proportion of the compound housing stock increased from 53.8 per cent in 2000 to 62.6 per cent in 2010 (Government of Ghana, 2014 p.32). However, compound houses are also criticised for the horizontal manner in which they are developed, given growing concerns about land scarcity, especially in urban areas. Commenting on how unsustainable the pattern of housing development in Ghana has been, a senior research officer at the Ministry of Housing had this to say:

The way we build in this country is not sustainable and I fear that by 2020, we may not have lands to even build houses. This is because each and every one wants their own piece of land to build upon. It is because of this that the housing policy seeks to streamline development and redevelopment of land and I think that is what *some gated communities are doing by putting up apartments to maximise land usage* (Italics for emphasis) (Interview, 16/01/2018).

Owing to these criticisms against compound houses, policy-makers are now gravitating towards the development schemes that maximise land use and gated communities, particularly apartment complexes, seem to be the preferred model. For example, when the Deputy Minister of Housing, Honourable Freda Prempeh, went to commission the ‘*Nyame Dua City* - a 240

¹⁶ The compound house is a single storey structure with series of single-banked rooms surrounding a square, unroofed courtyard. The compound normally grows by accretion, each of its four wings constituting a phase in the ideal situation. It is occupied once the first few rooms have been built. A completed compound house accommodates eight households in 13 rooms on a plot of approximately 1000 m² (Korboe, 1992 p.1160). Households commonly share spaces such as kitchen, bathroom, toilet etc.

apartment complexes which form part of a gated community developed by Sethi Realty in Tema, she passed the following remark¹⁷:

“...Government is considering how best to acquire at least 200 units of apartments from Sethi Realty which is an indication of providing 200 people with quality accommodation to ease the 1.7 million housing deficit. ... The ministry was looking at engaging with the private sector to jointly provide quality and affordable housing for the citizenry” (Accessed 27 April 2019).

Secondly, pertaining to specific initiative – ‘promoting mixed use development and zoning’, there are good examples of gated communities in GAMA already involved in mixed use developments. For example, Lakeside Estate, a gated community comprising 1,000 housing units, of which 300 units have been completed and occupied, has the following land uses: (1) recreational amenities such as a basketball court and a water park; commercial amenities, namely; a convenience store and a business centre; health amenities, namely; a pharmacy and a clinic; educational amenities, namely; a creche and a primary school; religious amenities, namely; a church and a mosque; and civic amenities, such as a police station.

Similarly, Appolonia City, the new master-planned city being developed in peri-urban Accra occupies, a land size of 2,325 acres and comprises two separate gated communities, namely; The Oxford (a master-planned gated community) and Nova Ridge (a serviced-plot gated community) which would altogether house 25,000 families. In addition to the residential developments, the project has further allocated lands for the following complimentary uses, namely; a light industrial park (200 acres), a central business district (120 acres) and public parks and gardens (300 acres).

Thus, it is evident that gated communities fit nicely under schemes that promote mixed development and hence would enjoy institutional support as the government has suggested.

4.3 Promoting orderly settlement growth with physical and social infrastructure

Policy objective 5 of the Housing Policy strives to ‘promote orderly growth with physical and social infrastructure’. In Ghana, nearly 90 per cent of residential development do not have development and building permits (See Arku et al., 2012; Konadu-Agyemang, 2001; Morrison, 2017). This is because they are delivered through the informal housing sector. On the contrary,

¹⁷ The full speech can be read from this article: <http://www.mwh.gov.gh/index.php/2017/05/04/1742/>

as was shown in section 8.2 of the previous chapter, under the sub-heading '*typologies of gated communities in Ghana*' the majority of the houses in gated communities are built according to a blue-print architectural design, which in most cases, have been vetted by the appropriate statutory planning committee in district assemblies and issued with development and building permits. Following this logic, gated communities, particularly master-planned gated communities, are built in an orderly manner and this is evidenced in streets being clearly defined, houses that are well-numbered, roads that are correctly referenced and complimentary land uses such as parks, club houses, retail space and schools that makes the community liveable.

4.4 Contribution towards the existing housing stock in GAMA

Finally, the housing policy does not explicitly state that Ghana's housing would have to be delivered through gated communities. However, given the policy's overt recognition of the private sector as a key lever for housing supply in a neoliberalised economy, gated communities – a brain-child of the private sector would certainly have a role to play. But how much of the existing housing stock in the Greater Accra region was an output from gated communities? To answer this question, I draw on survey data obtained from developers of 51 gated community projects and also official statistics on national and regional housing stock published by the Ghana Statistical Service. To estimate the regional and national housing stock for 2018, I used the housing stock estimate for 1984 as the base year and then calculated the annual percentage increase, which was then used to estimate the projected housing stock in 2018. The year 1984 was used as the base year because it coincided with the neoliberalisation of the economy and hence gives a good sense of the contribution by the private formal sector towards the growth in the housing stock which from 1970 had tended to be dominated by state housing schemes, at least in the regional capital. The second reason is because there was a dramatic increase in the housing stock between 1970 and 1980, which may not give an accurate picture of the changes occasioned by liberalisation. However, the increase in the housing stock from 1984 to 2010 is fairly consistent in terms of the incremental changes.

The results presented in Table 22 indicate that, in terms of their regional contribution, the cumulative housing stock completed by the 51 sampled gated communities constituted only 0.93 per cent, 0.78 per cent and 0.44 per cent of the housing stock in the Greater Accra Region for the period 2000, 2010 and 2018 respectively. Even if we adopt a more optimistic estimate based on the survey evidence that each developer has previously completed two additional

gated communities and that each of the past project has just about the same number of housing units as the sampled gated community, their cumulative contributions to the regional housing stock increases to only 2.80 per cent, 2.33 per cent and 1.31 per cent for the years 2000, 2010 and 2018 respectively.

At the national level, the cumulative housing units completed in the 51 sampled gated communities constitute an insignificant proportion of 0.12 per cent, 0.11 per cent and 0.10 per cent of the housing stock for the period 2000, 2010, 2018 and a more optimistic estimate based on the notion that each developer has previously completed two additional gated communities and that each of the past project has just about the same number of housing units as the sampled gated community, brings their contributions to the national housing stock to 0.37 per cent, 0.09 per cent and 0.10 per cent for the period 2000, 2010 and 2018.

The above analysis goes to show that for the over three decades that gated communities have been proliferating in Ghana, their real contribution towards building more homes to reduce the regional and national housing deficits has been very marginal. What this analysis further point to is that self-built houses in the private informal sector still continue to contribute disproportionately towards addressing the deficit. This analysis thus provide the granular evidence to support scepticism in previous studies (Acheampong and Anokye, 2015; Bank of Ghana, 2007; Boamah, 2010; Grant, 2005) that gated communities, and for that matter, the private sector alone, cannot be relied upon to deliver the needed homes to bridge Ghana's growing housing deficit.

Table 22. Contribution of dwellings in gated communities towards meeting Ghana's National and Regional housing deficits.

No.	Statistics based on survey data	1990 – 2000	2001 – 2010	2011 – 2018
A	Total housing stock completed in 51 gated community projects sampled	2,691 ^a	991 ^a	1,941 ^a
A1	Cumulative housing stock completed in 51 gated community projects sampled	2,691	3,682	5,623
B	Estimated total housing stock previously completed by 51 developers sampled using an average of 2 past projects	5,382 ^b	1,982 ^b	3,882 ^b
B1	Cumulative housing units previously completed by 51 developers using an average of 2 previous projects	5,382	7,364	11,246
C	Total housing units completed by 51 developers (A1+B1)	8,073	2,973	5,823
	Cumulative total housing units completed by 51 developers (A1+B1)	8,073	11,046	16,869
Statistics based on official data		Up to 2000	Up to 2010	Up to 2018
	Regional housing stock– Greater Accra	287,840^c	474,621^c	1,291,899^d
	Proportion of regional housing deficit met by cumulative housing stock of 51 sampled gated communities	0.93%	0.78%	0.44%
	Proportion of regional housing deficit met by (A1+B1)	2.80%	2.32%	1.31%
	National housing stock	2,181,972^c	3,392,745^c	5,820,656^d
	Proportion of national housing stock constituted by 51 gated community projects sampled	0.12%	0.11%	0.10%
	Proportion of national housing stock constitute by (A1+B1)	0.37%	0.09%	0.10%

Note 1: The National and regional housing deficit quoted relates to 4-persons/Household per 2-bedroomm unit because National average household size is 4.4 (Government of Ghana, 2012 p.85).

Note 2: Figures carrying superscript (b) were estimated using the assumption that each of the 51 developers have previously completed two projects aside the current project surveyed. The logic behind this estimation is underscored by the fact that as their first project becomes successful, developers accrue relevant experience and are attracted to more profits as they move to the next project. Hence, in subsequent projects, they more likely to build as much as they did in the previous project if not more. Thus, my estimation assumes that each developer must have previously built as much housing units as current levels.

Source: ^a Author's survey data of 51 developers of gated communities (2018), ^c (Government of Ghana, 2014, p.27 -28), and ^d Author's computation using figures from Government of Ghana (2014, p.27 – 28)

5 Chapter summary

In this chapter, I have sought to show how Ghana's institutional arrangements in the built environment provides impetus for gated communities to proliferate. The evidence uncovered from the multiple evidence largely supports the central hypothesis that indeed, Ghana's institutional arrangements have created a strong impetus for gated communities to emerge, and that gated communities also offer a wide-range of benefits to help policy-makers to realise some of their key policy objectives. The evidence suggests that the institutional arrangements that bear on gated communities can be categorised into two types.

The first are those that explicitly recognise gated communities and have provisions relating directly to gated communities. Notable examples include provisions in the Land Use and Spatial Planning Act, 2016 (ACT 925) which recognises gated communities and assigns local plan-making functions to them and also some provision in the National Housing Policy (2015) that seeks to encourage mixed-use developments.

The second set of institutional arrangements include policy objectives and legislative prescriptions that indirectly offer scope for gated communities to emerge. Notable examples include the National Land Policy, one of whose objective was to address 'general indiscipline in the land market by undertaking an up-to-date mapping of customary land boundaries and patronage of land titling'. Another example is the expatriate quota system in the Ghana Investment Promotion Act, 2013 (ACT 865) which allows foreign investors to bring expatriates with them conditioned on large scale FDI in dollar terms, and which in turn fuel the demand and supply of gated communities.

In spite of the direct and indirect linkages between Ghana's institutional arrangements and gated communities, which can be interpreted as strong incentives to encourage the proliferation of gated communities, the individual policies and legislations should not be viewed as nicely belonging to just one of the dichotomies, since it is plausible for some policies or legislation to have both direct and indirect linkage with gated communities. This notwithstanding, there is ample evidence to validate the claim that Ghana's institutional arrangements have strongly contributed towards the proliferation of gated communities in Ghana, particularly in GAMA.

Furthermore, aside from the favourable institutional arrangements that have spurred the proliferation of gated communities, there are also benefits that gated communities bring to policy makers, politicians and public servants. For example, in terms of good land governance,

gated communities finance the preparation of sectional maps to facilitate land titling registration in most peri-urban areas. Also, in terms of land use planning, they finance the preparation of local plans for their area and also provide physical and social infrastructure such as roads, services and utilities in areas that are lacking and which ordinarily should have been provided by district assemblies before permits are issued for residential developments to commence (de Duren, 2007; Grant, 2005).

However, in spite of these economic benefits, some public officials did not hold back their criticism against some gated communities, particularly, serviced plots gated communities, some of whose practices were construed as undermining the prospect of achieving good land administration, as some of them sell lands for which purchasing agreements are yet to be finalised to the unsuspecting public. Perhaps the major surprise uncovered is the fact that in spite of the great confidence reposed in the private sector as well as the fiscal incentives and concessions showered on them, with the hope that would be fulcrum to deliver the needed homes to address Ghana's housing deficit, it has not yielded any significant result as houses completed in gated communities constitutes less than 3 per cent and 1 per cent of the housing stock in GAMA and the country respectively.

This finding has profound policy implications. For example, it should lead government to consider reorienting its fiscal incentives towards the private informal housing market which has continued to provide about 90 per cent of the existing housing stock in both GAMA and nationwide by helping to remove constraints inherent in land acquisition, land registration, land tenure security, extension of services and physical infrastructure to deprived and rapidly sprawling suburbs. This is because, it is these constraints that seems to be currently fuelling the growing preference for gated communities in the capital city (Ehwi et al., forthcoming)

Also, it is worth mentioning that the findings uncovered in this chapter do not stand in isolation. In many respects, they go to confirm other empirical studies that for example explore how the adoption of neoliberal economic policies and the restructuring of institutional arrangements in developing countries such as Brazil (Coy and Pöhler, 2002), Argentina (de Duren, 2007; Thuillier, 2005), Turkey (Güzey, 2014), Indonesia (Leisch, 2002) and Trinidad (Mycoo, 2006)Malaysia (Obeng-Odoom et al., 2014) have given impetus for gated communities to proliferate. What is perhaps unique about the Ghanaian context, is the dominance of the customary land tenure systems which has strong implications for how effective these neoliberal policies and institutional arrangements can be.

The next chapter explores the nature of engagement between developers of gated communities and other key actors involved in the development process.

CHAPTER NINE

The Nature of Engagement between Gated Community Developers and the Key Actors in the Development Process

Chapter objective

In the previous chapter, I examined the extent to which Ghana's institutional arrangements, namely; the high-level formal constraints regarding the built environments have created direct and indirect incentives for gated communities to emerge. The objectives of this chapter, however, are twofold. First, it explores how developers of gated communities engage with the key actors involved in the development process. The key actors considered in the chapter include landowners, officials working at the Accra Lands Commission and planning officials in District Assemblies across GAMA. These actors have been purposively chosen because they serve as conduits for the production of gated communities. Specifically, this chapter examines whether the interaction between developers of gated communities and these key actors are mediated by statutory provisions and established customary practices or they are influenced by informal norms and illegalities existing within the social contexts where these actors engage. It further strives to elucidate the incentives that drive the nature of engagement between developers of gated communities and these key actors.

The key hypothesis advanced in this chapter is that the proliferation of gated communities in Ghana, at least from the supply-side perspective (Kovács and Hegedus, 2014) is partly the result of key actors' non-compliance with statutory provisions and established customary practices that guide land acquisition, land title registration and building permit acquisition. This hypothesis does not imply that all gated community projects in GAMA have come about as a result of non-compliance with formal constraints in the development process. Rather, it suggests that sometimes, developers and key actors named do not 'play according to the rules of the game' (North, 1991 p.4). Their departure from the rules reflects how they are embedded in the social context in which they are positioned (Granovetter, 1985) and the social realities in such contexts, therefore, mediate their rational decision-making (Shepsle, 1989).

The chapter is organised into three sections. Section one focuses on engagement between developers and landowners during the land acquisition stage. Section two turns attention towards engagements between developers of gated communities and officials at the Lands Commission during the process of land title registration. Section three focuses on engagement between developers of gated communities and planning officials in District Assemblies during the building permit acquisition stage. The chapter concludes by critically reflecting on the findings and implication for theoretical insights in new institutionalism.

In each section, the analysis begins with an outline of the statutory requirements or customary practices mediating interactions between developers and the key actors aforementioned. This is followed by empirical evidence showing the extent to which all the actors aforementioned comply with or deviate from such formal rules and the benefits each derives.

1 Developers' engagements with landowners – The land acquisition stage

Lands in Ghana are classified into private or public lands (Larbi, 2006) or in another sense, state lands and customary lands (Kasanga and Kotey, 2001). In both terminologies, the former relates to lands compulsorily acquired by the state for public purposes using statutory enactments. They are vested in the president, to hold in trust for and on behalf of all the citizens of Ghana. These lands are managed by the Lands Commission (See Article 257(1) of Ghana's 1992 Constitution). Customary lands, on the other hand, refers to lands collectively owned by corporate groups, namely; communities, clans and families, the management of which are entrusted to leaders of such corporate groups, who are often a chief (as applicable in Southern Ghana) or an earth priest (as applicable in Northern Ghana), a clan head or a family head (Abdulai and Ndekugri, 2007; Kasanga and Kotey, 2001).

The process of land acquisition under the two landowning categories is different. Text boxes 1 and 2 summarise the statutory process of acquiring state and customary land respectively. The process summary is based on a synthesis involving provisions in statutory enactments, insights from empirical literature on land acquisition in Ghana (Abubakari et al., 2018; Gambrah, 2002; Kasanga et al., 1996; Kasanga and Kotey, 2001; Quarcoopome, 1992) and perspectives of customary landowners and officials working in the Lands Commission.

Statutory provisions which guide land acquisition in Ghana can be assembled from the Conveyancing Decree, 1973 (NRCD 175), the State Lands Act, 1962 (ACT 125) and the State Lands Regulation 1962 (LI 232). Before outlining the process, it is important to highlight that

no freehold interest in a state land can be granted to an individual because the allodial title rests with the state. Similarly, no individual can be granted a freehold interest in a stool land (Article 266 (1) of the 1992 Constitution of Ghana).

Box 1 The statutory procedure for acquiring a lease in a state land

Statutory procedure for acquiring a state land in Ghana

1. An applicant submits a written request and a form (Form 5) to the Lands Commission for a lease in a state land.
2. Upon receiving the request and Form 5, the Lands Commission invites the applicants for an inspection to check on the availability of the state lands in the preferred area.
3. After confirming the availability of plots in the area, the Lands Commission inquires from the Town and Country Planning Department within the District Assembly (TCPD) whether the current use of the land conforms with the planning scheme for the area.
4. Upon receiving affirmation from the TCPD, the Lands Commission approves the application and issues the applicant with an offer letter which contains details such as: plot location, plot number, user of plot, the terms of the lease etc.
5. After accepting the offer, the applicant pays the appropriate fees and proceeds to the Survey and Mapping Department (SMD) to obtain 5 copies of site plans covering the said land, at a fee.
6. After completing the site plans, the SMD conducts further in-house processes and invites the applicant to come and sign the site plans.
7. The SMD undertakes further internal processes, such as plotting of the lease, making an entry into a register and rent ledger.
8. The applicant is invited to take an oath of proof at the Legal Department of the registry after which the document is sent to the Chairman of the Lands Commission for signing.
9. After signing the lease, the applicant is invited to come and pick up his lease and this complete the acquisition of a lease in a state land.

Source: Gambrah (2002) and Kasanga & Kotey (2002)

Unlike state lands where legislation guides the land acquisition process, the process of acquiring customary lands relies heavily on customary laws, local norms, decided cases and some constitutional provisions. The process for acquiring both stool or family lands in Ghana is somewhat similar except for the fact that, with stool lands, the person making the grant must seek the consent and concurrence of the Lands Commission before any disposition or development takes place (See Article 267 (3) of the 1992 Constitution). Apart from this difference, the common process for acquiring customary lands is summarised in box 2 below:

Box 2. Procedure for acquiring customary land

Customary procedure for acquiring stool and family land

1. A prospective buyer approaches a customary landholder and requests to purchase land.
2. Upon receiving this request, the allodial title holder consults his council of elders regarding the request.
3. The prospective buyer may be invited for a site visit and if satisfied after the site visit, formal negotiations begins.
4. After the site visit, the allodial title holder and his elders invite the prospective buyer to make an official payment called drink money to show his commitment towards the purchase.
5. After receiving the drink money, which is now equivalent to the open market value of the land, an allocation note, containing relevant details such as; the names of the transacting parties, the number of plots allotted, the size of the plot, signatures of both parties and their witnesses is produced.
6. The purchaser should be given a copy of the allocation note and a copy of a letter of consent evidencing that the Lands Commission has given consent and concurrence to the disposition.

Sources: Quarcoopome (1992), Gambrah (2002), Anyidoho et al. (2007) and Mireku et al. (2016)

Having outlined the process of acquiring both state and customary lands, I now discuss what exists in practice, using empirical evidence.

1.1 The land acquisition process: developers' experiences

1.1.1 The land search phase

According to developers, the process of acquiring land involves first identifying a suitable land using different approaches. These approaches can be categorised into two: namely; the structured approach and the unstructured approach. The structured approach usually involves the deployment of a dedicated team, often comprising a lawyer, a civil engineer, an architect and sometimes a land economist to routinely scout for developable sites. According to developers who employed this approach, they complement their routine scouting with inquiries from public agencies like the Lands Commission and the Tema Development Corporation (TDC) on vacant lands available for sale. Sometimes too, they follow leads published in reputable newspapers like the Daily Graphic. Owing to this structured approach, companies that use the structured approach accumulate a wealth of experience over time. Regarding the

unstructured approach, there is no established routine used in scouting for the land, nor a dedicated team to handle the intricate land transaction process. Often, it is the CEO of the company and his aides who handle the search for developable sites and also the purchase negotiations. They sometimes also rely on leads by people who claim to be associated with, or are themselves, members of the landholding group to find vacant lands.

1.1.2 The land purchase and negotiation phase

After finding suitable land, developers approach the owners and declare their intention to acquire it for a gated community project. If the land is available and the owners are willing to sell, the parties begin to negotiate the price. If both parties reach a consensus, the developer would then request for a site plan or an indenture covering the land, if one exists. The purpose of this request is to help the buyer conduct an official search at the Lands Commission to establish whether the land indeed belongs to the person or entity with whom they are negotiating. Also, the search would reveal whether there are any encumbrances on the land. If a developer is satisfied with the outcome of the official search, they would then go ahead to pay for the land. The developer subsequently engages a solicitor to prepare indenture covering the transaction. The developer is given the indenture after the witnesses of both parties have signed.

1.2 Analysing how current practices comply with or depart from established procedures

An analysis of the qualitative responses of developers in the survey shows greater consistency between the current practice of land acquisition and the established procedures. However, two norms are embedded in the current practice worth elaborating. The first relates to developers requesting for copies of site plans and indentures to help them conduct an official search. This practice is a recent addition to the established process, particularly within the customary circles. It reflects the growing mistrust in customary landholding institutions. According to developers, this practice has become a necessary safeguard against being defrauded. Another addition relates to the growing reliance on site plans and indentures as a record of the transaction rather than the allocation notes used previously. This has come about perhaps because most landowners, particularly chiefs and family heads now have dedicated surveyors and solicitors

to help them prepare these documents so that the evidence covering the transaction aligns with the provisions stipulated in the Conveyancing Decree, 1972 (NRCD 175).

However, following interviews with some developers, it became obvious that not all of them complied with the customarily established process of land acquisition. For example, sharing his experience on how he acquired the land for his project, one CEO of a middle-core gated community made the following observation:

It's a nightmare! Total nightmare! I mean I bought this land from a family, then when it got the registration and documentation, they [supposedly referring to officials at the Lands Commission] said, no way, the land belongs to the state. After some time, it emerged that the land belonged to a chief and I had to pay extra money. Once you have paid it, you would be working and they [supposedly referring to land-guards deployed by the chief] would come and try to harass your workers. So really, acquisition of land in Ghana here is a mess. (Interview 30/11/2017)

Another CEO of a gated community located in the inner-city also shared her experience as follows:

It's very funny. You have the title and you know you are safe, but they [supposedly another claimant] would tell you another family has taken the family who signed your document to the court. If that family wins the case, then it means whatever document you have is null and void. [...] each location has its own story, but for this site, while we were fighting the case in court, we were also building. (Interview, 5/12/2017)

Indeed, while the excerpts from the interview reinforce findings in previous studies (Abdulai and Owusu-Ansah, 2014; Obeng-Odoom and Gyampo, 2017), that having a land title certificate does not provide a shield against harassments and threats from disgruntled members within the landowning groups, such accounts of harassments are quite difficult to believe if developers had fully complied with the customarily-established process of acquiring land. Thus, the audience is left wondering whether developers exercised due diligence by conducting all the background checks to ascertain: (1) whether the land indeed belongs to the individual, family or chief handling the transaction and (2) whether, in the case of a stool or family land, the person handling transaction has obtained the consent of all the principal members of the landholding group, before making the purchase.

Additionally, there are grounds to believe that some developers, particularly new entrants, are predisposed to go contrary to the established customary process of land acquisition, which likely explains why some developers faced harassments from factions within the landholding group. This is because per customary law transfer of an interest in land without

the consent of principal members of the customary landholding group is invalid (Da Rocha and Lodoh, 1999; Gambrah, 2002). Indeed, the perspective of a senior marketing head of an inner-city gated community strongly reinforces this assertion. For example, responding to the question of whether all developers complied with established procedures for acquiring customary land, she observed:

Some of the developers are in a hurry to acquire land and so when they go and see 'Chief A' to arrange for a purchase, they would not wait to secure their documents before they go and start building. As for us, because we have a name and care about the people who buy from us, we exercise due diligence when acquiring the land. Even if it is going to take us 3 or 4 years, we would wait and go through the process. (Interview, 5/12/2017)

Also, it seems the concept of exercising due diligence during land acquisition is completely misunderstood by some developers. For some, due diligence becomes imperative only when something goes wrong with the land purchase. Illustrating one such example, the CEO of an inner-city gated community made the following comments:

After we got introduced to the family and we paid the land price, we realised the family was divided into three factions and so we did due diligence by settling each of the factions for them to be satisfied before we started building (Interview, 5/12/2017).

It is important to point out that developers who said they bought their lands from public authorities like the Tema Development Corporation (TDC) or the Lands Commission scarcely mentioned any of the problems other developers faced. This implies that buying a state land is perhaps more secure than buying land that is under customary ownership, as one estate manager of a peri-urban gated community conceded – “It is true, if you buy state lands, you wouldn't have a problem”. Therefore, if buying state lands offers more tenure security, then intuitively more developers would buy state lands. Hence, the study sought to find the types of land developers usually acquired for their projects and why they made those choices.

1.2.1 Types of land used for gated communities

The results from the survey administered to developers and presented in Table 23 show that nearly 40 per cent all the gated community projects sampled across GAMA have been built on stool lands. A little more than a quarter (27 per cent) have been built on family lands. Only a tenth of developers have built on state lands (10.42 per cent).

Table 23. Types of land used for gated community projects

Type of land acquired	Number of developers/gated communities sampled			
	Inner-city areas	Middle-core areas	Peri-urban areas	Across GAMA
State land	1 (20)	1(20)	3 (60)	5 (10.42)
Stool land	6 (31.6)	3 (15.8)	10 (52.6)	19 (39.6)
Family land	6 (46.2)	5 (38.5)	2 (15.4)	13 (27)
Individual land	4 (51.7)	3 (42.9)	0 (0.00)	7 (14.6)
Other (e.g. Land trusts)	3 (75)	0 (0.00)	1 (25)	4 (8.33)
Total Respondents	20 (41.7)	12 (25)	16 (33.3)	48 (100)

Note: Percentages are in parentheses. Percentages may not add to 100% due to rounding

Source: Author's survey of 51 developers of gated community projects.

If the types of lands developers use are considered in terms of the two well-known land tenures in Ghana, namely; state lands and customary lands (stool lands + family lands), it emerges that 66.6 per cent have built their gated communities on customary lands while only just a tenth of developers have used state lands for the project. In light of this revelation, the question worth exploring is why most developers use customary lands for their project instead of state lands. Developers identified three main factors elaborated below.

1.2.2 Why more developers prefer using customary lands for gated communities

1.2.2.1 Unavailability and inaccessibility of state lands

The first reason developers gave is the unavailability of state lands or availability of customary lands across GAMA. Although, it is documented that following the relocation of Ghana's national capital from Cape Coast to Accra in 1877, both colonial and post-independence governments compulsorily acquired substantial amounts of customary lands for public purposes (See Larbi, 2009; Quarcoopome, 1992), customary institutions still retain the lion share of lands in the Greater Accra Region. Also, unlike state lands found mostly within the inner-core areas of GAMA (See Larbi, 1996), customary lands can be found almost everywhere across the Greater Accra Region. This widespread distribution of customary lands democratises access to all who can afford.

Some developers disclosed that although they are aware that state lands offer more secure land tenure security than customary lands, there is too much bureaucracy, cronyism and

opacity characterising the allocation of state lands. Reflecting on why he did not buy a state land for his project, one CEO of a peri-urban gated community made the following remarks:

I wouldn't even bother myself going to look for state land to buy because if you don't have the political connections then forget it. Your application would gather dust, and nobody would mind you. They would keep telling you to go and come, go and come. (Interview, 26/11/2017)

Another developer of a middle-core gated community also asserted the following:

The market has become very competitive and so when you secure some capital for a project, the last thing you want to be bogged down with is unnecessary delays with land acquisition and that is why I bought my land from the chiefs. As for them, they have more lands and so there are no delays" (Interview with PUD3, 17/02/2018)

This finding corroborates Kasanga and Kotei's (2001) claim that access to state lands is often limited to top civil servants and people with strong political connections. Also, from a new institutional perspective, it reinforces the notion of 'context-mediated' rationality (Dacin, 1997; Hall and Taylor, 1996; Miller and Banaszak-Holl, 2005) because developers could have easily gone with state lands, which are renowned for their better tenure security yet many preferred stool and family lands, in spite of their problematic nature. This suggests that there is some scope for concepts within the three strands of new institutionalism to be unified.

1.2.2.2 Higher likelihood of getting sufficient land from customary landowners

Closely following concerns with limited availability and inaccessibility of state lands are concerns regarding not getting sufficient state land for their projects. The view among most developers and indeed, among some planning officials suggest that because most state lands are now concentrated in the heavily built-up areas, the likelihood of getting a land adequate for a large-scale gated community is minimal. On the contrary, a substantial portion of customary lands can be found in peri-urban areas which can support large-scale projects. Results from the survey completed by developer validate this claim as stool lands have the largest average parcel size of 79.5 acres. The average parcel size of state lands is 73.97 acres – higher than family lands (28.59 acres). It is possible that this higher average land parcel size of state lands may have been biased by the limited number of (N=6) compared to family lands (N=13) who responded to the survey.

Table 24. Different land types and their average sizes for gated communities

Relevant statistics	Land sizes for gated communities (in acres)				
	State lands	Stool lands	Family lands	Individual lands	Other
5% Trimmed Mean	73.97	75.98	28.59	3.62	64.56
95% C.I. of the Mean					
Lower Bound	3.44	44.36	-1.66	1.27	-33
Upper Bound	145.77	117.70	76.17	6.10	163
Standard deviation	67.812	76.077	64.392	2.610	61.749
Total Number	6	19	13	7	4

Source: Authors' survey of developers of 51 gated community projects (2018)

In addition to the above, there is evidence to show that the previous use of most peri-urban lands on which gated communities are built on was farmlands and undeveloped lands (See Table 25). Some developers noted that on these sites they incurred relatively lower costs in site preparation.

Table 25. Previous land use of current gated communities versus the type of land

Previous land use	State Land	Stool Land	Family Land	Individual Land	Other	Total
Farmland	1 (2.0)	7 (14.3)	2 (4.1)	0 (0.0)	0 (0.0)	10 (20.4)
Residential	2 (4.1)	0 (0.0)	4 (8.2)	3 (6.1)	1 (2.0)	10 (20.4)
Undeveloped/bare	3 (6.1)	12 (24.5)	7 (14.3)	3 (6.1)	2 (4.1)	27 (55.1)
Other	0 (0.0)	0 (0.0)	0 (0.0)	1 (2.0)	1 (2.0)	2 (4.1)
Total	6	19	13	7	4	49

Source: Author's survey data of 51 developers of gated communities (2018)

1.2.2.3 Flexible payment arrangements for the land price

The third reason developers gave for choosing customary lands over state lands relates to the flexible payment arrangements for the land. While the purchase of state lands requires an outright payment of the land price, most customary landowners are amenable to some instalment arrangement for the land price. Hence, several developers decry the inflexibility associated with the state lands which absorbs a substantial portion of their construction finance. On the contrary, most developers applauded customary landowners for instituting this flexible repayment arrangement. Reflecting on such inflexibilities of state lands and instalment facility granted by the customary landowner, two CEOs of gated communities, one owning a middle-core gated community and the other, a peri-urban gated community commented:

If you want to buy state land, then you must be prepared to pay ready cash because over there, you have to pay before you get the papers (Interview, 29/11/2017).

As for chiefs, they would not make you pay everything at once. For example, if you want 100 acres, they can say, okay, make a down payment for 20 acres and pay the rest in let's say 5 years or even after you finish the project. (Interview, 21/01/2018)

This flexible land repayment arrangement is however not extended to every developer. Rather, it is reserved for those with a proven track record in the real estate market. This selectivity minimises the transaction cost of enforcing the contractual terms.

1.3 Benefits of gated communities accruing to landowners and local communities

There are several benefits gated communities bring to their surrounding local communities which make them attractive to landowners. According to some landowners in peri-urban areas they are drawn to gated communities because their presence creates myriad socio-economic opportunities for the local economy. For example, besides the price paid for the land, some landowners in the inner-city area cited some economic and social benefits their local communities derive from gated communities. For example, commenting on some social benefits, some landowners in peri-urban communities highlighted how their village has now gained international recognition and is now attracting more middle-class and affluent households following the arrival of gated communities. Reflecting on such social transformation, this is what a principal elder of the landholding clan in Appolonia City of Light had to say about gated communities:

Today because of the Appolonia project, our small farming village is on the world map. I am told that we are all over the internet. Last month, some students even came from Germany to come and learn about this project. (Interview, 26/02/2018)

Also, commenting on the economic externalities of gated communities, a traditional landowner in Oyibi made the following attribution:

There were little economic activities in this area until the gated communities arrived. Since their arrival, a lot of businesses have opened up. We now have hairdressing salons, mini supermarket, barbering shops, restaurants and shops selling construction materials. (Interview, 14/02/2018)

The positive economic and social externalities uncovered above reinforces findings from other empirical studies in Santiago-Chile (Salcedo and Torres, 2004) and Accra-Ghana (Asiedu and Arku, 2009) which reveal how the presence of gated communities boost local economic activities.

Relatedly, the chief, elders and other influential people in Appolonia City of Light, for example, commended the investors of the project for re-roofing the school building, fixing the community's perennial water shortages and creating opportunities for the youth to work in the master-planned town as security personnel, domestic helpers and gardeners. Other landowners in both inner-city and peri-urban areas have taken note of how the presence of gated communities have pushed up land prices in the areas surrounding the gated community. For example, a key opinion leader who is also a member of the land allocation committee in a peri-urban community said:

Since these gated communities started coming, land prices in this community keep going up. People are doing land pooling for developers to get bigger land for their projects. (Interview, 19/02/2018)

Indeed, while local communities seem to be enjoying the economic rent accruing to their lands, the take-up of more peri-urban farmlands for gated communities is heightening the risk of landlessness which often triggers unrests and hostile behaviour from people dispossessed of their source of livelihood (Aha and Ayitey, 2017; Kidido and Kuusaana, 2014). The next section discusses the nature of engagement between developers of gated communities and officials at the Lands Commission during the land title registration stage.

2 Developers' engagement with officials at the Lands Commission – the land title registration stage

After acquiring land, developers must register their interest in the land, and this takes place at the Lands Commission. Per information gathered from officials at the Lands Commission, and confirmed by most of the developers interviewed, about 80 per cent of lands transferred to developers are on leasehold basis for a maximum term of 99 years if the project owner is a

Ghanaian and for 50 years if the project is for a foreigner. The remaining 20 per cent of the lands are transferred on a sub-leasehold basis for a period between 50 and 99 years.

The land title registration process as explained by a senior official at the Lands Commission and cross-referenced with insights from empirical studies (Abubakari et al., 2018; Ehwi and Asante, 2016; Gambrah, 2002; Sittie, 2006) is summarised in box 3 below.

Box 3. The Land Title Registration Process in Ghana

Land Title Registration process
1. An applicant submits his/her executed deed or signed indenture at the Client Access and Service Unit (CASU) of the Lands Commission for vetting
2. If document is complete, the CASU forwards the documents to the Lands Valuation Division (LVD) to arrange for a site inspection and an assessment of stamp duty fees following the site inspection.
3. If the client pays the assessment fees, the document is stamped and the CASU forwards it to the Public and Vested Land Management Division (PVLMD) to do the following: inspect whether the land complies with the planning scheme for the area, facilitate the conduct of an official search title and to prepare a certificate of consent.
4. Next, the document is lodged with the Land Registration Division (LRD) and the LRD issues the landowner with a yellow card. The LRD then instructs the Director of Survey and Mapping Division to prepare a bar-coded site plan for the land after a site visit.
5. The LRD receives the bar-coded site plan and checks the consistency of the plot boundaries against the sectional plan covering the area where the land is located.
6. If no inconsistencies are found in the boundary checks, the applicant is invited to pay for the transaction details to be published in a weekly newspaper and to also pay the cost of the land title certificate. If these payments are made, the publication is carried out.
7. If no objection is received three weeks after the publication, the LRD proceeds to issue the land title certificate signed by the Executive Secretary of the Lands Commission.
8. The applicant is invited to come and pick-up his land title certificate and this ends the process.

Note: The land title registration process outlined above is under the assumption that once the process starts, there will be no objections or queries raised.

2.1 Statutory pre-requisites for title registration

Before processing an application for a land title certificate, there are some pre-requisites that officials involved in the land title application process must ensure have been met. These prerequisites differ for both state lands and customary lands. For state lands, Sections 9 – 11

of the State Lands Act, 1962 (ACT 125) requires that the person applying for a lease of state lands obtains an allocation certificate signed by the Minister for Lands, Water and Natural Resources. This certificate signifies the state's consent to the land transfer and must be attached to the executed deed and presented at the CASU for the land title registration.

For stool lands, Article 267(3) of the 1992 Constitution of Ghana stipulates that no disposition or development of a stool land shall be deemed valid unless the allodial interest holder obtains consent and concurrence from the Lands Commission. This consent is important for guarding against the wanton sale of communal lands by unscrupulous chiefs for their parochial interests and also to ensure that the District Assemblies in the areas where the land is located obtain their constitutionally-entitled share of the proceeds from the sale (Lands Commission Operation Manual, 2008). For family lands, the court ruling in the case involving – *The Republic v Regional Lands Officer, Ho; Ex-Parte Kludze* [1997-981] 1GLR 1028 has exempted allodial title holders of family lands from obtaining consent and concurrence from the Lands Commission before selling land.

With the above prerequisites in mind, the study sought to investigate whether officials at the Lands Commission handling the land titling application process insisted and effectively ensured that developers meet all relevant prerequisites before processing their applications. Furthermore, the study explored whether both developers and officials at the Lands Commission collude to influence the processing of the former's land title applications. Lastly, interrogated whether officials at the Lands Commission recall instances where some developers have gone ahead to complete their building project or started building without first obtaining a land title certificate. In seeking answers to these all three questions, the study solicited insights from high-ranking, middle-ranked and junior officials at the Lands Commission as a way to corroborate all perspectives elicited.

2.1.1 Compliance with some pre-requisites of land title registration

On the first question, the dominant view among senior and middle-ranked officials at the Lands Commission was that they always ensured that all executed deeds or indentures submitted for land title registration complied with the laid down procedure before starting to process the application. As one official at the PVLMD noted, 'we do a lot of checks before starting the title

processing. We don't compromise on the concurrence from the Lands Commission' (Interview, 19/12/2017).

However, other officials expressed doubts about this claim when I sought to double-check. Speaking to these issues, one officer cited instances where some people within the Lands Commission had on multiple occasions overlooked some important pre-requisites and gone ahead process the title certificates. The two examples were used to substantiate such counterclaims and they are elaborated below.

2.1.1.1 Processing of state lands without ministerial consent

The first example concerns leasehold interest acquired from the Lands Commission. According to one middle-ranked officer, whenever developers present a deed covering a lease that was executed by the Lands Commission, some officials handling the title registration process wrongly presumed that such applications were exempted from the pre-requisite of a 'certificate of allocation' from the Minister as stipulated by Sections 9 to 11 of ACT 250. As a result, such applications are processed swiftly without recourse to what the law stipulates. He further explained that a combination of poor communication, poor coordination and graft among and within the Divisions of the Lands Commission largely underscore the persistence of such aberrant practices.

2.1.1.2 Processing of stool lands lacking consent from the Lands Commission

The second example relates to the Lands Commission's failure to scrutinise for consents and concurrence in respect of stool lands. A middle-ranked official at the Office of the Administrator of Stool Lands cited an example involving a large-scale developer who was issued with a land title certificate without any evidence to show that the landowners had obtained consent and concurrence from the Lands Commission before being sold the land. It was stressed that the officers who processed that applications should have raised objections and ask that the developer produces the letter of consent but that was not done. Another official approached to corroborate such happenings had this say:

I don't know about that particular incident the other officer told you about, but I wouldn't be too surprised if it is true because here [referring to the Lands Commission], people can do all manner of things to get money. (Interview, 16/02/2018)

The foregoing suggests that officials involved with the land title applications do not fully comply with the pre-requisites stipulated by law.

2.1.2 Do developers collude with officials to influence the processing of land title applications?

Data gathered from the interviews revealed that indeed some collusion involving developers and high-ranking officials characterise the processing of land title documents. Two areas where such collusion often took place were pointed out. The first relates to instances where developers by-pass the Client Access and Service Unit (CASU), which is the first port of call when applying for a land title certificate. It was revealed that these officials would often use their influence to cajole junior officers working in the CASU to file the application for some developers as first in line even when there are several documents unattended. This way, they can avoid queuing and get an application expedited. In return, these officials are handsomely rewarded with cash gifts for ‘facilitating the processing of the document’.

Another example relates to where a developer would submit his application at the CASU but would first pre-arrange with a high-ranking official at the Commission to monitor and also influence the processing of the application such that the developer receives it in good time. According to the interviewee, this practice is thriving because unlike individuals whose documents cover just a land parcels averaging 2 plots (0.32 acres) the gains to be realised from the facilitation does not compare with the substantial gains to be made from facilitating the processing of documents for gated communities which occupies an average plot size of 74.5 acres (Authors Survey, 2018).

While some developers dismissed these assertions as untrue, others confirmed that indeed some officers at the Lands Commission have previously helped them obtain their title certificate more quickly than they expected because they treated the officer well. Commenting on how his company have benefitted from the support of high-ranking officials in the Lands Commission in obtaining their land title certificate, this is what one head of marketing for a gated community had to say:

We have an arrangement with some of the officers at LVD and Surveys, so when we submit our documents, we inform them, and they do the facilitation for us so that we can get our title on time. (Interview, 7/12/2017)

From the foregoing, once again, we find evidence of ‘practical norms’ (Abubakari and Zevenbergen, 2019) and illegal practices cohering with the formalised process of obtaining a land title certificate at the Lands Commission.

2.1.3 Do some developers build gated communities without securing a land title certificate?

It has been suggested that most houses in Ghana lack land title certificates (UN-Habitat, 2011b). Hence the study, therefore, sought to find from officials at the Lands Commission whether they knew about some gated communities that have been built without the developers first obtaining a land title certificate. An interview with a senior official at the Lands Commission affirmed that indeed, some gated communities have been built without the developers first obtaining a land title certificate. He observed that the Lands Commission had even compiled a list of such gated communities and was about to publish in the Daily Graphic the developers implicated in the practice. Unfortunately, the Commission could not proceed because there was an ‘order from above’ directing them to abandon the exercise and that if the Commission goes ahead, it would stir a huge public controversy and cast a slur on the image of the Lands Commission.

The survey results presented in Table 26 indicate that 11.2 per cent of the developers sampled did not have a land title certificate since those who said they did do not total 100 per cent but rather 88.2 per cent. This validates the claim that some gated communities have been built without the developer having a land title certificate.

Table 26. Evidence of land ownership possessed by developers of gated communities

Evidence of Land Ownership	Number of developers/gated communities			
	Inner-city areas	Middle-core areas	Peri-urban areas	Across GAMA
No evidence	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)
Land title certificate	18 (40.9)	12 (27.3)	14 (31.8)	44 (86.3)
An indenture	16 (39)	12 (29.3)	13 (31.7)	41 (80.4)
An allocation note	3 (5.9)	1 (0.2)	2 (3.9)	6 (11.8)
Total Number	37 (72.5)	25 (49)	29 (56.7)	

Note: Respondents were asked to choose all options that were applicable in their cases. Hence the totals under both Columns 5 (Across GAMA) and Row 5 (Total Number) would not necessarily amount to the total sample size of 51.

Source: Author’s survey data of a sample of 51 developers of gated communities (2018)

2.1.4 Reasons why gated community developers build without first obtaining land title certificate

The study sought to gain insights into why some developers contravened this statutory requirement. The following explanations were articulated by both officials at the Lands Commission and developers.

2.1.4.1 Public misconception and developers' opportunistic behaviours

According to a senior official at the Lands Commission, the main reason why some developers build without first obtaining a land title certificate is the growing public misconception that building a house on a piece of land or erecting a fence wall is adequate proof of land ownership rather than obtaining a land title certificate. As a result, some opportunistic developers have taken advantage of this misconception to build and sell houses that lack land title certificates to unsuspecting people. Residents' attention is drawn to the need for a land title certificate only when a bank demands a land title certificate as collateral to secure a credit facility. Thus, if people are not keen to use their properties as collaterals to secure a loan as most Ghanaians do, then developers can keep building without obtaining a land title certificate.

2.1.4.2 Threat of land encroachment and re-entry by customary landowners

According to developers, they are compelled to start building immediately after buying the land without first obtaining land title certificate because of looming threats of land encroachment by trespassers and possible re-entry by the customary landholders if they fail to do nothing on the land within the first-2 years after the land sale. Faced with this dilemma and knowing that an attempt to get a land title certificate can drag on for several months, if not years, building without a permit then becomes the only pragmatic solution to avoiding the risk of losing both their investment capital in the land to either trespassers or customary landowners. Some developers reasoned that securing a land title certificate before starting to build does not eliminate the risk of encroachment or re-entry should it be received and still not do anything on the land. Below is what one developer describing the land title certificate said:

The land title is just a paper o, how can it stop land-guards from taking over the land if I don't start building my fence walls. (Interview, 14/03/2018)

In line with the above perspective, this is also how another developer talked about the strategy he used to secure his land while pursuing his land title certificate:

You have to be smart about this, while you are chasing after your documents at the Lands Commission, you also have to be building, so that by the time your document is ready you would have completed the project or gone far ahead. (Interview, 26/01/2018)

Two observations can be made from the foregoing. The first is that developers seem conflicted between complying with the statutory requirement for obtaining a land title certificate before building on the one hand and complying with the contractual terms and provisos agreed with landowners on the other hand. Faced with this dilemma, developers' decision to start building before securing land title can be viewed as a rational decision predicated on a cost-benefit analysis of complying with a statutory requirement which bears the risk of losing whatever resources (monies and time) they have spent to acquire the land (Shepsle, 1989) or defying such statutory requirements to honour contractual terms which would safeguard their investment in the land.

The second observation relates to how building before obtaining a land title certificate reflects growing public mistrust in the capability of land title certificate to offer any form of tenure security. Indeed, most people have come to believe that building either a fence wall or a house before going to obtain a land title certificate is much efficient way of securing one's interest over land rather than the authoritative and tenure security accompanying having a land title certificate. The above observation is generally consistent with findings from recent empirical studies (Baffour Awuah and Hammond, 2013; Bartels et al., 2018) on land tenure security in Accra which reveal that people derive more tenure security from erecting fence walls and building a housing project than obtaining a land title certificate, and that having a land title certificate offers no immunity against activities of land-guards.

3 Developers' engagement with local planning authorities: the permit application stage

After obtaining a land title certificate, Section 113 (1) of ACT 925 proscribe any development from taking place without the issuance of a building permit. According to Section 119 of ACT 925, a building permit is written permission granted by a district assembly which sets out

conditions for the construction of a building or a structure or the execution of works on a proposed building (Ibid).

In this section, the study interrogates three issues. The first is whether developers of gated communities comply with the requirement for obtaining a building permit before building. The second focuses on whether local planning authorities prioritise permit applications from developers over those from other applicants. The third issue this section explores is whether local planning authorities derive any benefits from gated communities which potential influence how they handle permit applications submitted for gated communities?

Before proceeding, it is important to point out that although ACT 925 has repealed the Town and Country Planning Ordinance and also Regulations 1 – 10 of the National Building Regulation (LI 1630) and it is now the reference source for building permit applications, it only outlines the application procedure for a planning permit. Hence, local planning officials still make reference to provisions in Regulations 1 – 10 of LI 1630, Section 91 of the New Local Government Act, 2016 (ACT 926) and the Town and Country Planning Ordinance to explain the process of the permit application. Hence synthesising provisions in Sections 113 (1) and (114) of ACT 925 with insights from planning officials in District Assemblies, the process of development and building permit application is summarised in Box 4 below:

Box 4. Development and building permit application in Ghana

Development and Building Permit Application for an Estate Scheme

1. A developer proposing an estate scheme must first obtain an application form (Schedule 5).
2. A developer must fill the form and submit the form back to the District Assembly, attaching the following documents: (a) location and site plans (b) context and local plans (c) public services and facilities plan (d) two sets of site plans, (3) four sets of building fence and block plans (f) four sets of working drawings and (g) a certificate/letter on land status.
3. The developer must ensure that the proposed development conforms with the applicable spatial development framework for the area where the scheme would be developed.
4. Upon attaching all the required documents, the applicant must pay fees prescribed under the law.

Upon receiving the permit application, the District Assembly shall do the following:

5. Advertise the application in accordance with requirement prescribed by Regulation
6. Invite of comments, information, representation or objectives from the public relating to the application
7. Consider the need for and desirability of the intended estate or new town
8. Consider the plans and proposed conditions of development of the new estate or creation of the new town
9. Send a team comprising technical experts from the District Sub-Technical Committee (DSTC) to inspect the site and produce a report.
10. After the site visit, the Statutory Planning Committee (SPC) holds a formal meeting to decide the outcome of the application
11. Applicant receives outcome of the application at most 60 days after applying for the building permit

Sources: Interviews with physical planners (2018), Section 91 of Act 925 and Arku et al. (2016)

Having outlined the statutory process for applying for a development and building permit, I now turn to the three questions to be interrogated.

3.1 Are there gated communities completed without building permit?

According to planning officials, it is rare, although not suggesting it is impossible, for a developer to complete a gated community project without obtaining a building permit. This explication is predicated on the fact that gated communities are too conspicuous for the development control officers to miss during their regular site visits.

In spite of the above rarity, it is now commonplace for developers to apply for building permits only after they have started building – which is still a contravention of the statutory procedure. For example, responding to the question of whether some developers have built gated communities without first applying for a building permit, the head of the physical planning in one of the inner-city districts noted:

Yeah, it is true that there are some gated communities that are built before the developer comes to the Assembly to seek permit just like most people in Ghana do. (Interview, 14/02/2017)

Elaborating on this point, the planning officer cited the case of one notable inner-city gated community where the developer failed to obtain a permit but kept building until the District Assembly ordered the developer to stop work and produce his building permit. Because the developer lacked the permit, he was fined an undisclosed sum of money. Similarly, in another episode witnessed by the author and his fieldwork team, the Ga West Municipal Assembly had also written on the wall of one gated community the following inscription – “Stop Work, Produce Permit, by GWMA on 22/01/2018. When I inquired from the developer whether he had obtained a building permit before commencing the building project, he said – “Don’t mind those Assembly people, I will go there and sort them out” (Developer 7, Peri-urban GC 5, 17/02/2017)

3.2 Reasons why developers fail to apply for a building permit before building

Relatedly, the study further sought to find out why developers start building before they apply for a building permit. The following three points emerged as the dominant explanations.

3.2.1 Failure of District Assemblies to issue permits within the stipulated timeframe

According to developers, the main justification for starting the building project before applying for a building permit is due to the failure of the District Assemblies to issue permits within the 60 days or 2-months’ timeframe currently stipulated by legislation. Given how economically rewarding and competitive the gated community business had become, developers said they found it more prudent to start building before they would apply for the permit later. This way, they would not lose out on potential clients looking to purchase completed houses in gated communities. Indeed, results from the survey administered to developers of gated communities

and presented in Figure 17 confirms District Assemblies across GAMA are unable to issue building permits within the stipulated timeframe. This is evidenced by the fact that a majority of developers (37.2 per cent) across GAMA indicated that they waited over 4 months or 112 days before receiving their permits. Only 16.3 per cent said they received their permits within the 60 days or 2 months stipulated by the current legislation. This situation is widespread across the three locational clusters.

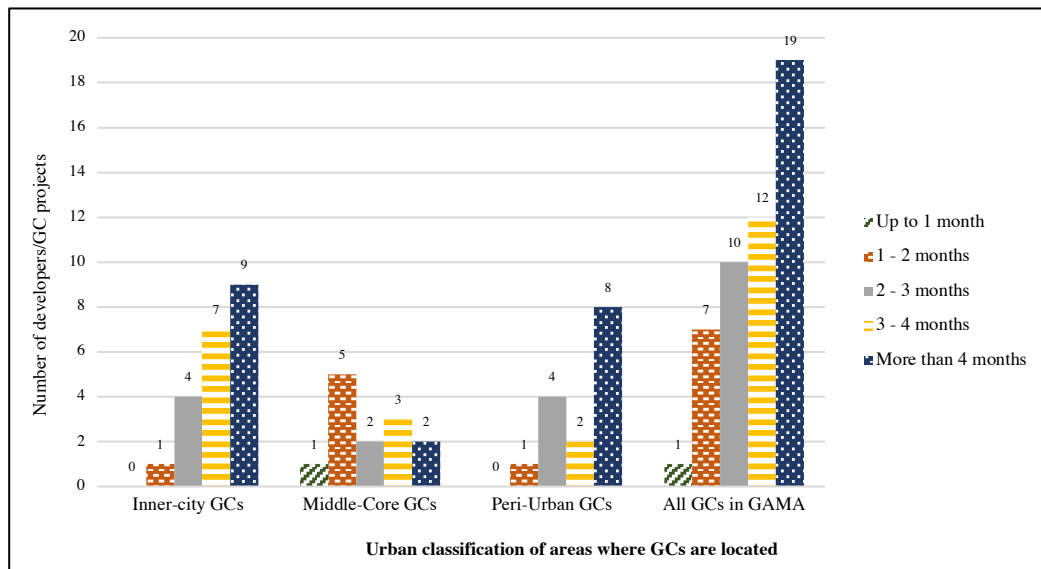


Figure 17. The duration between application and issuance of development permit

Note: Only 50 respondents answered the question about how long they waited before receiving their permit

Source: Author’s survey data (2018)

Furthermore, if we segregate the number of gated community projects into two groups, namely projects which commenced before 2016 and those which commenced on or after 2016, to account for differences in the waiting times stipulated in Section 8 of the repealed LI 1630 and that in Section 116 of ACT 925. The results presented in Table 28 first show that 80 per cent of the projects were commenced before 2016 while the remaining 20 per cent were commenced on/after 2016. Of those commenced before 2016, the majority of developers in this group (30% out of the 80%) had to wait for more than 4 months before receiving their building permits which was much longer than the 3 months waiting period stipulated in LI 1630. Similarly, for projects commenced on/after 2016, a majority (16% out of the 20%) still had to wait for more than the 60 days or 2 months in before obtaining their permit, which is also longer than the timeframe stipulated by law.

Table 27. The waiting period between application submission and issuance of a building permit

Year GC project commenced	Up to 1 Month	1 – 2 Months	2 – 3 Months	3 – 4 Months	More than 4 months	Total
Pre 2016	1 (2.0)	5 (10.0)	8 (16.0)	10 (20.0)	16 (32.0)	40 (80.0)
On/Post 2016	0 (0.0)	2 (4.0)	2 (4.0)	2 (4.0)	4 (8.0)	10 (20.0)
Total	1 (2.0)	7 (14.0)	10 (20.0)	12 (24.0)	20 (40)	50 (100)

Source: Author’s survey data (2018)

Note: Percentages are in parentheses. Only 50 respondents answered the question about how long they waited before receiving their permit.

This finding further corroborates Hammah’s (2015) empirical study on building permit approval process in the Accra Metropolitan Area (AMA), which concluded that 90 per cent of the building permit AMA exceeded the statutory timeframes (p.17).

Explaining why they are sometimes unable to issue the building permit exactly within the stipulated timeframe, planning officials pointed out that some developers often do not submit all the specified documents required for the processing to begin. One officer, for example, explained that some developers often present allocation notes as proof of their land ownership instead of a land title certificate. In such instances, there is a higher probability that the permit cannot be issued within the statutory timeframe and impatient developers who go ahead and start building immediately.

Some developers explained why they start building before applying for a building permit. Their views are elaborated in the paragraphs below.

3.2.2 Pressure from chiefs and customary landowners

Some developers maintained that the pressure that is put on them to start building immediately after purchasing the land also makes them contravene the statutory requirement of obtaining a building permit before they start construction. Scores of developers cited instances where some landowners had forced them to start building, promising that they (the landowners) would send village youth-groups to help them secure their land while construction was ongoing. Elaborating on this, one developer for example said:

In my case, it was the chief who told me to start building immediately because if I didn’t obey and anything goes wrong with the land; they would not refund my money. (Interview, 9/03/2018)

The above justification given for contravening the law accords with insights uncovered in empirical studies by Arku et al. (2016) and Yeboah and Obeng-Odoom (2010) both of whom conclude that pressures from customary landholders partly explains why most people fail to comply with planning requirements, because their immediate preoccupation after purchasing the land is to start building a house or a fence wall.

3.2.3 Poor work attitude and weak coordination

Another reason some developers gave for building without first obtaining a building permit is the poor work attitude among the staff members working at the District Assembly and also how poorly coordinated their activities are. According to these developers, this poor work attitude and weak coordination of processes create unnecessary delays in the processing the permit application and has been allowed to go unchecked because it is a possible money-making venture for some big men. For example, sharing his experience, one developer of a middle-core gated community related:

My experience over the years is that the civil servants in the Town and Country Planning section, typical of the Ghanaian civil servant, are extremely lazy if I should not hold back my words. They don't deliver on time. Although we provide accurate documentation and everything but once it gets to these people [the TCPD], even the handling of the documentation is a problem. I mean this place [referring to his gated community] probably took 4 or 5 years before we got our permit and you cannot wait for 5 years to get the permit. (Interview 30/11/2017)

The above concern chimes with findings in Hammah's (2015 p.17) recent study which empirically investigated how to streamline the building permit approval process in the Accra Metropolitan Assembly and found that the workflow process of the TCPD was fragmented and poorly coordinated, often leading to unnecessary delays and bureaucratic processes.

The foregoing reveals that there are nuanced explanations for why some developers do not apply for a permit before building. While for some, it is a deliberate and strategic decision to stay ahead of the competition in the market, for others, it is a necessary rational decision to avoid being victimised by the ineptitude of some planning officials. Yet for some others too, it is a response to local planning authorities' failure to process the permit as stipulated by law.

3.2.4 Prioritising applications submitted by developers of gated communities

On whether local planning authorities prioritised permits applications from gated communities over others, developers expressed varied views, the rationale of which could be organised into three, namely; (1) the rule followers (2) the pragmatists and (3) the lawbreakers. Each category is elaborated upon below.

3.2.4.1 The Rule Followers – Playing strictly by the rules

These planning officials maintain that the law is no respecter of persons and that there are clear guidelines to follow when dealing with applications for a building permit. Hence, they argue that there is no basis for treating permit applications from developers of gated communities differently from those submitted by members of the general public. Elaborating on such a position, this was what one head of physical planning had to say:

There is a laid down process that every application must go through irrespective of who submitted it. If you are a developer of a gated community, you are still considered as an applicant and so you must submit all your spatial drawings and the relevant document and go through the process to receive your permit. There are no special treatments. (Interview 3/12/2008)

Supporting this position, another planning official had this to say when asked whether the District Assembly treated applications from gated communities differently:

If an application is submitted on behalf of a gated community project, that application will be subjected to the same process that everybody goes through. We don't discriminate. (Interview, 25/01/2018)

It is, however, unclear whether this stance reflects the views of all staff within the district or it applies to people at the helm of affairs. However, careful consideration revealed that a combination involving perceptions about self-sufficiency and also the influence of residents underpins this strict posture. For example, an officer in AMA explained that the district makes no such distinction partly because there are as many higher -properties and wealthy households in non-gated residential developments just as there are gated communities and hence there is no need to treat permit application from gated communities differently.

In the Adentan Municipal Assembly (AdMA), one planning officer had this to say partly about why the district has assumed this rule-compliant disposition:

Yes! This is Adenta. The people here are enlightened and powerful. They also know the law. They can easily take you to court for not complying with specific building regulations. They took some people to court for not complying with the distance between their fence wall and their building. (Interview, 24/01/2018).

One could argue that this rule-compliant disposition that planning officials in both AMA and AdMA exhibit is generally consistent with Gooblar's (2002) study of discretionary practices in the British Planning System which use the case of residents in the London Boroughs of Kensington and Chelsea and Southwark to show how educated and affluent resident can make local planning authorities become rule-compliant or defiant.

3.2.4.2 The Pragmatist officials – rule-compliant with tacit differentiation

Like rule-compliant planning officials, pragmatist planning officials also claim to be impartial when considering permit applications. However, they acknowledge that there are aspects of the permit application process where the law does not explicitly forbid certain practices. Thus, for such areas, they argue that it is reasonable for them to use their discretion to prioritise permit applications from developers. The aspect of the permit application process where such discretionary powers are often used is when convening a Statutory Planning Committee (SPC) meeting to consider permit applications.

It was gathered that after applicants submit the building permit applications, the Assembly deploys its team of technical experts comprising; the district works engineer, the roads engineer, representatives from the following agencies: Lands Commission, Environmental Protection Agency (EPA), Hydrological Department, Fire Service, Urban Roads, National Disaster Management Organisation (NADMO), Ministry of Health and Zonal Councils to inspect the proposed site for building and report how the development might impact areas surrounding the proposed development. Upon receiving such report, the SPC meets and decides based on findings from the site inspection.

The SPC convenes this meeting once every quarter and according to one interviewee, organising this meeting costs not less than Ghc 7,500 (US\$ 1,697). This cost caters for transportation, refreshments and sitting allowance of members of the SPC. It was revealed that although at the beginning of each fiscal year, each District Assembly allocates funds for organising the meetings, the funds are barely enough. Meanwhile, the number of applications the district receives per quarter keeps increasing, one head of physical planning explained. Hence, due to such challenges, when a developer who has applied for a building permit proposes to bear the cost of the SPC meeting even when it is not time for the assembly to hold

its quarterly meeting, the SPC would immediately convene a meeting and consider such a developer's application. The committee's final decision, however, is not influenced by the fact that he is the one funding the meeting – one officer explained. The excerpt below illustrates the exercise of such discretionary powers:

There are cases where the committee is forced to sit monthly due to the huge number of applications it receives. However, in other cases, only two applications are received, and the committee cannot sit because of two applications because it is costly to host a committee meeting. ... So, where an estate developer comes and says he is ready to foot the bill for the committee to sit and consider his application, then, in that case, we would prioritise their application. (Interview, 3/12/2017)

To pragmatist planning officials, offering this privileged service to developers does not contravene the law as there is no provision in the legislation which expressly forbids such practice. In such instances, pragmatist planning officials could be viewed as fostering a parallel institutional arrangement which would likely endure as long as it continues to help the Assembly reduce its workload and overcome its fiscal constraint in organising SPC meetings. This situation bears semblance with Csefalvay's (2011a) empirical work on Budapest where fiscally-weakened municipal authorities condescend to the demands of financially-empowered developers. It is worthwhile to also point out that although pragmatist planning officials claim they make objective decisions even when a private developer funds its meeting, some scarcely deny the temptation to be lenient with developers, especially when developers present an allocation paper instead of land title certificate as proof of their land ownership.

3.2.4.3 The non-compliant officials – explicit breakers of the law

As critical as this characterisation seems, there are some planning officials within District Assemblies whose actions warrant such characterisation. For such officials, breaking the law to favour a developer seems much like the statutory procedure. An event the author witnessed during a face-to-face interview with one head of physical planning justifies this characterisation. In the said event, an interview session involving the author and the head of physical planning was disrupted by a third party so that the interviewee would sign an approved permit submitted by a developer of a gated community. Scarcely had the interviewee finished perusing the documents than s/he expressed shock at an application getting approved barely a week after it was submitted and quizzed who had stamped the document? In spite of this seeming shock, the interviewee went ahead to sign the document.

Arguably, this incident may be subjected to several interpretations. However, I contend that such contravention of the law has become endemic within most district assemblies. My

contention is based on two points. The first point is that it is practically impossible, based on empirical data presented earlier (See Figure 17 and Table 28), for District Assemblies to issue building permits in less than a week after an applicant submits his application. This becomes even more unlikely when the submission coincides with the Christmas festive season in Ghana. Indeed, the fact that even after expressing shock over how quickly the application was approved, the interviewee still went ahead to sign the document implies a normalised practice. The second point, which is more emphatic derives from an interview with a developer of a gated community regarding his experience with permit application in the district where the above incident took place.

Author: What has been your experience with getting a building permit?

Developer: [...] For this foreign company [Company name withheld] that I recently acquired a permit for, it took me a short time.

Author: How long did it take you to get the permit?

Developer: It was a 180-housing unit, but it took us less than a month. We spent about Ghc 250,000 (US\$ 56,561) on the entire process [...]

Author: Do you think this amount you paid might have influenced the level of scrutiny your permit application was subjected to?

Developer: What I know is that *it would have cost us more money if we had gone through the normal process. Because going through the normal process would mean that all the necessary authorities would have had to be involved.* I mean the EPA, Fire Service and the rest, and you would have to pay more and wait. But if you are going to talk to the strong man in that department, he would look at it and cut the cost down. That is why we were able to cut down the cost to Ghc 250,000 and also get the permit quickly [Italics for emphasis] (Interview, 10/02/2018)

The extract above suggests that collusion between developers and planning officials to influence both the processing time and outcome of the permit application submitted for gated communities seems like an established practise rather than a random incident the author stumbled upon. This is predicated on statements such as “*if you are going to talk to the strong man in that department, he would look at it and cut the cost down*” which implies a regular practice.

3.3 Benefits developers gain from gated communities

It has been suggested in some empirical literature in both economically advanced western countries – USA, UK and Canada (Grant, 2005; McKenzie, 2005; Vesselinov et al., 2007) and developing countries – Argentina, China and Indonesia (de Duren, 2007; Leisch, 2002; Thuillier, 2005; Tomba, 2010) that municipal governments and planning authorities are attracted to gated communities because gated communities contribute significantly towards local property taxes and also take up some obligations required of municipal authorities (Salcedo and Torres, 2004). Thus, this section interrogates the above claims and how such benefits, if at all, influence the outcomes of permit applications developers of gated communities submit for a building permit.

3.3.1 Boost in local revenue mobilisation

A helpful approach to establish whether this assertion holds for District Assemblies in Ghana is to compare how the property rates mobilised from gated communities compare with property rates from non-gated residential developments in each district. Also, one can estimate how much do gated communities contribute towards each District Assembly's Internally Generated Fund (IGF). Unfortunately, the District Assemblies visited do not have such disaggregated data, particular because some District Assemblies lack a complete database of all gated communities in their districts.

As a result of this challenge, the study relied on face-to-face interviews with officials believed to have insights into the financial matters within some of the District Assemblies visited. The responses show that while some planning officials admit that gated communities contribute significantly towards the mobilisation of local property taxes, others found this claim to be less applicable to their district, partly because of the general level of household affluence, economic prosperity and the quality of physical infrastructure within their districts. For example, the planning officer from AMA maintained that because there were not many large-scale gated communities in their district, except for few townhouses and some apartment complexes, property rates mobilised from gated communities did not dwarf those collected from non-gated residential developments in the district, which are equally priced highly.

However, in La Dade Kotopong Municipal Assembly – another district within the inner-city area, the planning officer admitted that property rates from gated communities are likely to exceed those collected from non-gated residential developments in the traditional

neighbourhoods within the district. This notwithstanding, the district is currently not getting as much property rates from the gated communities as it should, because most homeowners are usually absent when the assembly deploys its revenue task force to collect property rates.

Contrastingly, districts assemblies in middle-core and peri-urban areas admitted that gated communities contribute significantly towards the mobilisation of local property taxes. For example, a senior official physical planning Department in Adentan Municipal Assembly, a district within the middle-core areas responded as follows when he was asked about the contributions of gated communities to the Assembly’s mobilisation of property rates:

The gated communities generate a lot of property rates and revenue for the Assembly. The property rates from gated communities account for 60 per cent of the total amount of rates collected by the assembly. (Interview, 24/01/2018)

Based on the details captured in the Composite Budget 2019-2022 of the Adentan Municipal Assembly, the above assertion suggests property rates collected from gated communities amounted to some Ghc 563,655.08 (US\$ 79,215)¹⁸, which in turn constitutes 11 per cent of the District’s Internally Generated Fund (IGF) (See Table 28).

Table 28. Contribution of gated communities towards local property tax mobilisation

Actual IGF of AdMA as @ Sept. 2018 (Ghc)	Actual Property Rates as @ Sept. 2018 (Ghc)	% of Actual Property Rates from GCs ⁽¹⁾	Amount of Property Rates Mobilised from GCs (Ghc)	% of Property Rates from GCs to IGF
4,867,918.84	939,425.14	60	563,655.08	11

Note: (1) Percentage is derived from the face-to-face-interview with the head of physical planning
Source : MoFEP (2019) <https://www.mofep.gov.gh/sites/default/files/composite-budget/2019/GR/Adentan.pdf>

Also, supporting the above claim, an official from Ningo-Prampram District Assembly, a district within peri-urban GAMA remarked as follows:

Unlike the indigenous people who do not pay property rates, the district gets most of its property rates from the gated communities springing up in the District. (Interview, 14/12/2017)

Despite the varied opinions among planning officials regarding the importance of gated communities for local property tax mobilisation, there is however a strong consensus that it is easier to collect property rates within gated communities than in traditional neighbourhoods, as one planning officer explained why this is so:

¹⁸ US Dollar – Ghana Cedis exchange rate for 2016 was 1: 4.3

Because we have their locational map, layouts and architectural drawings, it is not difficult to go there and collect property rates (Interview, 24/01/2018)

Other officials also pointed out how easy it becomes when making a forecast of property rates the district can collect from houses in gated communities as the appraisal can now be done remotely.

3.3.2 Gated communities taking up municipal responsibilities

Local planning authorities were asked whether developers of gated communities take up some local government responsibilities by providing public services and infrastructure within the district. On this question, there was a lack of consensus among planning authorities. Interviewees from districts in inner-city areas tended to challenge the claim that gated communities provide public services and infrastructures. They challenged this on two grounds. First, because District Assemblies within the inner-city preside over an extensively built-up area with good planning layouts and physical infrastructures, such as tarred roads, covered drains, sewerage systems and good telecommunication connectivity, there is little scope for gated communities to take up any local government responsibilities in such areas. The second point was that amenities and physical infrastructure provided by developers of gated communities are enclosed and enjoyed exclusively by gated residents. Below is an excerpt which captures the sentiments of one planning officer on this issue:

I keep saying that what these gated communities are doing is called niche-marketing and that means the infrastructure and amenities they provide are meant to attract people to come and buy their houses. They don't care about the outsiders or how their surrounding areas look. That is why you will find the road leading to some gated communities to be in a terrible state and they have not done anything about it. (Interview, 14/01/2018).

On the other hand, planning officials, particularly those in peri-urban areas concurred that developers of gated communities sometimes provide some physical infrastructure which should have been provided by the District Assembly. This often happens because most District Assemblies face enormous fiscal constraints which make them unable to provide all the amenities and infrastructures needed within their districts. Reflecting on this issue, a physical planning officer at the Tema Municipal Assembly observed:

It is true that we don't have the financial capacity to do a full-scale planning scheme which would normally include things like drainage, sewerage and street lighting, social services and infrastructures like markets, schools and hospitals. So, the estate developers come in to also play their part. (Interview, 5/02/2018)

For developers, there is an overwhelming consensus that they take-up some obligations of district assemblies by providing public goods, amenities and infrastructure. For example, the estate manager of one large-scale peri-urban gated community told me his company had to finance the construction of an 11km stretch of road connecting Amanfrom to Zenu. Another CEO of a gated community in the middle-core area said, his company was forced to procure 96 electricity poles to connect electric power from the main grid to their gated community while in the case of a marketing head for a gated community in the peri-urban area, his company had to build both a police and a fire station for the area where their project is sited because it was the only way to assure prospective buyers that they would be safe if they came to live in that gated community.

The foregoing points to the fact that indeed, the proliferation of gated communities can partly be attributed to the soft-spot local planning authorities have towards such developers, owing to the relief they bring to the overstretched budgets of local planning authorities (de Duren, 2007)

4 Chapter summary

This chapter has sought to illuminate how developers of gated communities navigate the process of land acquisition, land title registration and development/building permit application. It has scrutinised whether developers of gated communities and the key actors involved in the pre-development process outlined above comply with formalised processes, namely; legally sanctioned and customarily established practices or they follow unauthorised procedures, namely practical norms, and illegal practices and how each actor benefit from their decision.

The findings suggest that the proliferation of gated communities in GAMA has considerably been mediated through developers' compliance with established formal procedures, namely; statutory requirements and customary-established processes. However, as hypothesized, some gated communities have also emerged by side-stepping, circumventing and deliberately defying formalised processes to get developers what they want with the support of all the key actors involved in the three stages of the pre-development process.

The crucial question worth answering is ‘why do developers indulge in practices that run counter to the statutory and customary requirements inherent in the three stages of the pre-development process? Drawing insights from the three strands of new institutionalism the following responses can be put forward:

Firstly, one could argue that the reason why developers indulge in such unauthorised practices in the first place, and why key actors also condone such practices is because, as classical economics explains, each of the actors is rational and self-centred. As a result, they are primarily looking for ways that would maximise the opportunities for realising this parochial interest, even if it involves using coercive strategies, cheating or collusion in breaking the law (North, 1990; Shepsle, 2006). Thus, for landowners, asking developers to start building before applying for a permit and promising to use community youth-groups as a shield for developers would help them get all the positive externalities that come with gated communities. In like fashion, officials working at the Lands Commission would by-pass or pressure junior officials at the CASU to expedite applications by developers because the recompense sometimes exceed their official salaries while for District Assemblies, they treat permit applications from gated communities differently because fees paid by gated communities help the assembly fulfil its obligations of organising SPC meeting every quarter to consider planning applications or it is an occasion for some high-ranking official to augment their salaries which they claim it is inadequate (Kasanga and Kotey, 2001).

However, as some sociological institutionalists (Granovetter, 1985; Lowndes, 2001) have pointed out, people take certain actions not simply because their estimation of costs and benefits of their actions shows a positive outcome, but also because their actions are consistent with an established way of doing things, which in spite of its contravention of statutory and customary requirements, have attained some legitimacy and acceptance among the agencies involved in the development process and also within the wider social contexts where these actors are embedded (Granovetter, 1985). Thus, in following these fairly established ways of doing things in their social contexts – be it the arena for land purchase, the Lands Commission or District Assemblies, developers can avoid informal sanctions meted out to those who are unprepared to tow this line. For example, a developer might fear that the landowner would resell the land to another developer if they do nothing immediately after the purchase. Similarly, another developer might argue that their quest to obtain a land title application would be unduly frustrated if they are unprepared to pay a high-ranking official to facilitate the processing of their documents. These informal sanctions also strongly explain why some developers conform

with such unauthorised processes in spite of knowing what the formal processes require (Nee and Ingram, 1998).

Again, it can be argued that both developers and the other key actors involved in the three stages of the pre-development process boldly defy the formalised processes because some high-ranking public officials are implicated in such practices and hence serve as an insurance against other officials exposing such graft and calling the perpetrators to order. Thus, from a historical institutionalism perspective, this situation reflects a case of path-dependency (Hall and Taylor, 1998; Morrison, 2017) where actors are unwilling to break-away from past-practices and behaviours which may have been discovered to be inefficient, but are still maintained because high-ranking officials profit considerably from the persistence of such practices.

Also, from a historical institutionalism perspective (Hall and Taylor, 1998; Hay, Colin and Wincott, Daniel, 1998), the willingness of developers to respond to pressures from customary landowners to start building immediately after buying land rather than waiting to first acquire a land title certificate and a building permit, as the law stipulates, reflects a classic case of unequal power relations between state and customary institutions regarding land use control and development. Indeed, while on the one hand, state agencies like the Lands Commission and District Assemblies have the legal backing to dictate and control when and how a building project takes place, such powers are weakened by the fact that the subject matter over which they are expected to exercise their powers, overwhelming lies in the control of another institution – chiefs, clan and family heads, whose legitimacy derives mostly from customary law, which sometimes conflict with statutory enactments. This tension and unequal power relations have been recognised in empirical studies by Agyemang and Morrison (2017) which point out that although development rights are nationalised in Ghana, district assemblies are unable to use this right to extract land value capture because they do not own the lands on which they plan.

Finally, the findings uncovered in this chapter validate explanations put forward by public choice scholars - Csefalvay (2011a), Gooblar (2002) and de Duren (2007) that two dominant explanations behind the strong support developers of gated communities enjoy from local governments is the fact that gated communities boost local revenue mobilisation efforts of cash-strapped municipal governments and also allow the financing of some physical infrastructure and municipal services. However, there are consequences with using gated communities as ‘cash-cows’ (McKenzie, 1994) or as a local development strategy (de Duren, 2007; Salcedo and Torres, 2004). Aside from promoting laxity among municipal governments

in terms of providing public services, in some peri-urban areas where large tracts of communal lands have been acquired for gated communities, community members are gradually turning towards gated communities for solutions to any conceivable local developmental problem. If local planning authorities do not immediately wake up from their slumber, they would later wake up to find that, developers of gated communities have completely usurped their authority over urban design, provision of infrastructure and services (Webster, 2002) and enforcement of restrictive covenants regarding use of property (Blandy and Dupuis, 2006).

CHAPTER TEN

The Extent to which Land Administration and Land-Use Planning Challenges in Ghana influence People's Decision to Move into Gated Communities

Chapter objective

From chapters 8 and 9, officials working in both the Lands Commission and District Assemblies concede that part of the reason for people moving into gated communities is because living in a gated community eliminates the high transaction cost involved in acquiring, registering and securing land. While this view is widespread among these key actors, it is unknown whether it actually reflects the views of the residents living in gated communities. Furthermore, because the evidence supporting this argument is qualitative, its statistical power remains unknown. The objective of this chapter is to fill this gap in our understanding of the extent to which land administration and land use planning challenges in Ghana influence people's decision to move into gated communities. The chapter draws on empirical data from a fairly representative sample (n=385) of residents selected from seven gated communities across GAMA. Detailed qualitative information on each of the seven case study gated communities from which residents were drawn is presented in Appendix A.

The chapter is organised into four sections. The first section presents summary statistics of the physical attributes of the case study projects, along with an analysis of the socio-demographic characteristics of residents living in the gated communities. The second section proposes and validates a conceptual framework capturing how people's decision to move into gated communities is influenced by mainstream demand-based arguments, as well as arguments about land administration and land use planning challenges in Ghana, acting in concert with residents' socio-demographic characteristics, their housing situation and the locational characteristics of the areas they live. Having validated the constructs capturing why people move into gated communities, section 3 analyses the extent to which residents' socio-demographic characteristics, housing situation and locational characteristics of where they live influence their reason for moving into gated communities. Section four discusses the results of the analysis and concludes the chapter.

1.1 A summary of the physical features of the seven case study gated communities

Table 29 provides an overview of the relevant features of the seven case study projects from which residents were drawn.

Table 29. A summary of the features of the seven case study gated communities

Feature of GCs	Gated communities in the inner - city areas			GCs in the middle-core area	Gated communities in the peri-urban areas		
Name of project	Kings Court	Manet Cottage	East Airport	Ubuntu Court	Blue City	HFC Phase I & II	Devtraco Court
Typology	Hybrid	Master-planned	Master-planned	Master-planned	Hybrid	Master-planned	Master-planned
Form of project funding	Joint-Venture	Developer's Equity	Joint-Venture	Bankers' deposits	Developer's Equity	Bankers' Deposits	Developer's Equity
Land size (acres)	100	50	450	16.2	52.21	19.46	217
Number of houses completed	280	320	880	118	200	122	1,100
Project start and end date	2000 – 2020	1996 – 2005	1994 – 2006	2011 – 2014	2006 – 2015	2007 – 2012	2007 – 2020
Drive-time to Airport (Km)	17	26	24	38	85	42	66
House types	Mostly detached	Detached, Semi-detached	Detached, Semi-detached, Apartment	Detached, Semi-detached	Detached, Semi-detached	Detached, Semi-detached	Detached, Semi-detached, Apartment
Range of bedrooms	2 – 5	2 – 5	2 – 5	2 – 3	1 – 4	2 – 4	1 - 5
Range of house prices (US\$'000)	250 – 500	220 – 450	150 – 425	150 – 200	22 – 96	90 – 250	36 – 320
Communal Amenities	Club house ^(a)	Retail shop ^(b) , Police station	Clubhouse, retail shop, swimming pool, tennis court, restaurant, creche, children's playground & church	Clubhouse, retail shop, swimming pool, tennis & basketball courts, unisex salon	A retreat park & Shed	None	Clubhouse, restaurant, children' playground, racecourse, police station, fire station, religious meeting place.

Note: (a) To be built by developer; (b) Built but not in use.

Source: Author's field data (2018)

From Table 29, the following similarities and differences are evident from the case study projects.

The study found that only a few features were common to all seven case study projects, although some features were clearly dominant both within each locational classification and also city-wide. For example, all seven case study projects (100 per cent) have built detached housing units. Also, with the exception of Kings Cottage, all the case study projects have built semi-detached units. This is perhaps because detached and semi-detached houses are the second popular house type in Ghana after compound houses (Government of Ghana, 2012). In terms of typology, five out of the seven projects were master-planned while two projects, namely; Kings Cottage and Blue City were hybrid (See Chapter 7 for elaboration on typologies of gated communities in Ghana). The under-representation of hybrid gated communities and no serviced plot gated communities within the sample case studies are consistent with the view that these two typologies are in the minority in terms of the gated communities in Ghana. There are also similarities in the range of bedroom units developed. For example, all the projects sampled from the inner-city areas developed between 2 to 5-bedroom units. Similarly, city-wide, it seems the minimum and the maximum number of bedrooms developed range between one and two and four and five respectively. Also, the communal amenities common to most gated communities is a clubhouse. This is evidenced by the fact that four out of the seven case study projects boast of a clubhouse.

In spite of the similarities in the case study projects, there are also marked differences besides each project's location from the airport. For example, the size of each project is different from the other. Similarly, the construction start and end date for each project differ, although it appears the case study projects in the inner-city areas began from the mid-1990s to mid-2000s, while those in the middle-core and peri-urban areas commenced roughly more than half a decade later. Also, house prices differ across all the case study projects. For example, the upper-price limit for projects in the inner-city is higher than the price for projects in peri-urban areas offering the same number of bedrooms.

1.2 Summary of the dominant socio-demographic characteristics of residents in the case study projects

To undertake aggregate analysis of the socio-demographic characteristics of residents in the seven case studies, it is pertinent to show that a basis exists for such aggregation. To this end, I briefly point out the dominant socio-demographic characteristics of residents in each case study. A summary of the dominant socio-demographic features in each case study is presented in Table 1 of Appendix A. The statistics show striking similarities in residents' socio-demographic characteristics irrespective of where each gated community is located. Indeed, in all seven case studies, the following are the dominant socio-demographic characteristics. For example, for nationality, gender, marital status, educational attainment and sector of employment, it is Ghanaians, Male household heads, married household heads, tertiary education attainers, and workers in real estate, financial service and business who constitute the dominant socio-demographic characteristics respectively in all the case studies. These striking similarities in the dominant socio-demographic characteristics reinforce the notion that gated communities mostly comprise a homogenous class of people in terms of their age, income and educational attainment (Joe Morgan, 2013; Le Goix, 2005).

1.3 Aggregate analysis of the socio-demographic characteristics of residents

Despite the immense similarities in the dominant socio-demographic characteristics of residents in all seven case study projects, differences emerge when their socio-demographic characteristics are analysed in terms of the three locational classifications from which the projects were drawn. These differences are discussed below.

1.3.1 Nationalities and locational preferences

Analysing residents' nationalities (See Table 30) reveal that gated communities in middle-core areas have the highest proportion of Ghanaians (90 per cent) while their counterparts in inner-city areas have the least Ghanaian household population (79.3 per cent). This also means that there are more non-Ghanaian households in inner-city gated communities (21.1 per cent) than

in middle-core (10 per cent) and in peri-urban gated communities (12.4 per cent). City-wide, 4 out of every 5 resident living in gated communities are Ghanaians. However, comparing the proportion of Ghanaians nationwide (97.6 per cent) to the proportion of Ghanaians living in gated communities (84.9 per cent), it is evident that gated communities have fewer Ghanaians. Conversely, the proportion of non-Ghanaians living in gated communities (15.1 per cent) is much higher than the national average of 2.4 per cent, suggesting growing popularity of gated communities among foreigners and reflecting similar patterns in gated communities in other African countries (Frias and Udelsmann Rodrigues, 2018). It is unclear why middle-core gated communities have the highest proportion of Ghanaians. However, the dominance of non-Ghanaians in inner-city gated communities seems to suggest that foreigners prefer inner-city gated communities over those in other areas. This may be due to the proximity of such projects to the airport – an important consideration for foreigners due to obvious reasons, the CBD, the biggest shopping malls and important security zones like Burma Camp and Consulates of many economically advanced western countries. Living closer to these land uses save residents from commuting long distances. Also, the security externality generated within this zone may also be a plausible explanation for their attraction by non-Ghanaians.

Table 30. Summary of respondents' socio-demographic characteristics

Socio-demographic characteristics of household heads	Inner-city GCs (N=145)	Middle-core GCs (N=70)	Peri-urban GCs (N=170)	Across GAMA (N=385)	National Estimate
Nationality					
Ghanaian	115 (79.3)	63 (90.0)	149 (87.6)	327(84.9)	(97.6)
Other African national	10 (6.9)	4 (5.7)	10 (5.9)	24 (6.2)	(2.1)
European	2 (1.4)	0 (0)	2 (1.2)	4 (1.0)	(0.0)
North American	0 (0)	0 (0)	0 (0)	0 (0.0)	(0.0)
Other	18 (12.4)	3 (4.3)	9 (5.3)	30 (7.8)	(0.3)
Gender					
Male	110 (75.9)	48 (68.6)	114 (67.1)	272(70.6)	(65.3)
Female	35 (24.1)	22 (31.4)	56 (32.9)	113(29.4)	(34.7)
Age group					
18-34 years	1 (0.7)	3 (4.3)	22 (12.9)	26 (6.8)	(24.5)
35-44 years	40 (27.6)	34 (48.6)	90 (52.9)	164(42.6)	(10.6)
45-60 years	88 (60.7)	31 (44.3)	51 (30)	170(44.2)	(9.3)
Above 60 years	16 (11)	2 (2.9)	7 (4.1)	25 (6.5)	(6.5)
Marital status					
Single	7 (4.8)	3 (4.3)	22 (12.9)	32 (8.3)	(46) ^(a)
Married	64 (87.6)	64 (91.4)	137 (80.6)	328(85.2)	(41) ^(a)
Divorced	2 (1.4)	1 (1.4)	3 (1.8)	6 (1.6)	(2) ^(a)
Separated	2 (1.4)	2 (2.9)	4 (2.4)	8 (2.1)	(1.6) ^(a)
Widowed	5 (3.4)	0 (0)	2 (1.2)	7 (1.8)	(1.7) ^(a)
Living with my partner/consensual union	2 (1.4)	0 (0)	2 (1.2)	4 (1.0)	(7.2) ^(a)
Number of children living with you					
0	2 (1.4)	3 (4.3)	8 (4.7)	13 (3.4)	NA
1	48 (33.1)	26 (37.1)	41 (24.1)	115(29.9)	NA
2	58 (40)	30 (42.9)	64 (37.6)	152(39.5)	NA
3	37 (25.5)	9 (12.9)	51 (30)	97 (25.2)	NA
More than 3	0 (0)	2 (2.9)	5 (2.9)	7 (1.8)	NA

Level of education					
Primary (Basic, JHS)	0 (0)	0 (0)	0 (0)	0 (0)	(42.7)
Secondary (Technical/Vocational)	1 (0.7)	0 (0)	5 (2.9)	6 (1.6)	(20)
Tertiary (Bachelors, HND)	105 (72.4)	52 (74.3)	138 (81.2)	295(76.6)	(4.9)
Post-tertiary (Masters, Doctoral)	39 (26.9)	18 (25.7)	27 (15.9)	84 (21.8)	(0.3)
Management position					
Top-level management position	90 (62.1)	33 (47.1)	45 (26.5)	168(43.6)	NA
Middle-level management position	46 (31.7)	31 (44.3)	86 (50.6)	163(42.3)	NA
Low-level management position	9 (6.2)	6 (8.6)	36 (21.2)	51 (13.2)	NA
Non-managerial position	0 (0)	0 (0)	3 (1.8)	3 (0.8)	NA
Main employment sector					
Education and research	12 (8.3)	6 (8.6)	15 (8.8)	33 (8.6)	(4.8)
Agriculture	2 (1.4)	1 (1.4)	6 (3.5)	9 (2.3)	(41.5) ^(b)
Fishing, forestry, hunting & gathering	0 (0)	0 (0)	1 (0.6)	1 (0.3)	Part of
Electricity & water	2 (1.4)	7 (10)	10 (5.9)	19 (4.9)	(b)
Manufacturing	8 (5.5)	2 (2.9)	2 (1.2)	12 (3.1)	(0.4)
Construction, project management, Oil & gas	32 (22.1)	11 (15.7)	26 (15.3)	69 (17.9)	(10.8)
Trade and Hospitality	22 (15.2)	8 (11.4)	20 (11.8)	50 (13.0)	(3.1)
Transport and communication	12 (8.3)	7 (10)	12 (7.1)	31 (8.1)	(24.4)
Real estate, financial services and business	29 (20)	15 (21.4)	46 (27.1)	90 (23.4)	(3.9)
Mining & Quarrying	3 (2.1)	2 (2.9)	4 (2.4)	9 (2.3)	(0.7)
Government and public service	6 (4.1)	7 (10)	10 (5.9)	23 (6.0)	(1.1)
Civil society & advocacy	2 (1.4)	1 (1.4)	3 (1.8)	6 (1.6)	(1.5)
Health and allied health	10 (6.9)	3 (4.3)	6 (3.5)	19 (4.9)	NA
Retired	1 (0.7)	0 (0)	6 (3.5)	7 (1.8)	(1.2)
Other	4 (2.8)	0 (0)	3 (1.8)	7 (1.8)	NA
					9.7
Monthly income					
Below Ghc 2,000	0 (0)	0 (0)	6 (3.5)	6 (1.6)	NA
Ghc 2,000 – 3,000	0 (0)	1 (1.4)	16 (9.4)	17 (4.4)	NA
Ghc 3,001 – 4,000	8 (5.5)	22 (31.4)	60 (35.3)	90 (23.4)	NA
Ghc 4,001 – 5,000	28 (19.3)	20 (28.6)	49 (28.8)	97 (25.2)	NA
More than Ghc 5,000	109 (75.2)	27 (38.6)	39 (22.9)	175(45.5)	NA
Housing tenure					
Rent-free	1 (0.7)	0 (0)	46 (27.1)	47 (12.2)	(20.8)
Short-term renter (Less than 2-years)	0 (0)	0(0)	4 (2.4)	4 (25.2)	(31.1) ^(c)
Long-term renter (More than 2 years)	32 (22.1)	2 (2.9)	12 (7.1)	46 (11.9)	Part of
Homeowner	112 (77.2)	68 (97.1)	108 (63.5)	288(74.8)	(c) (47.2)
Length of stay in GC					
Less than 1 year	0 (0)	0 (0)	8 (4.7)	8 (2.1)	NA
1-3 years	2 (1.4)	25 (35.7)	47 (27.6)	74 (19.2)	NA
4-6 years	26 (17.9)	45 (64.3)	110 (64.7)	181 (47)	NA
7-10 years	64 (44.1)	0 (0)	5 (2.9)	69 (17.9)	NA
More than 10 years	53 (36.6)	0 (0)	0 (0)	53 (13.8)	NA

Note: Percentages are in parentheses. NA means 'Not Applicable'.

Notes: The national average for marital status was obtained from the 2015 Ghana Labour Force Report. The remaining national estimates are from the 2010 National Population Census.

Sources: Author's survey data (2018), The 2010 National Population and Housing Census and 2015 Ghana Labour Force Report

1.3.2 Age brackets and locational preference

In terms of age brackets (See Table 31), residents living in inner-city gated communities were much older than those in middle-core and peri-urban gated communities. For example, inner-city gated communities have the highest proportion of residents within these two age brackets: '45 to 60 years' (60.7 per cent) and 'Above 60 years' (11 per cent), while this same cohort in

middle-core and peri-urban gated communities respectively constitute 44.3 per cent and 2.9 per cent and 30 per cent and 4.1 per cent. Conversely, more residents in middle-core gated communities (52.9 per cent) and peri-urban gated communities (65.8 per cent) have a youthful population who are aged ‘less than 45 years’ than inner-city gated communities (28.3 per cent).

Table 31. Chi-Squared Test of Association between residents' age and where they live

Age brackets of Residents	Number & Percentage of Respondents			
	Inner-city areas	Middle-core areas	Peri-urban areas	City-wide
18 – 34	1 (0.7)	3 (4.3)	22 (12.9)	26 (6.8)
35 – 44	40 (27.6)	34 (48.6)	90 (52.9)	164 (42.6)
45 – 60	88 (60.7)	31 (44.3)	51 (30)	170 (44.2)
Above 60	16 (11)	2 (2.9)	7 (4.1)	25 (6.5)
Total	145 (37.7)	70 (18.2)	170 (44.2)	385 (100)

Chi-Square (χ^2) = 54.891, df=6, Sig. = 0.001

Phi (ϕ) = 0.378, Approximate Sig. = 0.001

Cramer's V = 0.265, Approximate Sig. = 0.001

Note: Percentages are in parentheses. The Null hypothesis is rejected at 95% C.I

Source: Author's survey data (2018)

The statistics above implies that there is a spatial stratification of residents living in gated communities based on location. This spatialisation of different age cohorts has come about partly because of the expensive price quoted for housing in the inner-city relative to those in middle-core and peri-urban areas. Also, this spatialisation corroborates the assertion by some scholars that gated communities create socio-spatial segregation by partitioning urban societies into the ‘haves’ and ‘have-nots’ (Caldeira, 1996; Kovács and Hegedus, 2014) as well as into the ‘have-more’ and the ‘have-little’.

1.3.3 Income brackets and locational preferences

Relatedly, income varies between residents living in inner-city gated communities on the one hand and those in middle-core and peri-urban gated communities on the other hand (See Table 33). For example, 28.8 per cent of residents living in inner-city gated communities earn above Ghc 5,000, while only 15.4 per cent and 10.1 per cent of residents living in middle-core and peri-urban areas respectively earn this much. This amount is at least, twice the highest national average monthly earnings (Ghc 2,196.16) paid to people working in the Electricity, gas, steam and air conditioning supply industry (Ghana Statistical Service, 2016 p.45). On the other hand,

there are more people living in middle-core (6 per cent) and in peri-urban areas (21.4 per cent) who earn up to Ghc 4,000 than those living in inner-city gated communities (2.1 per cent). This clear divide in income distribution implies that there is an association between the amount of income a resident earns and where their gated community is located. Indeed, a chi-Square test of association between residents' income brackets and the locational classification confirms this association, as the null hypothesis of no difference income, is rejected (See Table 32).

Table 32. Chi-Squared Test of Association between locational classification and monthly income

Locational classification of gated community	Monthly income of gated residents (in Ghc)					City-wide
	Below 2000	2000 – 3,000	3001 – 4,000	4,001 – 5,000	Above 5,000	
Inner-city areas	0 (0)	0 (0)	8 (2.1)	28 (7.3)	109 (28.8)	145 (37.7)
Middle-core areas	0 (0)	1 (0.3)	22 (5.7)	20 (5.2)	27 (15.4)	70 (18.2)
Peri-urban areas	6 (1.6)	16 (4.2)	60 (15.6)	49 (12.7)	39 (10.1)	170 (44.2)
Total	6 (1.6)	17 (4.4)	90 (23.4)	97 (25.2)	175 (45.5)	385 (100)

Chi-Square (χ^2) = 108.126, df=8, Sig. = 0.001

Phi (ϕ) = 0.530, Approximate Sig. = 0.001

Cramer's V = 0.375, Approximate Sig. = 0.001

Note: The Null hypothesis is rejected at 95% C.I

Source: Author's survey data (2018)

1.3.4 Residents' marital status and household income brackets

Also, it was found that married people are dominant across all the gated communities. Eight out of every 10 residents are married. This proportion of married people is twice the national average of 4 in every 10 (See Table 30). This high proportion of married people may partly be attributed to the fact that buying a house in a gated community often requires two working adults to combine their incomes. This phenomenon is quite common among first-time homebuyers who find it onerous to raise the required amount to pay for the expensive house price, often within just a year. Indeed, an analysis of the mean difference in income category between residents in non-coupled households, namely; single, separated, divorce, and those in coupled households, namely; married and living with my partner, suggest that the latter group belongs to a higher income bracket than the former. This mean difference in income categories between the two groups is statistically significant using the Kruskal-Wallis test (See Table 33).

Table 33. Kruskal-Wallis Test of Difference in Mean Income Bracket of Non-Coupled and Coupled households

Residents' Marital status	Mean	Std. Dev	Min. Category	Max. Category	Kruskal-Wallis Sig.
Non-coupled households	3.68	1.052	<Ghc2,000	>Ghc5,000	0.001
Coupled households	4.15	0.978	<Ghc2,000	>Ghc5,000	

Note 1: The Null hypothesis is rejected at 5% Confidence level

Note 2: The mean and standard deviation relates to the ordinal coding of the categories.

Source: Author's survey data (2018)

1.3.5 Educational attainment and residents' management position at their workplaces

Regarding education, an overwhelming majority of all residents living in gated communities (98.4 per cent) have been educated up to at least the tertiary level. This proportion of tertiary-educated residents contrasts sharply with the national average of only 3.9% (See Table 34). In spite of this unusually high educated people living in gated communities across GAMA, there are still statistically significant differences in educational attainments of residents across the different locational classifications. For example, residents living in inner-city gated communities have more people (10.1 per cent) who hold post-tertiary qualifications compared to 4.7 per cent and 7 per cent for residents living in middle-core and peri-urban areas respectively. Similarly, there are more residents in peri-urban (35.8 per cent) who hold Tertiary qualifications than those in inner-city (27.3 per cent) and middle-core (13.5 per cent).

Table 34. Chi-Squared Test of Association between residents' educational attainment and where they live

Educational attainment	Number & Percentage of Respondents			
	Inner-city areas	Middle-core areas	Peri-urban areas	City-wide
Secondary school leaver	1 (0.3)	0 (0)	5 (1.3)	5 (1.6)
Tertiary	105 (27.3)	52 (74.3)	138 (35.8)	295 (76.6)
Post-Tertiary	39 (10.1)	18 (4.7)	27 (7.0)	84 (21.8)
Total	145 (37.7)	70 (18.2)	170 (44.2)	385 (100)

Chi-Square (χ^2) = 9.670, df=4, Sig. = 0.046

Phi (ϕ) = 0.158, Approximate Sig. = 0.046

Cramer's V = 0.112, Approximate Sig. = 0.046

Note: The Null hypothesis is rejected at 95% C.I

Source: Author's survey data (2018)

1.3.6 Residents' employment sector and locational preferences

It was further uncovered that there is an association between the position that residents occupy at their workplaces and where they live. For example, 23.4 per cent of residents living in inner-city gated communities occupy top-level management positions compared with 8.6 per cent and 11.7 per cent for residents living in middle-core and peri-urban gated communities respectively (See Table 35). Similarly, there are more residents (9.4 per cent) who occupy low-level management position in inner-city gated communities than those in middle-core (1.6 per cent) and inner-city (2.3 per cent) respectively. This spatial stratification of management positions among residents living in gated communities may be linked to the fact that most workers in top-level management positions need to live closer to their businesses or corporations, most of which are located in the inner-city area. Living within inner-city gated communities, therefore, means that these top-level managers avoid long commuting to work. It also boosts the corporate image of the businesses or organisations they work for, as it may appear debasing if they always got stuck in traffic and got to work late because their companies cannot afford to house them in inner-city gated communities. The converse is true for residents occupying low-level management positions, who can afford to get stuck in traffic without adversely hurting their company's corporate brand.

Table 35. Associations between respondents' management positions and where their gated communities are located

Respondents' management position at workplace	Number & Percentage of Respondents			
	Inner – City Areas	Middle – Core Areas	Peri – Urban Areas	City-wide
Top-level management	90 (23.4)	33 (8.6)	45 (11.7)	168 (43.6)
Middle-level management	46 (11.9)	31 (8.1)	86 (22.3)	163 (42.3)
Low-level management	9 (2.3)	6 (1.6)	36 (9.4)	51 (13.2)
No management position	0 (0)	0 (0)	3 (0.8)	3 (0.8)
Total	145 (37.7)	70 (18.2)	170 (44.4)	385 (100)

Chi-Square (χ^2) = 48.065, df=6, Sig. = 0.001

Cramer's V = 0.250, Approximate Sig. = 0.001

Note: Percentages are in parentheses. The Null hypothesis is rejected at 5% confidence level

Source: Author's survey data (2018)

1.3.7 Employment sector and locational preference

Regarding the sectors in which residents are employed and where their gated communities are located, no statistically significant association was uncovered. However, it does appear that the characterisation of gated communities as a club (Webster, 2002) constituted by a self-selected group of people is reinforced by the sectors in which most of their residents are employed. For example, unlike at the

national level, where skilled agriculture and agricultural-related services remain the dominant economic sector for the active labour force (41.5 per cent, See Table 30), only 2.6 per cent of residents living in gated communities work in the agricultural sector. In contrast, ‘real estate, financial service and banking’ appears to be the industry in which most residents living in gated communities are employed. Indeed, a little above a quarter (23.4 per cent) of all residents sampled from the seven case studies are employed in this sector. The real estate sector is closely followed by people working in the ‘construction project management and oil and gas’ sector (17.9 per cent). The dominance of these two employment sectors may be attributed to two reasons. The first is that some of the gated communities were developed by financial institutions or their subsidiaries. For example, Ubuntu Court was developed by UT Properties, a subsidiary of the now-defunct UT Bank. Also, HFC Phases I & II were developed by HFC Realty, a subsidiary of HFC Bank now Republic Bank. Therefore, with the mother bank being both the investor and partly the developer, it is less costly to offer mortgage loans to their staff members compared to people unrelated to their business. Indeed, selling to such people will reduce the transaction costs should the mortgagor default on her/his loan repayment and foreclosure proceedings have to be initiated. The second explanation relates to the influence of foreign expatriates working in Ghana. Since liberalising the Ghanaian economy and also after the nation’s discovery of oil in large commercial quantities (See Obeng-Odoom, 2018), more expatriates working in the oil and gas industries have developed a taste for gated communities. Developers being smart, have accordingly responded by developing gated communities that attract these foreign expatriates.

1.3.8 Locational classification and length of stay in gated communities

Finally, there is some association between how long residents have lived in a gated community and where their gated community is located (See Table 36). For example, while a total of 30.4 per cent of residents living in inner-city gated communities have lived there for more than 6 years, only 1.3 per cent of residents in peri-urban gated communities and none in middle-core gated communities have stayed in gated communities for this long. In fact, it is only inner-city gated communities who have residents who have lived there for more than 10 years. This spatialisation of length of stay in gated communities reflects both the evolution of gated communities across GAMA and their time-space trajectories. Indeed, the pioneer gated communities in Ghana were completed around the early to mid-2000s while their counterparts in middle-core and peri-urban areas were completed more recently (post-2010). The Chi-Squared test of association in Table 37 and the project construction and end dates of the case studies in Table 30 confirm this assertion.

Table 36. Chi-Squared Test of Association between Respondents' length of stay in gated community and where the gated community is located

Length of stay in gated community	Number & Percentage of Respondents			
	Inner – City Areas	Middle – Core Areas	Peri – Urban Areas	City-wide
Less than 1 year	0 (0)	0 (0)	8 (2.1)	8 (2.1)
1 – 3 years	2 (0.5)	25 (6.5)	47 (12.2)	74 (19.2)
4 – 6 years	26 (6.8)	45 (11.7)	110 (28.6)	181 (47)
7 – 10 years	64 (44.1)	0 (0)	5 (1.3)	69 (17.9)
More than 10 years	53 (13.8)	0 (0)	0 (0)	53 (18.8)
Total	145 (37.7)	70 (18.2)	170 (44.2)	385 (100)

Chi-Square (χ^2) = 269.327, df=8, Sig. = 0.001

Cramer's V = 0.591, Approximate Sig. = 0.001

Note: Percentages are in parentheses. The Null hypothesis is rejected at 5% confidence level

Source: Author's survey data (2018)

Having analysed the socio-demographic characteristics of residents living in gated communities, the next section develops a conceptual framework on reasons why people move into gated communities and tests the validity of the framework using empirical data from residents living in gated communities.

2. Conceptualising reasons why people move into gated communities

There are several arguments in the literature on why people move into gated communities. However, those commonly cited include: fear of crime (Blakely and Snyder, 1997; Low, 2001), search for a sense of community (Blandy and Lister, 2005; Kenna and Stevenson, 2013), exclusive enjoyment of club amenities (Roitman, 2005; Webster, 2002), safe environment for children (Low, 2001; Shamsuddin et al., 2014), asset value and investment potential (Bible and Hsieh, 2001; Lacour-Little and Malpezzi, 2001) and prestige (Roitman, 2005; Sanchez et al., 2005). For this chapter, these arguments would be referred to as mainstream demand-based arguments as they mostly derive from empirical studies on residents living in gated communities, who are said to constitute the demand-side of the gated community equation (Roitman, 2010).

In addition to the arguments above, I posit two constructs as constituting reasons why Ghanaians move into gated communities. These two constructs are (1) land administration challenges and (2) land use planning challenges in Ghana. Land administration challenges are conceptualised as challenges inherent in the process of land acquisition (Ahmed et al., 2018;

Bartels et al., 2018), land formalisation or title registration (Baffour Awuah et al., 2013; Ehwi and Asante, 2016) and land tenure security (Bansah, 2017; Barry and Danso, 2014; Bartels et al., 2018). The intuition behind proposing land administration challenges as a plausible explanation for why people move into gated communities is that living in a gated community relieves people from personally dealing with these land administration challenges cited above.

Land use planning challenges on the other hand is conceptualised as capturing arguments related to difficulties in obtaining a building permit (Arku et al., 2016; Hammah, 2015), getting access to better physical infrastructure like good roads and drainage (Baffour Awuah, 2016b; Yeboah, 2000), getting access to reliable services and utilities and living in well-planned neighbourhood (Fuseni and Kemp, 2015; Larbi, 1996). The intuition here is that people would move into gated communities because they perceive that in gated communities, they would be efficiently supplied with utilities and amenities lacking in traditional neighbourhoods. Also, living in gated communities would relieve them from the headache in personally acquiring a building permit for their dwellings.

Additionally, I propose that the decision to move into a gated community would be predicted by a person's socio-demographic characteristics, their housing situation and also the location where the gated community is located. This is because, regarding socio-demographic characteristics, some studies in the US, (Blakely and Snyder, 1997; McKenzie, 1994) maintain that some common interest developments only accepts people within a certain age-group. Also, in New York and Texas, Low (2001) reports that families with children felt compelled to move from their traditional neighbourhoods into gated communities because they felt their children would be safer in gated communities. Also, regarding housing tenure and compliance with Conditions, Conventions and Restrictions (CCRs), McKenzie (1994) argues that residents in American gated communities, particularly homeowners, do not find the prescriptions in the CCRs as burdensome because they protect the asset price of their houses. And regarding the influence of location, the analysis in section one of this chapter has shown that gated communities in different urban classifications often attract people from different socio-demographic backgrounds. More crucially, different urban locations may face different land-related problems and land use planning challenges, making residents in different locations advance different justifications for moving into gated communities. Figure 18 presents a conceptual framework showing how these five components interact to influence people's decision to move into gated communities.

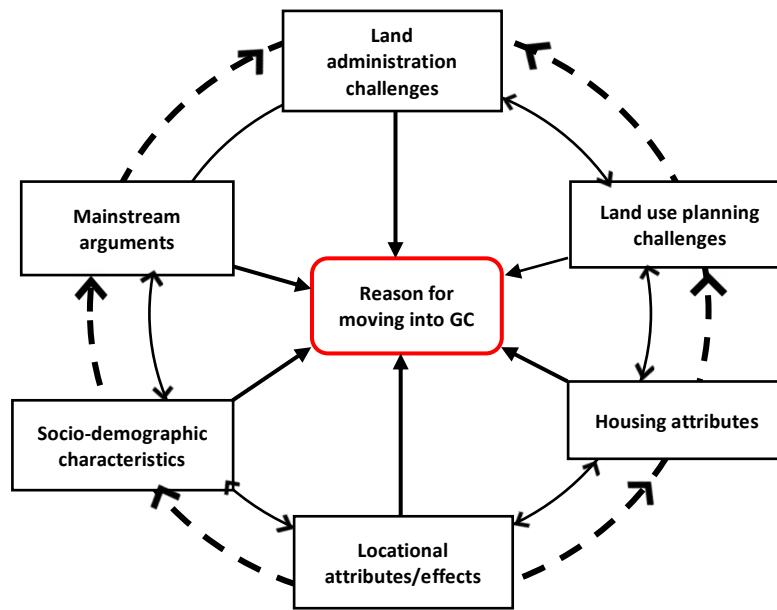


Figure 18. Conceptual framework of how mainstream demand-based arguments, land administration challenges, land use planning challenges, demographic characteristics, housing situation and locational attributes contribute towards why people move into gated communities. The double-headed arrows show possible correlations between components while single headed arrows in the outer circle show the potential influence of locational attributes on all the other components in the conceptual framework.

2.1 Descriptive statistics on reasons why people move into gated communities

This section presents descriptive statistics of the three constructs proposed as constituting the reasons why people move into gated communities in Ghana. From Table 37, it is evident that the majority of residents agree with the influence of these three constructs on their decision to move into gated communities. For example, the extent of agreement regarding the mainstream demand-based arguments, was 85.5 per cent, 71.4 per cent, 81.8 per cent, 81.6 per cent for statements 1 to 4. However, on two statements, namely; (1) ‘Houses in a GC are better investments’ and (2) ‘Living in a GC confers prestige’, respondents expressed both uncertainty (54.3 per cent) and disagreement (35.3 per cent). A Scale Reliability Test to measure the internal consistency of this construct returned a Cronbach Alpha statistic of 0.550, which was interpreted as acceptable (See Taber, 2018 p.1279). However, the internal consistency of this construct was improved to a relatively high threshold of 0.81 by removing the two statements on which respondents expressed uncertainty and disagreement as suggested by SPSS. Also, regarding the statements capturing land administration challenges, residents expressed

agreements on five out of the six statements. For example, the extent of agreement with statements 1, 2, 3, 5 and 6 amounted to 91.9 per cent, 92.5 per cent, 87 per cent, 88.3 per cent and 86.8 per cent respectively. It is only on statement 4 - 'GCs reduce the cost of registering land' which respondents expressed disagreement (21.9 per cent). The Scale Reliability statistic for this construct returned a Cronbach Alpha statistic of 5.27, which was interpreted as acceptable. However, this statistic was also improved to a relatively high threshold of 7.87 by removing the statement on which respondents expressed disagreement as suggested by SPSS.

Finally, regarding the statements capturing the construct – land use planning challenges in Ghana, respondents demonstrated strong agreement with five out of the six statements. For example, the extent of agreement on statements 1, 2, 3, 4 and 6 were 74.3 per cent, 72.2 per cent, 83.9 per cent, 81.3 per cent, and 75.8 per cent respectively. It is only on the statement – 'Management of gated communities are more responsive to residents' needs than local authorities' that respondents expressed uncertainty (68.8 per cent). The Scale Reliability statistic to ascertain internal consistency of this construct returned a Cronbach Alpha of 0.604, which was interpreted as acceptable. This statistic was also improved to a relatively high threshold of 0.738 by removing statement 6 – 'Gated communities have good neighbourhood planning' as suggested by SPSS. Having verified the internal consistency of the three main constructs, the Overall Scale Reliability for the remaining 14 statements was improved to a strong threshold of 9.04 (See Taber, 2018).

After verifying the internal consistency of the three constructs, the study went on to test, the validity of the constructs using the empirical data collected from residents. The reason for conducting this analysis is first to show whether the statements under the proposed constructs load together in explaining why people move into gated communities as conceptualised or they load differently, in which case a new construct needs to be created and the conceptual framework, accordingly modified. If some of the statements under each construct load together as conceptualised, then it may be possible to also ascertain the extent to which each construct explains the total variance (R^2) in the reasons why people move into gated communities. This way, the claim that land administration and land use planning challenges in Ghana constitute significant reasons why people move into gated communities can be tested.

Table 37. Descriptive statistics and scale reliability scores on statements constituting reasons why people move into gated communities

Overall Scale Reliability Cronbach (α) = 0.689		Percentage scores on scale ranging between 1 – 10, where; 1 – 3.99 = Disagreement, 4 – 6.99 = Unsure and 7 - 10 = Agreement									
Mainstream demand-based arguments, Cronbach (α) = 5.50		1	2	3	4	5	6	7	8	9	10
1	GCs provide extra protection and security to residents	1.3	0.3	0.8	1.3	3.9	7.0	12.7	18.4	29.1	25.2
2	GCs offer a sense of community	0.3	2.1	1	2.3	6.8	16.1	22.9	25.7	17.19	4.9
3	GCs facilitate exclusive enjoyment of amenities	0.5	0.8	1	0.5	6	9.4	13.8	27.5	24.7	15.8
4	GC provide a safe and conducive environment to raise children	0	0.3	1.3	2.1	6.0	8.8	13.2	22.6	25.2	20.5
5	Houses in gated communities are better investment	4.9	4.2	6.2	4.4	10.9	15.1	18.4	20.8	10.1	4.9
6	Living in a GC confers prestige	4.7	4.2	6.8	9.1	17.1	22.9	16.9	10.9	5.5	2.1
Land administration challenges, Cronbach (α) = 5.27											
1	GCs resolve uncertainties associated with land acquisition	0.8	0	0	0.8	1.6	4.9	13.8	24.9	21.6	31.7
2	GCs eliminate bureaucracies in acquiring state and customary lands	0	0	0.3	0.3	2.9	4.2	12.5	22.9	26.8	30.4
3	GCs eliminate bureaucracies in registering land	1	0.3	0.3	0.8	3.6	7	12.7	20.5	26.8	27
4	GCs reduce the cost of registering land	17.7	16.4	17.7	10.4	17.7	8.3	5.7	2.6	3.6	0
5	GCs eliminate problems of multiple land sales	0	0.3	0	0.5	2.6	8.3	15.8	22.6	22.5	24.4
6	GCs eliminate problems of land litigations	1	0.3	0.8	0.5	6.8	3.9	4.4	15.8	26.2	40.3
Land use planning challenges, Cronbach (α) = 6.04											
1	Living in a GC reduce bureaucracies involved in obtaining a building permit	1.6	0.3	1.6	2.9	8.8	10.6	15.6	18.2	22.3	18.2
2	Living in a GC reduce the cost of obtaining a building permit	3.1	1.6	2.6	3.1	7.8	9.6	17.9	19.7	18.2	16.4
3	GCs provide residents with better physical infrastructure	0.8	0.3	0.5	1.8	4.9	7.8	17.9	24.9	24.2	16.9
4	Services and utilities provided to gated communities are more reliable than in traditional neighbourhoods	0	0.5	1	1	4.7	5.5	15.6	18.4	30.4	22.9
5	Management of GCs are more responsive to residents' needs than local authorities	0.8	2.3	3.4	4.9	7.5	12.2	16.6	21	17.1	14
6	GCs have good neighbourhood planning than traditional neighbourhoods	2.1	0.8	1.8	2.6	4.4	12.5	13.2	19.5	21.8	21.3

2.2 Analysing the validity of the conceptual framework regarding reasons why people move into gated communities

Exploratory Factor Analysis (EFA) was conducted on the remaining 14 statements to check the extent to which the empirical data mirrors the constructs in the conceptual framework.

2.2.1 Setting up the Exploratory Factor Analysis

Before conducting the EFA, the Kaiser-Meyer-Olkin Measure of Sampling Adequacy statistic and Bartlett's Test of Sphericity were checked for their strength and significance. Both criteria were met. Also, the Maximum Likelihood Method was used to extract the factors because it accounted for both common and unique variables inherent within each construct, even if not explicitly stated. Also, the factor rotation employed was the Direct Oblimin Method because of the possibility of correlations of statements across different constructs (Fabriger et al., 1999). The number of Factors to extract was unspecified and factor loadings less than 0.3 were suppressed. Lastly, it was ensured that the data met the Goodness-of-Fit Test.

2.2.2 Results

The EFA extracted four factors out of the 14 statements. Together, these four factors accounted for 53.425 per cent of the total variance explained (See Table 38). Factor 1 accounted for 25.927 per cent of this total variance in the Initial Eigen Values. It loaded with five statements. Four of these statements were consistent with land administration challenges as conceptualised, in addition to one statement from land-use planning challenges. Two statements capturing the construct – land administration challenges, namely; (1) 'GCs resolve uncertainties associated with land acquisition' and (2) 'GCs eliminate bureaucracies in acquiring state and customary lands' recorded higher factor loadings of above 0.5. Factor 2 accounted for 11.885 per cent of the total variance explained and loaded with six statements. Of these six statements, three comprised the mainstream demand-based arguments and another three statements from land-use planning challenges. Two of the mainstream demand-based arguments, namely; (1) GCs facilitate exclusive enjoyment of amenities' and (2) 'GCs provide a safe and secure environment to raise children' also recorded strong factor loadings of above 0.5. Similarly, the

two statements from land-use planning challenges loading under Factor 2, namely; (1) ‘GCs provide residents with better physical infrastructure’ and (2) ‘Services and utilities in gated communities are more reliable than in traditional neighbourhoods’ also had good factor loadings of above 0.5. Factor 3 accounted for 8.107 per cent of the total variance explained and loaded with one argument on land use planning challenges which carried a negative factor loading of -0.612. Factor 4 accounted for 7.505 per cent of the total variance explained and also loaded with one statement capturing land administration challenges. Thus, the results from the EFA to a great extent validate the proposed conceptual framework, particularly the arguments on land administration challenges. However, the EFA results also imply that three statements capturing land use planning challenges be joined with the mainstream demand-based arguments under Factor 2 since they correlate quite well and could be measuring the same thing.

Table 38. Pattern Matrix of arguments capturing reasons why people move into gated communities and the Factors extracted

Arguments capturing reasons why people move into gated communities (Variables)	Factors and their loadings			
	F-1	F-2	F-3	F-4
GCs provide extra protection and security to residents		0.389		
GCs facilitate exclusive enjoyment of amenities		0.690		
GC provide a safe and conducive environment to raise children		0.556		
GCs resolve uncertainties associated with land acquisition	0.556			
GCs eliminate bureaucracies in acquiring state and customary lands	0.583			
GCs eliminate bureaucracies in registering land	0.324			
GCs eliminate problems of multiple land sales				0.305
GCs eliminate problems of land litigations	0.307			
Living in a GC reduce bureaucracies involved in obtaining a building permit	0.339			
Living in a GC reduce the cost of obtaining a building permit				-0.608
GCs provide residents with better physical infrastructure		0.612		
Services and utilities provided to gated communities are more reliable than in traditional neighbourhood		0.545		
Management of GCs are more responsive to residents needs than local authorities		0.424		
Eigen values	3.630	1.664	1.135	1.051
Total variance of Eigen Value explained per factor	25.927	11.885	8.107	7.505
Total variance by all four factors = 53.425				

2.2.3 The Number of Factors retained

Following the results from the EFA, the Catell scree test plot (See Fabriger et al., 1999) was used in deciding the number of factors to be retained to analyse the extent to which residents’ socio-demographic characteristics, housing situation and where their gated communities are

located determine their reason for moving into gated communities. This was done by examining the graph and retaining all factors on the ‘scree’ plot below which the drop in the magnitude of the Eigen values are not substantial (Fabriger et al., 1999 p.278). Thus, from Figure 19 below, Factors 1, 2 and 3 are eligible for retention, however, the statement under Factor 3 has a negative factor loading, which implies a negative relationship with the construct being measured. Also, the drop in the percentage of the total variance in the Eigen value is most substantial between Factor 1 and 2 (29.927 less 11.885 = 14.042) than between Factor 2 and 3 (11.885 less 8.107 = 3.778). Hence, intuitively it is justifiable to retain only Factors 1 and 2 as constituting the sets of arguments that significantly capture the reasons why people move into gated communities.

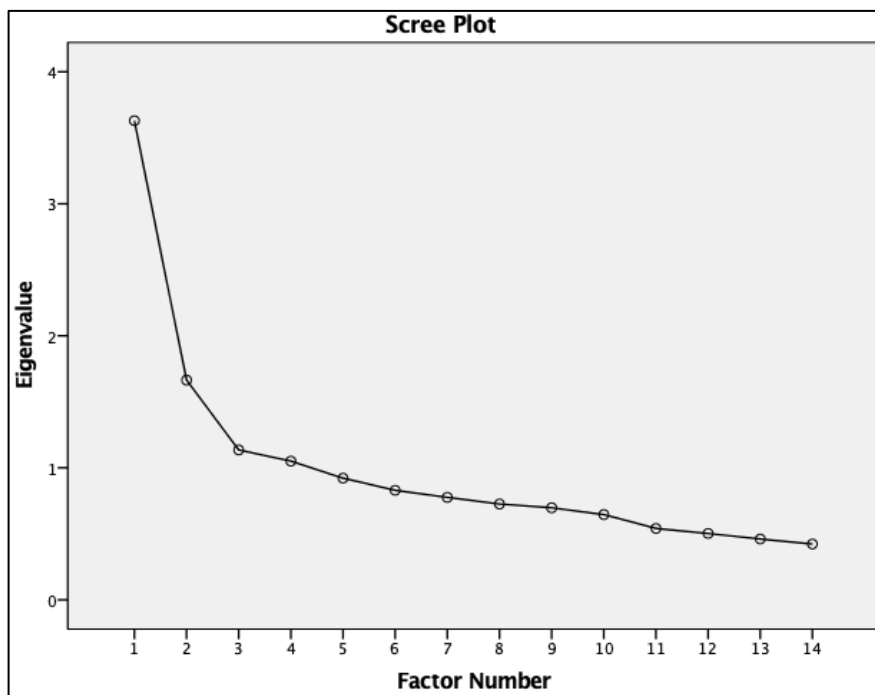


Figure 19. Scree plot showing the Eigen value of each Factor

2.2.4 Naming the Factors retained

Factors 1 and 2 were respectively named ‘benefits resulting from land administration challenges’ (hereafter BLACs) and ‘mainstream benefits’ (hereafter MBs) respectively. This is because the loading of the argument ‘gated communities reduce bureaucracies involved in obtaining a building permit’ is not incongruous with the arguments on land administration challenges retained after the EFA as they all, in a sense, reflect institutional and administrative

challenges associated with the broader definition of land administration which encompasses land use planning (See Food and Agriculture Organization, 2002; Zevenbergen, 2009). Similarly, the loading of three statements capturing land use planning challenges with the mainstream arguments is intuitively sound. For example, the statement – ‘gated community facilitate exclusive enjoyment of amenities’ as an example of a mainstream demand-based arguments is intuitively consistent with these three arguments on land use planning challenges which loaded under factor 2, namely; (1) ‘gated communities provide residents with better physical infrastructure’, (2) ‘Services and utilities provided in gated communities’ are more reliable than in traditional neighbourhoods’ and (3) ‘Management of GCs are more responsive to residents’ needs than local authorities’. It can be argued that all these statements reinforce the view that gated communities are better governed than traditional neighbourhoods owing to their strict enforcements of CCRs which equally hold management accountable in terms of their delivery of pseudo-public goods and services (Buchanan, 1965; Webster, 2002). Table 39 summarises the statements that loaded under Factors 1 and 2.

Table 39. List of statements loading under the Retained Factors

Statements capturing reasons why people move into gated communities (Measured Variables)	BLACs	MBs
1 GCs provide extra protection and security to residents		0.389
2 GCs facilitate exclusive enjoyment of amenities		0.690
3 GC provide a safe and conducive environment to raise children		0.556
1 GCs resolve uncertainties associated with land acquisition	0.556	
2 GCs eliminate bureaucracies in acquiring state and customary lands	0.583	
3 GCs eliminate bureaucracies in registering land	0.324	
4 GCs eliminate problems of multiple land sales	0.305	
5 Living in a GC reduce bureaucracies involved in obtaining a building permit	0.339	
4 GCs provide residents with better physical infrastructure		0.612
5 Services and utilities provided to gated communities are more reliable than in traditional neighbourhood		0.545
6 Management of GCs are more responsive to residents needs than local authorities		0.424
Eigen value per factor	3.630	1.664
Total variance in Eigen Value explained per factor	25.927	11.885
Total variance in Eigen Value explained by the two factors = 37.812		

Note: Statements in bold relates to BLACs

2.2.5 Creating Factor Scores to analyse predictors of residents' reasons for moving into gated communities

Having obtained the two main arguments constituting reasons why people move into gated communities, a factor score was created using the 'Coarse Method' (See Grice, 2001). This was executed by estimating the total mean score on statements loading under both BLACs and MBs; as expressed in the equation below:

$$\frac{\sum_{n=1}^{385}[(\bar{x})BLACS_{1-5}]}{5} \text{ and } \frac{\sum_{n=1}^{385}[(\bar{x})MBS_{1-6}]}{6}; \text{ where } (\bar{x}) BLACS_{1-5} \text{ and } (\bar{x}) MBS_{1-6} \text{ represent mean scores of all retained statements capturing 'BLACs 1 to 5' and MBs 1 to 6 respectively.}$$

2.2.6 Creating a dependent variable from the Factor Scores to analyse determinants of residents' decisions to move into gated communities

Having obtained the factor score for both BLACs and MBs, the likelihood of each residents' reasons to move into a gated community being influenced by BLACs or MBs was estimated by finding the difference in residents' mean score on BLACs and MBs, in the form: $(\bar{x}) BLACs_i - (\bar{x}) MBS_i$; where i represent a resident living in a gated community. The intuition behind this estimation is that, residents' mean scores on BLACs and MBs can be thought of as though they have to subject both arguments to a vote, such that the difference in mean scores would give an insight into the dominant argument which influenced their decision to move into a gated communities just as it is done in a majority rule voting system (Brams and Fishburn, 2002). If the difference is positive, it implies that a person's decision to move into a gated community was predominantly influenced by BLACs. Conversely, if the difference is negative, it implies that the decision to move into a gated community was not influenced by BLACs but rather MBs. If the difference is 0, it implies none of the two arguments was dominant. However, since the interest is to estimate the determinants of either arguments, residents who mean score difference are null were excluded from the analysis. Following this specification, the following statistics emerged from the 385 respondents sampled from the seven case study projects.

Table 40. Number of Respondents influenced by both BLACs and MBs

Category of Residents	Freq.	%
Category 1: Those predominantly influenced by BLACs (Difference > 0)	227	58.96
Category 2: Those predominantly influenced by MBs (Difference < 0)	145	37.66
Category 3: Those not predominantly influenced by either argument (Difference = 0)	13	3.38
Total Number of Respondents	385	100

Source: Author's survey data (2018)

From Table 40, it is evident that residents in category 3 are disproportionately under-represented and hence it is justifiable to exclude them from the analysis. The adjusted percentage of residents influenced by either BLACs or MBs is summarised in Table 41:

Table 41. Distribution of Residents after excluding those not influenced by either BLACs or MBs

Category of Residents	Freq.	%
Category 1: Those predominantly influenced by BLACs (Difference > 0)	227	61%
Category 2: Those predominantly influenced by MBs (Difference < 0)	145	39%
Total Number of Respondents	327	100

Source: Author's survey data (2018)

3. Analysing the predictors of people's reasons for moving into gated communities

This section analyses the predictors of residents' decisions to move into gated communities.

3.1 Model Specification

Following the two main arguments – BLACs and MBs, a binary logistic regression model was specified to examine the extent to which the socio-demographic characteristics of residents, their housing situation and the locational characteristics of where they live predict the likelihood of their decision to live in a gated community being influenced by either BLACs or MBs.

3.2 The variables in the Model

The dependent variable is a dummy of being influenced by either BLACs or MBs. This is coded as 1 if influenced by BLACs and 0 if NOT influenced by BLACs but rather by MBs respectively. The independent variables comprise a total of 12 variables capturing residents' socio-demographic characteristics, housing circumstance and locational characteristics. The socio-demographic characteristics comprise nine variables, namely: (1) nationality, (2) gender, (3) age-bracket, (4) marital status, (5) number of children living in household, (6) educational attainment, (7) employment sector, (8) management position at workplace and (9) Income brackets. Residents' housing situation comprises two variables namely; (1) housing tenure and (2) length of stay in a gated community. The locational characteristic variable is just one – locational classification. Following the dominance of a few categories in the socio-demographic characteristics of residents, it was useful to collapse some categories in order to have adequate variation in the independent variables. Table 42 summarises the new categories of variables created from the original socio-demographic characteristics of residents presented in Table 31.

Table 42. List of variables including in the Logit Model

Variables in model	Obs.	Variable categorisation	Variable Code	%	Variable Type
<i>Dependent</i>	372	Not influenced by BLACs/ Influenced by BLACs	0/1	39/61	Dummy
<i>Independent Variables</i>					
Socio-demographic					
Nationality	372	Ghanaian / Non-Ghanaian	0/1	84.7/15.3	Dummy
Gender	372	Male / Female	0/1	71/29	Dummy
Age brackets	372	< 45 years/ ≥ 45 years	0/1	49.5/50.5	Dummy
Marital status	372	Non-coupled HH / Coupled HH	0/1	13.2/86.8	Dummy
Children living with resident	372	≤ 2 children / > 2 children	0/1	72.6/27.4	Dummy
Educational attainment	372	Up to Tertiary level / Post-Tertiary level	0/1	78.2/21.8	Dummy
Management position	372	Non top-level / top-level Mgt.	0/1	43.5/56.5	Dummy
Employment sector	372	Real Est., Fin. Serv. & Business / Construction Proj. Mgt. and Oil & Gas/ Other sectors	0/1/2	23.4/ 17.9/ 58.7	Categorical
Income brackets	372	≤ Ghc 5,000 / > Ghc 5,000	0/1	55.1/44.9	Dummy
Housing situation					
Tenure	372	Homeowners / Renters / Rent-free & Others	0/1/2	72.6/25.2/12.2	Categorical
Length of stay	372	< 7 years / ≥ 7 years	0/1	68.8/31.2	Dummy
Locational effect					
Locational classification	372	Inner-city /Middle-core / Peri-urban	0/1/2	37.9/21.1 /41	Categorical

Note: HH – denotes household head, ‘Fin. Serv.’, ‘Proj.’, ‘Mgt.’ are Abbreviations for Financial Services, Project and Management respectively.

3.3 The Hypotheses of the Model

The hypothesis being tested are as follows:

- (1) residents’ nationality and the number of children living in their household would predict that their decision to move into a gated community would less likely be influenced by BLACs. The intuition behind this hypothesis is that, because most non-Ghanaians living in gated communities are expatriates from developed or emerging economies that have better physical environment and stability, they would more likely put premium on safety and security, good community governance and reliable services and amenities when deciding to move into a gated community, just to keep up with the

lifestyle they are used to. Similarly, a household with children would less likely be influenced by BLACs as they would have to give more attention to how safe and secured their children would be in the gated community, especially if they have to engage in outdoor play (See Durlington, 2009; Low, 2001).

- (2) Regarding the housing situation, being a homeowner would make a person's decision to move into a gated community more likely to be influenced by BLACs. This is because one alternative to living in a gated community is that you build your own house. This means you have to personally go through the pre-development process and deal with all the key actors, bearing in mind the information asymmetries and unequal power relations inherent in the process. However, because homeowners do not have the time to go through this process, they would offload this obligation to developers, by buying a house in a gated community where the developer would have dealt with all the complexities and problems. Similarly, people who have lived in gated communities for 7 years and more are more likely to have their decision to move into a gated community influenced by BLACs. This is because, going back 10 years or more means revisiting the epoch when gated communities began to emerge in Ghana, during which time the lands in inner-city areas were becoming highly commodified with attendant problems of multiple sales and litigations (Ehwi et al., Forthcoming). Such antecedents would have been concerning to residents who have lived longer in gated communities and hence would have given some attention to BLACs in their decision to move into a gated community.
- (3) Regarding locational attributes, it is hypothesized that the decision by residents living in middle-core and peri-urban areas to move into gated communities would be less likely influenced by BLACs. This is because most middle-core and peri-urban areas lack good physical planning, infrastructure, local amenities and access to civil services like police and fire station (See Briggs and Yeboah, 2001; Hess, 2000; Larbi, 1996). Hence, knowing that these facilities and services are somewhat challenging to get access to in these areas, residents who want to move there would need to be assured that they would get access to the quality planning, infrastructure, amenities and services lacking in these areas.

3.4 Results of the Model

The model correctly classified 74.8 per cent of residents' as belonging to the correct category. This implies a good model (see Field, 2013). Also, the model's goodness-of-fit as revealed by both the Log-likelihood and Nagelkerke (ibid) were good. Similarly, the independent variables were not multicollinear as revealed by a Tolerance threshold above 9.0 (Midi et al., 2010).

Table 43. Results of a Binary Logistic Model on Predictors of reasons why people move into gated communities

<i>Variables in Equation</i>	β	<i>S.E.</i>	<i>OR</i> (95% CI)	<i>Sig.</i>
Constant	-0.150	0.681	0.049	0.825
Non-Ghanaians	-0.518	0.329	0.728	0.024***
Females	0.569	0.267	1.309	0.039***
≥ 45 years	-0.203	0.254	0.902	0.686
Coupled households	0.329	0.324	1.390	0.336
HH with > 2 children	0.549	0.270	1.731	0.042***
Post-tertiary	0.356	0.301	1.428	0.236
Top-level management	-0.204	0.287	0.815	0.477
Real. Est., Fin. Serv. & Bus.	-0.429	0.366	0.651	0.240
Const. Prj.Mgt., Oil & Gas	0.06	0.280	1.062	0.831
> Ghc 5,000)	-0.345	0.312	0.862	0.268
Renters	-0.703	0.348	0.495	0.043***
Rent-free tenants	-0.803	0.396	0.448	0.042***
≥ 7years	0.832	0.435	2.299	0.049***
Middle-core areas	1.584	0.526	4.876	0.003***
Peri-urban areas	0.261	0.464	1.298	0.574

-2Log likelihood = 449.126
Cox & Snell R Square = 0.122
Nagelkerke R Square = 0.165
Hosmer & Lemeshow Test (χ^2) = 5.699, df = 8, Sig. 0.684

Note: Significance levels are shown as * $p < 0.10$, ** $p < 0.05$, *** $p < 0.001$

Note: β denotes coefficients of the log likelihood, *S.E* denotes Standard Error of the Mean difference, (*OR*) denotes Odds Ratio.

3.5 Interpreting the Results from the Model

Regarding residents' socio-demographic characteristics, the following variables predict the likelihood of being influenced by BLACs: (1) Being a female household head, (2) Being in a coupled household, (3) Having more than 2 children living in your household, (4) Having a post-tertiary education, (5) Working in other sectors apart from real estate, financial service and business or construction project management, oil and gas. This implies that the following

demographic characteristics also predict the likelihood of being influenced by MBs: (1) Being a non-Ghanaian, (2) Falling within the '45 years and above' age bracket, (3) Occupying a top-level management position in one's place of work, and (5) Working in construction project management, oil and gas. Of the socio-demographic variables influencing residents' decisions to move into gated communities, only three variables, namely; (1) Nationality, (2) Gender and (3) Number of children living in the household are statistically significant. The Odds Ratio and negative correlation co-efficient of non-Ghanaians and households with more than 2 children, therefore, validate the hypothesis formulated.

Regarding the influence of residents' housing situation, the model predicted that being both a renter or rent-free tenant makes residents' decisions to move into a gated community less likely to be influenced by BLACs. This also validates the hypothesis regarding the counterfactual of not being a homeowner in a gated community. Similarly, the hypothesis regarding the influence of the length of stay in gated communities is also validated, as having stayed in a gated community for 7 years and more makes a resident's *a priori* decision to move into a gated community more likely to be influenced by BLACs. Indeed, all the variables capturing residents' housing situation are statistically significant in explaining the extent to which BLACs predict their decision to move into gated communities.

Finally, regarding the influence of locational effect, the model rather predicted that living in both middle-core and peri-urban areas increases the likelihood of a resident's decision to move into a gated community being influenced by BLACs rather than MBs as hypothesized.

4. Discussion of Results

While all the hypothesis formulated were validated by the model except for the locational variable, there are some results worth reflecting on. For example, it is interesting to note that being a female household head makes your decision to move into a gated community more likely to be influenced by BLACs, and living in either middle-core and peri-urban areas makes one's decision to move into a gated community more likely to be influenced by BLACs instead of MBs. The following insights are offered as a possible explanation for these results.

4.1 Social norms and gendered issues about land

The result that being a female household head makes your decision to move into a gated community more likely to be influenced by BLACs could be linked to the gendered norms, rules and practices regarding access to land in Ghana. Indeed, some scholars (Obeng-Odoom, 2014a, 2012; Quisumbing et al., 2001; Ubink and Quan, 2008) have pointed out that the customary land tenure system in Ghana is far from being egalitarian as claimed. This is because the customary land tenure system and the system of inheritance in Ghana often impose considerable obstacles for women to become independent landowners. Lambrecht (2016 p.188-9) for example, has observed that while individual male farmers own 83.1 per cent of all agricultural land parcels in Ghana, their female counterparts own only 9.8 per cent. Their empirical work found that, under customary law, women are often at the mercy of their husbands and interpretation of customary law. In their study on 'Women's Land Rights in the Transition to Individualised Ownership', Quisumbing et al. (2001) concluded that 'attempts to equalise land rights of men and women are unlikely to lead to gender equity and improved efficiency, if productivity of women farmers and the constraints they face are not reduced' (p.177). Indeed, given such unequal and gendered biased access to land implies that women face considerable hurdles from the household/family, the community, the state and the market in their strides to become property owners. Lambrecht (2016, p.127) asserts that 'women are not necessarily prohibited from owning or buying land or from renting or sharecropping land on their own initiative; yet, other men and women may respond to such actions with suspicion and ridicule'. From the foregoing, although both men and women would be allured by the safety and security, communal amenities, reliable services and good governance provided in gated communities, however, unlike their male counterparts, women would have to first contend with such existing gendered norms and practices placed on their way to becoming property owners and overcome them before directing their attention toward the allures in gated communities. For example, they are more likely to worry about whether they would be treated fairly if they attempted to go to a chief's palace to negotiate the purchase of land, or whether officials at the Lands Commission would attach as much importance to their documents submitted for land title registration. Considering all these possible concerns, it comes as no surprise why the decision of female household heads to move into gated communities is more likely to be influenced by BLACs than MBs.

4.2 The pervasiveness and time-space trajectory of land problems in GAMA

If it is true that colonial planning legacy of Ghana has indeed privileged the inner-city areas of GAMA in terms of good planning, physical infrastructure and services than other parts of the capital (Hess, 2000; Larbi, 1996), then why did these arguments not constitute the dominant reasons why residents in these areas moved into gated communities but rather the BLACs? It would be observed that over the decades, the physical boundaries of GAMA has grown beyond its three initial districts; namely; Accra Metropolitan Assembly, Tema Municipal Assembly and Ga Assembly (See Agyemang and Silva, 2019; Briggs and Yeboah, 2001; Grant and Yankson, 2003). This has meant that land-related challenges, namely; multiple land sales, boundary disputes and endless litigation (Government of Ghana, 1999) which were initially confined to the boundaries of the inner-city areas, where the pioneering gated communities first emerged, have spilt over unto adjoining urban clusters and to even more distant peri-urban areas. For example, empirical studies on land tenure insecurity in peri-urban Accra by Bartels et al. (2018), Bansah (2017) and Barry and Danso (2014) all find that land rights are very insecure in peri-urban areas following activities of land guards and some dishonest chiefs. Thus, although the empirical evidence presented by Ehwi et al. (Forthcoming) reveals for example that armed robbery is becoming rampant in peri-urban areas and such areas also lack amenities, making gated communities appealing, it seems land-related problems engender an equal measure or perhaps more challenges to people living in middle-core and peri-urban areas. Thus, bedevilled with concerns regarding safety and land use planning related challenges on the one hand, and the growing land tenure insecurity prevailing in such areas, on the other hand, it is not unusual for people living in peri-urban and middle-core gated communities to have been influenced by land-related challenges in their decision to move into gated communities.

It should be stressed that the two explanations put forward are but a few insights from existing empirical studies and also from the author's field experience. Indeed, there may be a host of other explanations that can be advanced to explain the results from the model. However, it is hoped that these two provide a useful basis on which to continue research.

5 Chapter summary

Although there is a view that land administration and land use planning challenges in Ghana have played a crucial role in the emergence and subsequent proliferation of gated communities, this argument has not been empirically investigated using data from residents living in gated

communities. Neither has the factors that predict residents' decision to move into gated communities been examined. This chapter, therefore, sought to empirically verify the validity and statistical power of this argument by analysing the extent to which these challenges also influence people's decision to move into gated communities vis-à-vis the mainstream explanations.

The study first analysed the socio-demographic characteristics of residents currently living in gated communities across GAMA. It found significant differences in residents' nationality, age brackets, income brackets, level of management positions occupied at their workplaces and their length of stay in gated communities. These differences were mainly connected to the urban locational classification of the gated community. However, in spite of these differences, the chapter also found compelling similarities in the dominant socio-demographic characteristics of residents in all the case study gated communities. For example, the study uncovered that the majority of all residents in gated communities have attained tertiary education and work in either real estate, financial services and business or construction project management, oil and gas. Such homogeneity in socio-demographic characteristics indeed reinforces criticisms that gated communities create socio-spatial segregation in urban societies and ultimately weakens the social contract between the rich and poor, as the former disengages with wider urban problems and responsibilities (Atkinson and Blandy, 2005 p.x; Caldeira, 2000).

Furthermore, analysing the extent to which land administration and land use planning challenges influence people's reason for moving into gated communities, the study through Exploratory Factor Analysis found that indeed, as claimed, land administration challenges in Ghana significantly explain why people move into gated communities. The rationale for this influence is predicated on the assumption that buying a house in a gated community obviates the need to personally go through the strenuous process of acquiring land, registering and securing same.

Additionally, analysing the predictors of the reasons why people move into gated communities, the study found that residents' socio-demographic characteristics, housing situation and location of their gated community significantly predict their reason for moving into a gated community as conceptualised. The results from the logistic model, among other reasons, pointed to the influence of gendered norms and female access to land as well as pervasiveness and time-space trajectory of the land-related problems across GAMA as explanations for the new insights uncovered.

It should be stressed that, although the evidence presented in this chapter confirms the view that land administration challenges in Ghana have also influenced people's decision to move into gated communities, due to the perception that living in a gated communities saves residents from engaging with such challenges, this finding should not be taken to mean that gated communities are necessarily solutions to the multiplicity of land administration and land use planning challenges in Ghana. This is because the construct formulated to capture the land administration challenges in Ghana, for example, only focus on a few of the administrative difficulties inherent in the process of land acquisition, land title registration and permit acquisition. There are however very deep-seated historical, legal, political, human, logistical and implementational problems in both the statutory and customary domains of Ghana's land administration system (Abubakari et al., 2018; Ehwi and Asante, 2016; Obeng-Odoom, 2014a) which cannot be addressed by the emergence of gated communities or by people going to live in them. Hence, policymakers in Ghana's lands sector should be careful not to be misled into believing that gated communities would whisk away all the land-related problems, because, as the demographic characteristics of residents living in gated communities show, gated communities only cater to the needs of the few affluent households who can pay for these challenges to be offloaded to the developer as they gear up to enjoy the privileged life that gated communities offer.

CHAPTER ELEVEN

Discussion and Conclusion

Introduction

Since the beginning of the 1990s, Ghana's capital city, Accra, as well as the wider city region – GAMA, has witnessed a growing spate of gated communities. Scholars interested in the phenomenon have investigated the reasons why people move into gated communities. Despite the insights from the previous studies, our understanding of this phenomenon is still partial. Hence, this research sought to examine the proliferation of gated communities in Ghana, a developing country facing institutional challenges in its land administration and land-use planning systems. However, unlike previous studies (de Duren, 2007; Gooblar, 2002; Low, 2001) that disparately analyse the subjective reasons why people move into gated communities and structural arguments on the other hand, this study brings both perspectives together to provide a nuanced understanding. It does so by adopting new institutionalism to analyse how institutional arrangements in Ghana's built environment creates incentives for gated communities to emerge, and how such institutional arrangements also shape engagements between developers and other key actors. Following this, the research hypothesised that Ghana's land administration and land-use planning systems, two examples of institutional arrangements, have also contributed towards the proliferation of gated communities in Ghana. The impacts of these two institutional arrangements, it is contended, are relevant, albeit differently, in both the supply and demand-side of the debate on the proliferation of gated communities.

The research began by analysing how challenges in Ghana's land administration and land-use planning systems have influenced, among other things, the understanding of gated communities among developers and the features that characterise gated communities in Ghana. The research then examined how national policies and statutory enactment, collectively referred to as formal rules (North, 1991), provided an impetus for gated communities to emerge and proliferate in Ghana. Relatedly, the research has examined how developers of gated communities navigate the process of land acquisition, land title registration and building permit acquisition during the pre-development process, focussing on whether they comply with or defy both the statutory and customary requirements inherent in the pre-development process,

and the role other key actors play in the process. Finally, the research using both Exploratory Factor Analysis and a Logit Model, analysed the extent to which land administration and land-use planning challenges in Ghana influence people's decision to move into gated communities and the predictors of this decision.

The rest of the chapter is organised as follows. The second section presents a summary of the key research findings. The third section discusses the theoretical contribution of the research while the third and fourth sections respectively consider the avenues for future research and the implications of the research findings for policy. The fifth section concludes with the limitation of the study.

1. Summary of key research findings

1.1 Understanding of gated communities within the Ghanaian Context and typologies

The research found that most developers considered gated communities to be characterised by three key features. The first revolved around issues about reduced access and the presence of security features such as the perimeter walls, gates and private security guards. The second centred around the suite of amenities, physical infrastructure and services that gated communities provide. The third coalesced around the income and socio-economic class of the people who chose to live in gated communities. While this characterisation is consistent with some of the key features associated with gated communities in the literature, it was striking that most developers paid little attention to other, equally important, features of gated communities. For example, their understanding frequently did not touch on the legal and contractual features of gated communities, namely; the Conditions, Conventions and Restrictions (CCRs) which residents commit to abide by at the start of their residency, and which some scholars have strongly argued set gated communities apart from other residential developments (See Blandy and Dupuis, 2006; McKenzie, 1994; Townshend, 2006).

Similarly, most developers did not consider the governance dimension of gated communities which is usually characterised by the formation of Homeowners or Resident Associations and an elective board of directors (Blandy and Dupuis, 2006; McKenzie, 1994). It is not entirely clear why developers did not pay much attention to these features in their understanding of gated communities. It may perhaps be because, the people they sell to care less about the complex legal and contractual implications of owning a house in a gated

community and more about the private security, the exclusive enjoyment of amenities, the social recognition accorded people living in a gated community and also the often relatively better quality service provided in gated communities. Such disinterest in legal and contractual issues perhaps explains why most homeowners in gated communities do not associate with activities organised by their Homeowner Associations, and also why few homeowners are aware of what kind of interest¹⁹ they obtain when they buy a house in a gated community (See Ehwi et al., 2018). Alternatively, one could argue that developers deliberately shun from such legal and contractual issues because highlighting them would be akin to providing prospective homeowners with the knowledge that might empower them to sue the developer for failed promises. A study by Kuffour (2011) on gated communities in Accra pointed out that some developers indeed make several promises that they fail to keep.

Whether developers' disregard for the legal and contractual aspects of gated communities is because they perceive that the people they sell to care less about such issues or whether emphasising such legal and contractual features implies arming their residents for future legal tussle, one thing is sure. It is the fact that local exigencies in the land administration and land use planning systems in Ghana have influenced developers understanding of what constitutes a gated community. These include poor delivery of municipal services and amenities and growing personal and land tenure insecurities in the capital. The way developers explain gated communities, it is argued, is both deliberate and strategic. Thus, on the one hand, their definition reflects developers' embeddedness in the social issues prevailing in urban Ghana (Gemici, 2008; Nee and Ingram, 1998). That is to say that although most developers are aware, at least based on experiences from economically advanced western countries like the US and the UK where some of them come from, that what sets gated communities apart from other residential developments is their legal and contractual features (Blandy and Lister, 2005; McKenzie, 1994), their private governance (McKenzie, 1998) and their exclusivity and prestige afforded gated residents. However, in Ghana, developers purposefully associate gated communities with addressing some challenges in Ghana's land administration and land-use planning systems. As a result, it has become common to find marketing brochures using catch-phrases like 'litigation-free lands', 'free indenture', 'well-planned neighbourhoods', 'tarred roads', 'constant water-supply' and 'a standby generator' as the benefits of gated living. By using such phrases, developers of gated communities have gained some social legitimacy

¹⁹ Interest here refers to the bundle of rights residents embodied in the ownership of a house in a gated community. They include: freehold, leasehold, sub-leasehold and other lesser rights (See Da Rocha and Lodoh, 1999)

which derives from their attempt to proffer solutions to address institutional challenges in Ghana's land administration and land-use planning systems. Indeed, some commentators (Webster et al., 2002 p.315) have rightly associated gated communities with a 'challenge to the spatial, organisational and institutional order that has shaped modern cities'. On the other hand, the phrases used above can also serve as a powerful and persuasive marketing tool because the issues they raise resonate with Ghanaians who feel exasperated by the poor performance of city authorities. Such a marketing motive might explain why developers of gated communities in Ghana were not as critical of the phenomenon as some commentators have been. For example, notions of gated communities as 'a manifestation of a fortress mentality' (Blakely and Snyder, 1997; Joe Morgan, 2013), or as a tool for 'social distancing' (Low, 2006) or 'as islands which one can return to every day in order to escape from the city and its deteriorated environment and to encounter an exclusive world of pleasure among peers' (Caldeira, 1996 p. 309) appear to be absent in the developers' view of gated communities.

Secondly, the research found that three typologies characterise the gated communities in Ghana. They include master-planned gated communities, serviced-plot gated communities and hybrid gated communities. The typology also offers crucial insights into how challenges in Ghana's land administration and land use planning systems have given rise to the types of gated communities found in Ghana. For example, two factors underscore the growing popularity of serviced-plot gated communities and hybrid gated communities in GAMA. The first is the inability of most district assemblies first to prepare planning schemes to guide residential development, and other complementary land uses (Larbi, 1996; Yeboah, 2000). The second is their weak fiscal position which makes it challenging to provide their local areas with the needed physical infrastructure, reliable services and utilities, and civic amenities (Briggs and Yeboah, 2001; Rudith et al., 2003). The third relates to the uncertainties, bureaucracies, costs that characterise the land acquisition, land title registration and land tenure security in Ghana. Thus, one could argue that the institutional challenges inherent in the land administration and land-use planning systems in Ghana also serve as a useful lens for constructing a typology of gated communities in Ghana besides mainstream arguments such as the search for better security, quality environment, social recognition and luxury living discussed extensively in the literature.

Thirdly, the research found that although gated communities provide an assortment of amenities, the top-five amenities found in gated communities across GAMA include: (1) 24/7 security, (2) a gymnasium, (3) a swimming pool, (4) an estate management unit, and (5) a

basketball court. Access to these top-five amenities, however, vary among gated communities in different locational types, as different urban locational cluster face different physical infrastructural needs and also attract different household cohorts. For example, while gated communities in both middle-core and peri-urban areas provide their residents with business or commercial-related amenities, as well as civic-related amenities as part of their top-five amenities, those in inner-city areas do not. Such difference is partly because gated communities in inner-city areas take advantage of both the colonial planning legacy in such areas and the urban regeneration and modernisation that have taken place following the liberalisation of the economy (Larbi, 1996; Obeng-Odoom, 2016b, 2013c). While, on the contrary, developers in other parts of GAMA, particularly peri-urban areas, have to prepare local plans for their communities and also raise funds to support the provision and extension of some physical infrastructure and amenities that accord with such developments.

1.2 The influence of institutional arrangements and actor engagement on the proliferation of gated communities in Ghana

North (1991) rightly observed that institutions embody a set of formal and informal rules intended to facilitate economic transactions because they spell out the ‘rules of the game’ which respectively reward and sanction actors for their compliance and defiance of such rules. Following this reasoning, the study found that the institutional arrangements in Ghana’s built environment, namely, policies and statutory enactment, have given direct and indirect incentives for gated communities to first emerge and subsequently proliferate. The influence which Ghana’s institutional arrangements in the built environment have had on the proliferation of gated communities is manifest in both the demand and supply of gated communities.

On the demand side, the research found that the ‘Expatriate Quota System’ in Ghana’s Investment Promotion Act, 2013 (Act 865) makes it easy for investors to bring into the country more foreign expatriates. The majority of these expatriates, the research found, tended to prefer living in gated communities than in the traditional Ghanaian communities. Thus, the ever-increasing presence of foreign expats in the country implies a constant demand for gated communities, which developers accordingly respond by building more gated communities. On the supply-side however, the research found that the removal of import tariffs on the

importation of heavy-duty construction equipment and building materials by strategic investors, together with the advisory services GIPC officials offer to customary landowners, make it reasonably seamless for foreign investors to safely negotiate the purchase of large tracts of land with limited risk exposure.

Aside from these direct and explicit incentives, the research also found that there were specific policy objectives and statutory requirements which gated communities seemed best-placed to fulfil. For example, the Policy objective 3.3 (h) of the National Land Policy which aims to:

‘instil order and discipline in the land market to curb the incidence of land encroachment, unapproved development schemes, multiple or illegal land sales, land speculation and other forms of land racketeering’

was seen as being well-aligned with gated communities. Indeed, the deployment of walls, gates and private security guards in gated communities tackles the incidence of land encroachment and other tenure insecurity issues raised in the National Land Policy. Similarly, their master-planned layouts prepared mostly by professional architects make them more eligible for planning permit approval. Indeed, similar indirect incentives were found in the 2016 National Housing Policy as it sought to place the private sector at the centre of housing finance and housing delivery in Ghana. The research found that although the National Housing Policy of 2016 posits a joined-up approach to financing housing delivery in Ghana, the evidence on government’s commitment to housing finance, the pattern of overseas development assistance and contribution of NGOs towards housing finance, led to the conclusion that it is ultimately the private sector that is going to spearhead the funding for mass housing in Ghana. However, shockingly, the research analysis demonstrates that the contribution of houses in gated communities towards both the regional and national housing stock is in fact less than 3 per cent and 0.5 per cent respectively since the early 1990s when they emerged.

In terms of how developers engaged with the rules of the game, the research found that although there are precise statutory and customary requirements that spell out actor engagements regarding land acquisition, land title registration and building permit acquisition, Scott (2005) and Nee and Ingram (1998) seem right when they observe that in organisations, people do not always follow laid down procedures slavishly, especially when following the rules harm their interests. In some cases, they strive to subvert existing rules or assert new ones. The research indeed found several instances where developers of gated communities, landowners, officials working in the Lands Commission and District Assemblies side-stepped

the rules of the game to advance their parochial interests. For example, the study highlighted the way that some developers tended to hastily complete their land transactions without exercising due diligence to ensure that those they are buying land from had the legal and customary capacity to sell land, just like most Ghanaians do. Similarly, the research found that during the land title registration, some officials working in the Lands Commission used their influence to get the land title applications of developers processed ahead of other applicants who have queued for long periods, even when such applications sometimes do not satisfy all statutory requirements. Likewise, there were some ‘big-men’ in district assemblies who privately negotiate with developers to pay building permit application fees substantially lower than what the statute requires in return for their benefits.

Also, it is worth emphasising that by subverting established processes in land title registration and building permit acquisition, developers reveal three things crucial to institutional analysts. First, they show how they have become socialised by the prevailing ‘practical norms’ (Olivier de Sardan, 2015) and illegalities that characterise activities in the process of land acquisition, land title registration and building permit acquisition in Ghana. Secondly, as strategic and rational actors (Shepsle, 2006), their subversion of the rules reflect their opportunistic tendencies (Kufour, 2011; Williamson, 2000) as they take advantage of contradictory requirements between statutory enactment and practical norms regarding whether it is permissible to obtain a land title certificate and a building permit before starting a building project or otherwise. Thirdly, the interaction between developers and the key actors involved in the pre-development process also reflect how some administrative procedures of state institutions are vulnerable to private interest capture owing to their weakened fiscal position (de Duren, 2007; Grant, 2005; Kovács and Hegedus, 2014) as developers are allowed to finance meetings by the Statutory Planning Committee to expedite the processing and issuance of their building permit. This reinforces the hypothesis that local planning authorities allow the benefits they derive from gated communities to influence how they process building permit applications submitted by developers of gated communities.

1.3 The extent to which land administration and land-use planning challenges in Ghana influence people's decision to move into gated communities

Finally, the research found that the challenges in Ghana's land administration and land-use planning systems contribute significantly towards people's decision to move into gated communities. Indeed, the research validates the central argument that challenges in Ghana's land administration and land use planning systems influence people's decisions to move into gated communities. In particular, the Exploratory Factor Analysis of mainstream demand-based arguments, land administration and land use planning challenges showed that, as hypothesised, land administration challenges in Ghana significantly constitute reasons why people move into gated communities beside the mainstream arguments. The study found that residents' gender, housing tenure, length of stay in a gated community and whether they live in a peri-urban or middle-core area were significant predictors of the likelihood of their decision to move into a gated community being influenced by land administration challenges in Ghana. It was suggested that the prevailing gendered norms on access to land in Ghana as well as the pervasiveness of the land-related problems across space and time explained why residents' gender and the location of their gated communities predicted the likelihood of their decision to move into a gated community being influenced by challenges in Ghana's land administration system.

2 The Research's Contribution to Theory

This research is the first to apply institutional theory or more precisely, concepts from all three strands of new institutionalism, namely historical institutionalism, rational choice institutionalism and sociological institutionalism to analyse how developers of gated communities engage with institutional arrangements and key actors in the built environment in their quest to develop gated communities. The findings from the research justify the measured optimism espoused by scholars such as Hall and Taylor (1996), Lowndes (2001) and more recently, Morrison (2017), who maintain that there is scope for applying concepts from the three strands of new institutionalism in an empirical study. Indeed, while the analysis of the nature of engagement between developers of gated communities and other key actors involved in the process reveal that some of the concepts from one or two strand may be more dominant in the way actors engage, the insights generated from this research is still a major pacesetter in

encouraging more empirical research to further refine the integration of the three strands of new institutionalism into a unified body of theory.

Also, besides this theoretical novelty of this research, the findings complement arguments in both the club good theory and public choice theory. Indeed, the fact that, some developers of gated communities in Ghana have created separate governance institutions to deliver private security, maintain communal areas and enforce strict compliance with a strict set of goods reinforces the idea of clubs, where those who can afford to pay for privatised services are allowed in (Buchanan, 1965; Webster, 2002).

Regarding public choice theory, the findings on how some district assemblies, particularly those in peri-urban areas are increasingly becoming reliant on gated communities to fund the provision of some public infrastructure and services, and also to raise substantial property rates strongly reinforces arguments made by proponents of public choice theory (Cséfalvay, 2011a; Cséfalvay and Webster, 2012), there is a strong connection the fiscal standing of municipal governments and their (in)tolerance of gated communities. However, this study has also shown that, in the Ghanaian case, and perhaps in the case of many countries in Sub-Saharan Africa, there is a limit to how far local planning authorities can go with using gated communities either as a ‘development strategy’ (de Duren, 2007) or as a ‘cash-cow’ (McKenzie, 1994), given the competing interest by landowners to extract land rent. In this regard, the concept of unequal power relations in historical institutionalism (Morrison, 2017), becomes an insightful analytical framework as this research has demonstrated.

Also, the research is a significant contribution to the growing interdisciplinary academic literature on gated communities. Indeed, it brings to the debates regarding the proliferation of gated communities, which have mostly been dominated by anthropologists (Low, 2003a), legal scholars (McKenzie, 1994), Geographers (Grant, 2005), political scientists (Addington and Rennison, 2015) insights from land economy. Through triangulation of both quantitative and qualitative data sources within a new institutionalism analytical framework, the research uncovers how the motivations and actions of key actors involved in the development of gated communities have been shaped by top-down policy that are embedded in taken-for-granted institutional norms, which vary across different countries.

3 Future Research Areas

By using new institutionalism, the research has left wide open other avenues for further research, and this section elaborates on a few of such avenues.

3.1 Residents' a priori expectations versus their lived experience

First, given that the data collected from residents on their reasons for moving into gated communities is retrospective in outlook, a longitudinal study tracking residents' post-development experiences of gated living would be insightful to establish the extent to which living in a gated community obviates challenges in Ghana's land administration while contributing to the realisation of subjective aspirations such as prestige, search for community and efficient public service delivery. The evidence from such a study can inform broader global policy discussions on building 'inclusive, safe and sustainable communities and cities', especially for most developing countries experiencing acute income inequalities.

3.2 Diminishing influence of public sector planning and public space

Secondly, as Webster (2002) and other scholars (Atkinson and Flint, 2004; Fält, 2019; Low, 2003b; McKenzie, 1994) have rightly suggested, gated communities and other common interest developments reflect a new socio-spatial, institutional, organisational and economic order that seeks to challenge received wisdom about city planning, community organisation, crime prevention, service delivery, public infrastructure finance, among others. It would be enlightening to examine how the ongoing 'privatised urbanism' (Fält, 2019) would tilt the balance of power between public sector planners, whose overstretched budgets cannot cope with the demands of rapidly expanding metropolitan cities like GAMA, and private developers whose radical urban visions are already winning the praise of both local and national stakeholders like customary landowners and the president of Ghana.

Also, with more people forging new friendships and sense of communities in gated communities, it remains to be seen how such 'Secession of the successful' (Cséfalvay and Webster, 2012) into 'privatised enclaves' (Walks, 2014) would impact the sustainability of public spaces such as schools, markets, churches, community centres that have served as arenas for rich social interactions (Caldeira, 1996) between and among people from different racial, religious, cultural and socio-economic backgrounds (Harvey, 2008; Sassen, 2017).

3.3 Proximal and distal impacts of gated communities for policy action

Currently in Ghana, little is known about the impacts of gated communities on the peri-urban land economy, as these areas undergo the transformation from rural/peri-urban agricultural lands to urban residential lands (Grant, 2005). Indeed, some scholars fear that such transformation could have adverse impacts on vegetation cover and biodiversity (Asiedu and Arku, 2009) as well as on the livelihood of people who depend on farmlands converted into gated communities. Also, given that there are often fractal relations among members belonging to customary landowning groups (Obeng-Odoom, 2014a), it is imperative to investigate how the emergence of gated communities has exacerbated tensions and dissensions among already divided landholding groups. And, if this has been the case, this might increase in the future.

Also, while some opinion leaders in peri-urban areas applaud gated communities for their contribution to local economic development, leading some scholars (Asiedu and Arku, 2009) to conclude that gated communities are generally welcomed by non-gated residents living close-by (p.245), such views should not be taken to mean that all Ghanaians approve of gated communities. This claim rests on the fact that there has been no conversation about gated communities at both the national and regional levels. Thus, a study aimed at gauging public sentiments towards gated communities would be a useful reference in understanding which aspects of the urban economy and urban life do gated communities contribute towards or undermine. Such insights would guide policy-makers in designing policies to either encourage or discourage the spread of gated communities.

4 Policy implications of the research

The findings from the research also have significant implications for policy and the section below reflects on four such implications.

4.1 Government intervention in land acquisition and land use planning

First, this research, as well as several others in Ghana (Aha et al., 2014; Karley, 2008; Konadu-Agyemang, 2001a), have bemoaned the exorbitant prices of properties in gated communities. These high property prices, scholars argue, partly contribute towards the self-selection and homogeneity of people living in gated communities. Indeed, while the profit motive of developers drives house prices upward in almost every country (McKenzie, 2007), in Ghana,

there is an additional justification for developers to charge higher prices for houses in gated communities. Interviews with developers, as well as findings from recent studies (Acquah, 2018; Owusu-Ansah et al., 2019), reveal that the inability of district planning authorities to direct development by first preparing planning schemes and subsequently extending municipal services has meant that developers have to take up such obligations. Per Acquah (2018), the cost of providing site and services constitutes about 30 per cent of developers' total project costs. Thus, if houses in gated communities are to be made affordable to more people and help create the mixed-community desired by policy-makers, then government and its decentralised development authorities should seriously consider the following proposals.

First, in place of the current practice where developers painstakingly obtain land, prepare local plans and provide physical infrastructure and services before building, government and district assemblies should intervene by releasing more state lands for housing development. Indeed, instead of selling bare lands as is the present case, the government, or its decentralised agency, should first provide the necessary physical infrastructure like transportation networks, sewerage and drainage systems, civic amenities like police and fire stations, and improve access to utilities like water, electricity, telecommunication in areas where the state shall allocate lands for residential development. After providing these elementary infrastructures and services, government or its development agency can then announce to the general public, including private real estate developers, that there is now a designated and approved area for residential development, and those are the areas where building permits would be issued.

However, bearing in mind that the government does not have the lion share of lands in Ghana, it is recommended that it invokes its powers of compulsory acquisition to acquire the extra lands needed for this intervention, taking pragmatic steps to pay compensations to all those whose lands would be forcefully taken (Kidido et al., 2015; Larbi, 2009). As compensation payments are substantial and can constitute grounds for government to shelve this proposal, it is suggested that the government consider raising part of the needed funding for both the compensation payments and for the supply of infrastructure from the international capital market or from issuing 'patriotic bonds' which some scholars have argued tend to be overly subscribed by Ghanaians living in the diaspora, if they are convinced the funds would be used for a national development agenda (Frimpong Boamah et al., 2017). The government would then repay such loans using proceeds from the sale of the well-laid out and fully serviced plots that it would offer for sale.

There are two possible advantages that can be generated from such government intervention. First, the prices of houses in gated communities are likely to come down substantially because developers would no longer have a basis to charge above their profit margins. Also, this intervention would allow more people from different income brackets to afford a house in a gated community, and hence achieve a mixed community, at least in terms of housing affordability. Secondly, such an intervention would reduce the proportion of people driven into gated communities because of poor land-use planning because the state would have become a competitor who provides serviced-plots. Also, this intervention could go a long way to reducing problems with land-guards, and multiple land sales, as grants from customary landowning groups often lead to such reprehensible acts (Bansah, 2017; Darkwa and Attuquayefio, 2012). Similarly, this intervention is likely to attract more people into buying these public lands as the state's proprietorship signals a firm assurance of land tenure security.

4.2 Resolve seemingly contradictory requirements between statutory enactments and practical norms

It is obvious that the statutory requirement that prospective builders should first obtain a land title certificate and a building permit before building is at odds with prevailing norms and practices in the customary land market, as prospective buyers are threatened with re-entry if they fail to start building immediately after the purchase. This impasse needs to be urgently addressed to discourage land purchasers from further flouting this statutory requirement. This can be achieved by bringing both state representative and customary landowners to a round table to discuss the wide-ranging benefits that come with having an up-to-date register of all land parcels and interests in land. Both parties should be prepared to make necessary compromises to break the deadlock. If both parties can reach a compromise, then developers would no longer have a basis to start building without having obtained a land title certificate and a building permit.

4.3 Sanction public officials and developers who undermine the integrity of the land title registration and building permit acquisition process

In order not to further dampen public trust in state institutions beyond what the CDD-Ghana's Afrobarometer report (2014) has revealed, an undercover investigation should be carried out at the Land Commission and in District Assemblies across GAMA to get hard evidence of public officials and developers whose practices undermine the land title registration and building permit acquisition process. The government should resolve that those implicated in such investigations, irrespective of their social position and political persuasion, would be made to face the appropriate sanction so that it would serve as a deterrent to all developers and members of the general public who dabble in such unauthorised practices. Also, exposing and dealing with this graft is vital to restoring public confidence in state institutions and to ensuring that law-abiding citizens seeking to obtain a land title certificate and building permit are not disadvantaged because of such unauthorised practices.

5 Limitations of the study

The author takes note of the fact that the adoption of land administration and land use planning systems as analytical lens for viewing the proliferation of gated communities, means some equally influential factors are likely to be overlooked or given more limited attention. One such factor is the extent to which mortgage finance has contributed towards the growing preference for gated communities. The research could not distinguish between those who financed their home purchase with mortgages from those who used their equity. Hence, further research devoted to understanding how mortgage finance contributes towards people's preference for gated communities would be a valuable addition to the debates on the proliferation of gated communities in Ghana.

Finally, it should be stressed that as long as the challenges associated with land administration and land use planning systems considered in this research remain unattended by government and all the key actors, Ghana's capital city and indeed other sub-Saharan African countries having similar institutional arrangements will continue to witness a growing spate of gated communities. Sooner, all the negative outcomes associated with gated communities, including; reduced mobilities by emergency service providers following the partitioning of urban spaces (Landman, 2004), the socio-spatial segregation of urban localities into the 'haves'

and the 'have-nots' (Atkinson et al., 2005) and the loss of arable land and rich biodiversity (Asiedu and Arku, 2009) which currently have not gained momentum in the debate about gated communities, could begin to make the headlines, and when this happens, I shudder at what such debates might lead our society into. No one can predict!

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APPENDICES

APPENDIX A

Part One

Description of Case Study Gated communities

1.0 Gated communities within inner-city areas

1.1 Kings Cottage

Kings Cottage is a 100-acre serviced-plot gated community located in Adjiringanor, a high-income suburb in the Adentan Municipal Assembly. It is a 29-minute drive away from Kotoka Airport. The project is a joint venture partnership involving three entities, namely; the National Trust and Holding Company Limited (NTHC), the Social Security and National Investment Trust (SSNIT) and Top Kings Real Estate. It is designed to accommodate 371 households when fully completed. Construction began in the early 2000s and all the serviced plots are expected to be developed by 2020. As at December 2017, an estimate of 280 housing units had been completed while another 40 were ongoing. The houses mostly comprise three, four- and five-bedroom luxurious units designed as two-storey buildings. A plot of land measuring 90 by 70 feet sells for US\$ 150,000 within the estate while house prices for three- and five-bedrooms accommodation range between US\$ 250,000 and US\$500,000. Some individual households in the estate have private swimming pools and recreational amenities like sheds with mini-bar set-ups. There is a bye-law which guides residents personal conduct as well as what they can and cannot do with the houses.



Plate 1. Main entrance (Left Photo) and Aerial View (Right Photo) of Kings Cottage

Sources: Author (2018) and Google Earth (2013)

1.2 Manet Court Estate

Manet Court Estate is a 50-acre master-planned gated community located off the Agblezaa-Manet Road within the Ledzokuku-Krowor Municipal Assembly. The estate is also a 19-minute drive to the Kotoka Airport. The project is the brainchild of Manet Housing Limited, a wholly Ghanaian-owned real estate and construction company incorporated in 1992. The project began in 1996 and was completed somewhere around 2005. Manet Court estate comprises 320 homes providing two, three- and four-bedroom standard, deluxe and executive accommodation. However, the majority of dwellings are designed as three bedroom detached single-storeys while the four-bedroom executive units are designed as two-storey detached units. House prices at the time of the project completion ranged between US\$220,000 and US\$450,000 for the two- and four-bedrooms dwellings respectively. The developer has built a police station on the road leading to the estate which is accessible by residents of Manet Court Estate and the general public. Some households have private pools while others operate mini-supermarkets on their compounds. The estate has got bye-laws intended to regulate personal conduct within the estate as well as how one can use his property. There is also a Residents' Association with an elected chair which regularly meets to deliberate on welfare-related issues. The Chairman of the Residents' Association, the facilities' manager and security personnel collaborate to ensure good governance and harmony within the estate.



Plate 2: Main Entrance (Left Photo) and Aerial View (Right Photo) of Manet Court

Sources: Morttey (2017) and Google Earth (2017)

1.3 East Airport

East Airport is a 450-acre master-planned gated community located in East Airport - a high-income area off the Spintex Road in the Ledzokuku-Krowor Municipal Assembly. The estate is a 24-minute drive away from the Kotoka Airport. It was funded through a Joint Venture Capital involving a Ghanaian couple - The Botchways and their US counterpart - Gray Limited. The estate is made up of a total of 880 dwellings comprising 640 single and two-storey executive suits and 240 apartment units, all of which have been sold out. The estate is organised into four clusters, namely; Golden Gate, Silver Bells, Platinum Place and Diamond Hills. Construction for the first cluster - Golden Gate, began in 1994 while the last cluster - Diamond Hills was completed somewhere in 2006. Each cluster is unique for its design and the number of rooms in the housing units. For example, houses in Diamond Hills mostly comprise two-storey executive detached units providing three and four bedrooms with outhouses for domestic workers while houses in Silver Bells mostly comprise two- and three-bedroom single-storey detached units. The houses sell between US\$150,000 to US\$ 425,000 for two- and four-bedrooms. The communal amenities available within the estate include lawn tennis and basketball courts, a swimming pool, a restaurant cum bar, a clubhouse, a guest house, a gym, a church and a preschool. Life within East Airport is strictly regulated by provisions within the bye-laws which prescribe rules of personal conduct and use of the property. East Airport has an active and influential Residents' Association who regularly hold formal meetings to discuss welfare-related issues as well as social events like Carols Service during Christmas Eve and end of year parties. It boasts of being the first gated community to introduce the concept of

Management Committee, which is essentially a partnership between the leadership of the Residents' Association and the facilities management team to ensure a smooth running of the community.



Plate 3. Picture showing the main entrance (Left photo), the swimming pool (middle photo) and an aerial view (Right photo) of East Airport

Sources: Left and middle photos (Author, 2018), Right photo (Google Earth, 2017)

2 Gated Community in Middle-core areas

2.1 Ubuntu Court

Ubuntu Court is a 16.2 – acre master-planned gated community comprising 118 homes, all of which have been sold out. The project is located in Oyarifa off the N4 Highway in the Adentan Municipal Assembly. It is a 38 minutes drive from the Kotoka International Airport. Construction for the project began in 2011 and finished late 2014. It was developed by Unique Trust (UT) Properties Limited, a subsidiary of the defunct UT Bank. The houses comprise two- and three-bedroom units designed as single-storey detached and semi-detached units. House prices ranged between US\$150,000 and \$200,000 for the two- and three-bedrooms units respectively. Like most gated communities, the entire perimeter of the estate is fenced. There is a security post at the main entrance manned by private security guards directed to enforce access-restriction rules and also provide residents with 24-hour security. The communal amenities found within the estate include a swimming pool, a basketball court, a unisex hair salon, a mini-grocery shop and a clubhouse. There is an estate management office that works with the Residents' Association to ensure that the bye-laws of the estate are enforced, and residents' concerns attended to.



Plate 4. Street view (Left photo), swimming pool (middle photo) and aerial view of Ubuntu Court

Source: Left photo (Author, 2017), Middle photo (Ghana Estates, 2018), Right Photo (Google Earth, 2017)

3.0 Gated communities in peri-urban areas

3.1 Blue City Estate

Blue City is a 51.21-acre peri-urban hybrid gated community comprising 200 housing units, all of which have been sold out. It is located in Buduburam in the Awutu-East Municipal Assembly off the Cape Coast-Mankessim-Accra Road (N1). It is an hour and 25-minute drive to the Kotoka Airport owing to the heavy vehicular traffic along the N1 highway. The project, which was developed by Blue Rose Limited, a Ghanaian-owned company was funded through a joint-venture partnership between Blue Rose Limited and Shelter Afrique. Construction for the project began in 2006 and was completed somewhere in late 2015. The houses comprise one, two, three- and four-bedrooms single-storey detached and semi-detached units. The one-bedroom detached units provide the option for buyers to expand into two bedrooms. The company, per its mission, strives to provide quality and affordable houses to Ghanaians. As a result, its house prices range between Ghc 100,000 (US\$22,321)²⁰ and Ghc 432,000 (US\$96,428) for the one-bedroom expandable unit and four-bedroom detached unit respectively. Although Blue City has a bye-law and a resident association to ensure that law and order are enforced, the perimeter of the estate is not entirely fenced. The estate lacks proper security post and hence has one improvised. Access-restriction is not strongly enforced by the security personnel against strangers as it sometimes used as a thoroughfare by pupils in surrounding areas who often come and use the retreat in the estate park. The only communal amenities present include the retreat park and a shed for relaxation.

²⁰ US Dollar – Ghana Cedi Exchange Rate as at March 2018 was US\$1 – Ghc 4.48



Plate 5. A row of three-bedroom units (Left photo) and aerial view (Right photo) of Blue City

Sources: Left photo Blue City Homepage (2018) and Right photo (Google Earth, 2017)

3.2 HFC Phase I and II

HFC Estate Phases I and II comprises two master-planned gated communities occupying a total land size of 19.46-acres and a combined housing unit of 122. The estates are located in Tema community 25 off the Accra-Aflao Road (N1 Highway) within the Kpone-Katamanso District Assembly (KKDA). They are 42 minutes-drive away from the Kotoka International Airport. The estates were developed by HFC Realty, a subsidiary of the then HFC Bank which is now Republic Bank. Both estates occupy fairly the same land size. For example, Phase I occupies 7.58-acres of land and Phase II is 7.38-acres. Phase I began in 2007 and was completed in 2009 while Phase II began in 2008 and was completed in 2012. Phases I and II provide accommodation for 66 and 56 households respectively. The units in both estates comprise two, three and four-bedroom semi-detached and detached units with the two bedrooms designed as single-storey detached and semi-detached while the three and four bedrooms are designed as two-storey detached units. The two-bedroom houses were sold for between US\$ 90,000 and US\$ 100,000 while the three- and four-bedroom units ranged from US\$200,000 to US\$250,000. Unlike most gated communities HFC Phases I and II lack recreational amenities and security posts to enforce entry restrictions. However, there is a boom barrier mounted by the police in front of the community 25 Supermarket which stops and checks oncoming vehicles not belonging to residents of the area. Although lacking recreational amenities, both estates have an estate management department that is responsible for handling house-keeping related issues. There is also a vibrant Resident Association who regularly meet to deliberate on matters affecting the welfare of residents. Residents are charged periodic maintenance fees for communal amenities and services like street lighting and waste collection.



Plate 6. A row of 4-bedroom detached and semi-detached units (Left Photo), 2-3 bedrooms detached units (Middle photo) and aerial view (Right photo) of HFC Estates Phases I & II

Sources: Left Photo (Author, 2014), Middle photo (SlidePlayer, 2018), Right Photo (Google, Earth 2017)

3.3 Devtraco Courts

Devtraco Court is a 217-acre master-planned gated community designed to provide homes for 1,600 households when completed. It is located in Community 25 and can be accessed via the Accra-Afloo Road (N1 Highway) following a right-turn at Community 25 Mall. The project falls within the Kpone Katamanso District Assembly (KKDA) and it is a 66-minute drive away from the Kotoka International Airport. It is being developed by Devtraco Limited, a Ghanaian-owned limited liability company incorporated in 1993. The estate is organised into 11 clusters, namely; Park Cluster, Deligree, Riverdale Court, Millennium Court, Crystal Court, Heritage Court, Bellavilla Court, Sunset Court, Horizon Court, Naa Borley Enclave and East End Condos. The first cluster – Park Cluster, began in 2007 and it is expected that all 1,600 housing units would be completed by the end of the year 2020. As at the time of the site visit, 1,100 homes had been completed and occupied.

The house types comprise detached, semi-detached, flats and condominiums providing one, two, three, four- and five-bedroom units. The two and three-bedroom detached, and semi-detached units are designed as bungalows while the four- and five-bedroom units are designed as luxury homes. The condominiums also range from one to three-bedrooms. Following the different house types, house prices are correspondingly different across the clusters. Generally, a single-bedroom flat in East End Condo sells for US\$36,000 while a four to five-bedroom unit in Naa Borley ranges between US\$ 285,000 to US\$320,000. The entire perimeter of the estate is fenced. Also, there is a security post with 24-hour private security guards stationed at the

key entry points to provide security and also enforce access restriction. The communal amenities provided include the Wonderland Park for children, La Petite Maison cafeteria, a restaurant, a church, a Go-Kart racetrack, a police station and a fire station. There is an active Resident Association which organises social events to foster a sense of community among residents. Additionally, there is an estate management department whose duties entail: collecting monthly fees for the use and maintenance of communal amenities and services like street lighting and waste collection in the estate.



Plate 7. Pictures showing the main entrance, East End Condos, Go Kart-Race Course and Aerial view of Devtraco Court

Source: First three photos (Author, 2017), Right photo (Google Earth, 2017)

PART TWO

Dominant Socio-demographic characteristics of Residents' In gated communities

Dominant Demographic Characteristic of household heads	Gated communities in inner - city areas			GCs in middle-core area	Gated communities in peri-urban areas		
	Kings Cottage	Manet Cottage	East Airport	Ubuntu Court	Blue City	HFC Phase I & II	Devtraco Court
Project Name	Kings Cottage	Manet Cottage	East Airport	Ubuntu Court	Blue City	HFC Phase I & II	Devtraco Court
Number of HH sampled	30	70	25	70	50	50	70
Housing tenure	HO (86.7%)	HO (61.4%)	HO (52%)	HO (92.9%)	HO (92.9%)	HO (92.0%)	HO (84.3%)
Nationality	Ghanaians (80%)	Ghanaians (62.9%)	Ghanaians (62%)	Ghanaians (90%)	Ghanaians (92.2%)	Ghanaians (80%)	Ghanaians (91.4%)
Gender	Male (80%)	Male (77.1%)	Male (72%)	Male (68.6%)	Male (86%)	Male (64%)	Male (70%)
Age brackets (years)	45 – 60 (66.7%)	35 – 44 (52.9%)	45 – 60 (58%)	35 – 44 (48.6)	35 – 44 (50%)	35 – 44 (56%)	35 – 44 (50%)
Marital status	Married (80%)	Married (70%)	Married (78%)	Married (91.4%)	Married (88%)	Married (88%)	Married (91.4%)
Children in living in the household	2 (40%)	2 (32.9%)	1 (30%)	2 (42.9%)	3 (44%)	2 (40%)	2 (45.7%)
Educational attainment	Tertiary (77%)	Tertiary (62.9%)	Tertiary (82%)	Tertiary (74.3%)	Tertiary (58%)	Tertiary (88%)	Tertiary (74.3%)
Sector of employment	RE, FS & Bus. (50%)	CPM, O&G (21.4%)	RE, FS & Bus. (24%)	RE, FS, & Bus. (15.7%)	RE, FS, & Bus. (28%)	RE, FS, & Bus. (24%)	RE, FS, & Bus. (28.6%)
Management Position at workplace	Top-level (53.3%)	Top-level (61.4%)	Top-level (72%)	Top-level (44.3%)	Middle-level (44.3%)	Middle-level (66%)	Middle-level (45.7%)
Income brackets (Ghc)	> 5,000 (60%)	> 5,000 (68.6%)	> 5,000 (94%)	> 5,000 (38.6%)	3,001 – 4,000 (38.6%)	3,001 – 4,000 (38%)	4,001 – 5,000 (41.4%)
Stay in gated community (In years)	> 4-6 (44.3%)	> 10 (44.3%)	7 – 10 (40%)	4 – 6 (64%)	6 – 8 (64%)	4 – 6 (68%)	4 – 6 (87.1%)

Notes: HH denote household head, RE, FS & Bus. denotes Real Estate, Financial Service and Business and CPM, O&G denote 'Construction Project Management, Oil and Gas'

Source: Author's survey data (2018)

Post Hoc Tests

Multiple Comparisons

Tukey HSD

Dependent Variable	(I) Locational classification of gated communities	(J) Locational classification of gated communities	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Please indicate the extent to which you agree or disagree with the following meanings associated with a gated community - A cluster of housing units with access restricted to only residents and their invited guests	Inner-city	Middle-core	7.429*	.632	.000	5.90	8.96
		Per-urban	7.429*	.632	.000	5.90	8.96
	Middle-core	Inner-city	-7.429*	.632	.000	-8.96	-5.90
		Per-urban	.000	.703	1.000	-1.70	1.70
	Per-urban	Inner-city	-7.429*	.632	.000	-8.96	-5.90
		Middle-core	.000	.703	1.000	-1.70	1.70
A cluster of housing units were households have control over their environment and how their communities are governed?	Inner-city	Middle-core	5.619*	.709	.000	3.89	7.34
		Per-urban	5.619*	.690	.000	3.94	7.30
	Middle-core	Inner-city	-5.619*	.709	.000	-7.34	-3.89
		Per-urban	.000	.796	1.000	-1.93	1.93
	Per-urban	Inner-city	-5.619*	.690	.000	-7.30	-3.94
		Middle-core	.000	.796	1.000	-1.93	1.93
A community governed by contractual arrangements	Inner-city	Middle-core	5.857*	.791	.000	3.93	7.78
		Per-urban	5.790*	.613	.000	4.30	7.28
	Middle-core	Inner-city	-5.857*	.791	.000	-7.78	-3.93
		Per-urban	-.067	.830	.996	-2.09	1.95
	Per-urban	Inner-city	-5.790*	.613	.000	-7.28	-4.30
		Middle-core	.067	.830	.996	-1.95	2.09
An enclave to distinguish between the rich and the poor	Inner-city	Middle-core	-.797	.857	.624	-2.87	1.28
		Per-urban	-.461	.764	.819	-2.31	1.39
	Middle-core	Inner-city	.797	.857	.624	-1.28	2.87
		Per-urban	.335	.901	.927	-1.85	2.52
	Per-urban	Inner-city	.461	.764	.819	-1.39	2.31
		Middle-core	-.335	.901	.927	-2.52	1.85

*. The mean difference is significant at the 0.05 level.

APPENDIX B – Data Collection Instruments

Questionnaires for Developers of Gated Communities

This questionnaire is designed to collect data related to the doctoral research project titled ‘The Proliferation of gated communities in Ghana: A New Institutional Perspective’, which aims to understand how rules, norms and agency practices relating to land administration and land-use planning in Ghana also contribute to the proliferation of gated communities.

You have been asked to complete this survey because you are one key stakeholders driving the proliferation of gated communities.

The survey mostly comprises multiple choice questions with instructions on how to answer each question. You may skip any set of questions that make you uncomfortable without any penalty. Also, you have the right to withdraw at any point during the study, for any reason, and without any prejudice. The survey takes approximately 40 minutes to complete. Please note that your responses will be anonymised and analysed together with other respondents and the data will be used for academic purposes only.

If you have any questions or concerns about the research, you may contact the researchers using the following details:

Mr Richmond Juvenile Ehwi
University of Cambridge
Department of Land Economy
CB3 9EP
E-mail: rje52@cam.ac.uk

This questionnaire can also be completed online using the link below:

http://cambridge.eu.qualtrics.com/jfe/form/SV_4MBDG7wKEynNJCl

Developers of Gated Communities

Part 1: Information About the Gated Community Project and Developer

This section collects information about your project selected for this project and some information about the developer.

1. What type of housing units do you develop? (Tick all options that apply)
 - (a) Detached houses
 - (b) Semi-detached houses
 - (c) Townhouses
 - (d) Apartments
 - (e) Other, please specify.....

2. How many years of experience do you have in developing gated communities?
.....

3. How many gated community projects have you developed so far (excluding the current project)? (Please tick only one option)
 - (a) 1
 - (b) 2
 - (c) 3
 - (d) 4
 - (e) More than 4

4. What is the total land area of this gated community project? (in Acres)
.....

5. How many housing units have been planned for this gated community project? (Please write in the space provided)
.....

6. How many of the planned units have been completed?
.....

7. How many of the planned units are under construction?
.....

8. How many of the planned units have construction not begun at all?
.....

9. How many of the completed housing units have been sold?
.....

10. How many of the sold housing units are currently occupied?

-
11. How was the construction this gated community project financed (excluding land purchase)? (Please tick all options that apply)
- (a) Funds from institutional investors
 - (b) Developers' equity
 - (c) Loan(s) from financial institutions
 - (d) Instalment payments from prospective homeowners
 - (e) Other please specify.....

12. Which of the following approaches do you often adopt in the construction and sale of the housing units? (please tick all options that apply)
- (a) I acquire undeveloped land, sub-divide it into lots and sell to prospective homeowners to build themselves
 - (b) I acquire undeveloped land, service it, sub-divide it into lots and sell to prospective homeowners to build themselves
 - (c) I build and sell completed housing units to prospective homeowners
 - (d) I build incrementally upon receiving periodic payments from payments from prospective homeowners.
 - (e) Other, please specify.....

13. When did construction for this gated community project begin? (Write in the space below)
-

14. When is the expected completion date for the entire project? (Write in the space below)
-

15. Who is/are the investor(s) of this gated community project? (Write in the space below)
-

16. Is the investor the same as the developer? (Please tick one option)
- (a) Yes
 - (b) No
 - (c) Not sure

17. Which of the following amenities can be found in this gated community? (Cross (x) all that apply)

No	Amenities	Availability (X)
1	24/7 Security	
2	Pre-school	
3	Primary and/or Junior High School	
4	Club house	
5	Basketball court	
6	Lawn tennis court	
7	Volleyball court	
8	Swimming pool	
9	Gymnasium	
10	Children's playground and/or recreational park	
11	Convenience store	
12	Business centre (for photocopying, printing, laminating, faxing)	
13	Internet café	
14	Salon and/or Barbering shop	
15	Restaurant	
16	Pharmacy and/or clinic	
17	Place of worship	
18	Police station	
19	Fire station	
20	Postal service	
21	Security post/cabin	
22	Sewerage treatment site	
23	Estate management	
24	Concierge service	
25	Homeowners' Association/Residents' Association	

18. Indicate the price ranges for which the following housing units are sold in this gated community? (Please cross all options that apply)

Type of house	Price ranges (USD)				
	Up to 50,000	50,001-100,000	100,001-150,000	150,001-200,000	Above 200,000
1 Bedroom unit (Detached & Semi-detached)					
2 Bedroom Unit (Detached & Semi-detached)					

3 Bedroom Unit (Detached & Semi-detached)					
4 Bedroom Units (Detached, semi-detached, 2 or more storeys)					
5 Bedroom Units (Detached, Semi-detached, 2 or more storeys)					

Part 2: Meaning and Features of Gated Communities

This part gathers information regarding your understanding of a gated community and the features that characterise them.

19. Please indicate the extent to which you agree or disagree with the following meanings associated with a gated community by crossing (X) the boxes under the 10-point Likert Scale, where '1' means 'Strongly Disagree' and '10' means 'Strongly Agree'.

No.	Concept capturing gated community	1	2	3	4	5	6	7	8	9	10
1	A place with access restricted to only residents and their guests										
2	A place where residents have equal rights over communal amenities										
3	A place where people have control over how they and their communities are governed										
4	A place purposely built to combat crime										
5	A place where life is governed by contractual agreements										
6	A place to distinguish between rich and the poor people										

19. Please indicate the extent to which you agree with the following statements as constituting the origin of gated communities in Ghana by crossing (X) the boxes under the 10-point Likert Scale, where '1' means 'Strongly Disagree' and '10' means 'Strongly agree'.

No.	Origin of Gated community	1	2	3	4	5	6	7	8	9	10
1.	Increasing fear of crime among people										
2.	Difficulties in acquiring land and building permits in Ghana										
3.	Complexities in acquiring litigation-free land										
4.	Growing dissatisfaction with the provision of amenities, utilities and physical infrastructure by city authorities										
5.	Housing preference of foreign expats										
6.	Housing preferences of Ghanaians living abroad										
7.	Government's quest to attract foreign investment										
8.	The unplanned nature of cities and towns in Ghana										

20. Please rate how important the following people are in terms of your target market by scoring each one of them on a scale of 1 to 10, where '1' means the least important feature and '10' means the most important

No.	Target Population	1	2	3	4	5	6	7	8	9	10
1	Wealthy retirees										
2	High net-worth individuals not retired										
3	Young working professionals										
4	Diplomats and foreign mission workers										
5	Foreign expats living and working in Ghana										
6	Ghanaians living abroad										
7	Local celebrities										
8	Politicians										
9	Lower middle income households										
10	Anybody who can afford the house price										

Part 3: The Land Acquisition Experience

This section gathers information regarding your experience regarding the land acquisition process for this project.

21. Indicate how important the following land-related factors were in your land purchase decision for this gated community using the 10-point Likert Scale below where '1' means least important and '10' means most important' (Please cross (X) the appropriate box)

No.	Land-related factors	1	2	3	4	5	6	7	8	9	10
1.	The certainty about who has the right to sell the land										
2.	The assurance that land is not a subject of dispute										
3.	The category of land, whether state or customary land										
4.	The availability of land at an affordable price										
5.	The availability of land at the preferred location										
6.	The simplification of the land acquisition process										
7.	The transparency of the land acquisition process										
8.	The legitimacy of evidence issued after the land purchase										
9.	The availability of land sufficient for the gated community project										

22. What category of land ownership regime does your land come under?
(Please tick)

- (a) State lands
- (b) Stool lands
- (c) Family land
- (d) Individual land
- (e) Other, please specify.....

23. What was the previous land-use for the area before this gated community project?
(Please tick)

- (a) Farmland
- (b) Residential
- (c) Industrial
- (d) Retail
- (e) Bare/undeveloped land
- (f) Other please specify.....

24. Please describe the processes you went through to acquire land for this project.

25. Approximately how long did it take to complete the land acquisition process?

26. How did you secure the interest in the land after the purchase? (Tick all that apply)
- (a) Used private security to secure the land
 - (b) Made lawyers draft an indenture
 - (c) Obtained a land title certificate
 - (d) Erected fence wall around the land
 - (e) Started construction immediately after the sale without obtaining or in the process of obtaining any official document
27. What evidence do you have as proof of your land ownership? (Tick all that apply)
- (a) No evidence
 - (b) Land title certificate
 - (c) An Indenture
 - (d) An Allocation note
 - (e) Other, please specify?.....
28. In what way did the land ownership system contribute towards the development of this gated community? (Tick all options that apply)
- (a) It made the purchase of the land faster
 - (b) It made the price of the land cheaper
 - (c) It led to the erection of fence wall around the land
 - (d) It encouraged rapid commencement of the construction to begin
 - (e) Other please specify.....

Part 4: The Building Permit Acquisition Process

This section gathers information regarding your experience regarding the land acquisition process for this project.

29. Which of the following did you obtain from the District Assembly before this project was commenced? (Tick all options that apply)
- (a) A copy of the zoning scheme for the area
 - (b) A development permit
 - (c) A conditional building permit
 - (d) An unconditional building permit
 - (e) No document

(f) Other, please specify.....

30. If you obtained an unconditional building and/or development permit from the District Assembly, can you describe the process you went through to acquire your permit?
.....

31. How long did it take the District Assembly to issue you with the unconditional building and/or development permit after you submitted your application? (Please tick)

- (a) Up to 4 weeks
- (b) 5-8 weeks
- (c) 9-12 weeks
- (d) 12-15 weeks
- (e) More than 15 weeks

You have come to the end of this survey. Thank you for your time.

Questionnaires for Residents living in Gated Communities

This questionnaire is designed to help understand how rules, norms and agency practices relating to land administration and land use planning in Ghana contributes towards the spread of gated communities.

The data collected is for a doctoral research project titled '**The Proliferation of Gated Communities in Ghana: A New Institutional Perspective**'.

Although the research is primarily for academic purpose, it holds benefits for diverse stakeholders, including but not limited to; residents living in gated communities, real estate developers, managers of gated community projects, District Assemblies, the Lands Commission, the Ministry of Water Resources, Works and Housing and other public agencies.

Please note that when writing the research report, critical attention shall be given to participants' anonymity, confidentiality and informed consent.

After the report is written, I would be happy disseminate a copy of my summary report. If you would require a copy, please indicate below

I would like a copy of the **Summary Report**: [a] Yes [b] No (**Please tick the appropriate option**)

This questionnaire can also be completed online using the link below:

http://cambridge.eu.qualtrics.com/jfe/form/SV_3Pmwt5DFyvvw0HH

Should you have any queries, please contact:

Mr Richmond Juvenile Ehwi
University of Cambridge
Department of Land Economy
CB3 9EP
Mobile : +44(0)7375609750
Email : rje52@cam.ac.uk

Part 1: Residents' Socio-demographic Characteristics

1. **Indicate your nationality?** (Please select only one option)
 - (a) Ghanaian
 - (b) Other African national
 - (c) European (including British)
 - (d) North American (Including US and Canada)
 - (e) Other please specify.....

2. **If you are not a Ghanaian, how long have you lived in Ghana?** (Please select only one option)
 - (a) Below 5 years
 - (b) 5-10 years
 - (c) 11-15 years
 - (d) 16-20 years
 - (e) More than 20 years

3. **Indicate your gender?** (Please select only one option)
 - (a) Male
 - (b) Female

4. **Indicate your age group?** (Please select only one option)
 - (a) Below 18 years
 - (b) 18-34 years
 - (c) 35-44 years
 - (d) 45-60 years
 - (e) Above 60 years

5. **Indicate your marital status?** (Please select only one option)
 - (a) Single
 - (b) Married
 - (c) Divorced
 - (d) Separated
 - (e) Widowed
 - (f) Living with my partner/consensual union

6. **How many children are living in with you in your household?** (Please select only one option)
 - (a) 0
 - (b) 1
 - (c) 2
 - (d) 3
 - (e) 4
 - (f) 5+

7. **Indicate highest educational attainment?** (Completed or expected) (Please select only one option)

- (a) Basic school leaver (up to Junior High School)
- (b) Secondary school leaver (including Senior High, Vocational and Technical School)
- (c) Tertiary (Bachelors, HND, Specialised Training)
- (d) Post Tertiary (Masters and Doctoral)
- (e) Other, please specify.....

8. **What position do you occupy in your workplace?** (Please select only one option)

- (a) Top-level management
- (b) Middle-level management
- (c) Low-level management
- (d) Non-managerial

9. **Which of these sectors does your main occupation fall within?** (Select only one)

- (a) Education and research
- (b) Agriculture
- (c) Fishing, forestry, hunting and gathering
- (d) Electricity and water
- (e) Manufacturing
- (f) Construction project management, Oil and gas
- (g) Trade and hospitality
- (h) Transport and communication
- (i) Real estate, banking, financial services and business activities
- (j) Mining and Quarrying
- (k) Government and public service
- (l) Civil society and advocacy
- (m) Health and allied Health
- (n) Other, please specify.....

10. **Please specify the bracket within which your monthly income fall.**

- (a) Below Ghc 2000
- (b) Ghc 2,000 – 3,000
- (c) Ghc 3,001 – 4,000
- (d) Ghc 4,001 – 5,000
- (e) Above Ghc 5,000

Part 2: Housing Circumstance

11. **What is your housing tenure?** (Please select only one option)

- (a) I live in a rent-free house
- (b) I am a long-term renter (more than 2 years)
- (c) I am a short-term renter (up to or less than 2 years)
- (d) I am a homeowner
- (e) Other please specify.....

12. If, you are a homeowner, which one of the following home-purchasing options were applicable in your case?

- (a) I purchased an already completed house within a gated community
- (b) I purchased a bare land within a gated community and built the house myself
- (c) I made periodic payments for the developer to construct my house in phases
- (d) Other, please specify.....

13. What type of interest in land do you hold in your house?

- (a) I don't know
- (b) A usufructuary interest (A potentially perpetual interest in land granted to only members of a landowning group)
- (c) 99-year leasehold interest
- (d) A 50-year leasehold interest
- (e) Other, please specify.....

14. Which of these documents do you have to prove your ownership of land? (tick all that apply)

- (a) An Allocation note
- (b) A Contract document/deed from the developer of the gated community
- (c) An Indenture
- (d) A Deed instrument
- (e) A Land Title Certificate
- (f) I don't own the land
- (g) Other, please specify.....

15. How long have you lived in this gated community?

- (a) Less than 1 year
- (b) 1-3 years
- (c) 4 – 6 years
- (d) 7 - 10 years
- (e) More than 10 years

Part 3: Residential locational choice factors

16. Please indicate how important the following factors were in your decision to live at this location (not in the gated community) by crossing (x) the box beneath the Likert Scale from 1-10, where '1' means Least Important and '10' means Extremely Important

No.	Locational Factors	1	2	3	4	5	6	7	8	9	10
1	Absence of land litigations										
2	Absence of multiple land sales										
3	Availability of affordable land										
4	Proximity to workplace										
5	Proximity to major commercial and retail centres										
6	Proximity of educational facilities for wards										

7	Proximity to recreational facilities													
8	Proximity to health facilities													
9	Proximity to places of worship													
10	Proximity to major roads													
11	Proximity to bus terminals													
12	Easy access to utilities services													
13	Availability of good physical infrastructure													
15	Good security presence in the neighbourhood													
15	Good neighbourhood planning													

Part 4: Reasons why you moved into a gated community

Please indicate the extent to you agree or disagree with the 18 statements below capturing the reasons why you moved into a gated community using a scale of 1-10 where '1' means **Strongly Disagree** and '10' means **Strongly Agree**. For each statement, please indicate your choice by crossing the appropriate box beneath the numbers 1 to 10.

No.	Statements constituting reasons for moving into Gated communities	1	2	3	4	5	6	7	8	9	10
1	Gated communities provide extra protection and security to residents										
2	Gated communities offer a sense of community										
3	Gated communities facilitate exclusive enjoyment of amenities										
4	GC provide a safe and conducive environment to raise children										
5	Houses in gated communities are better investment										
6	Living in a GC confers prestige										
7	Gated communities resolve uncertainties associated with land acquisition										
8	Gated communities eliminate bureaucracies in acquiring state and customary lands										
9	Gated communities eliminate bureaucracies in registering land										
10	Gated communities reduce the cost of registering land										
11	Gated communities eliminate problems of multiple land sales										
12	Gated communities eliminate problems of land litigations										
13	Living in a GC reduce bureaucracies involved in obtaining a building permit										
14	Living in a GC reduce the cost of obtaining a building permit										
15.	Gated communities provide residents with better physical infrastructure										
16	Services and utilities provided to gated communities are more reliable than in traditional neighbourhoods										

17	Management of Gated communities are more responsive to residents' needs than local authorities													
18	Gated communities have good neighbourhood planning than traditional neighbourhoods													

Part 5: Impact of Gated Communities

17. This part gathers information regarding the ***impacts of gated communities***

Using the Likert Scale from 1-10 where '1' means **Strongly Disagree** and '10' means **Strongly Agree**, please indicate the extent to which you agree or disagree with the following statements by **crossing (x)** the appropriate box

No.	Statements	1	2	3	4	5	6	7	8	9	10
	<i>Positive Impacts of Gated Communities</i>										
1.	Gated communities facilitate the extension of infrastructure and utilities services to deprived areas										
2.	Gated communities contribute towards the opening of construction-related businesses in the surrounding neighbourhoods										
3.	Gated communities offer low-skilled employment for people living close by										
4.	The presence of gated communities in an area contributes towards rapid increase in land price										
5.	The presence of gated communities in an area reduces the financial burden on District Assemblies to provide physical infrastructure and utility services for such areas										
6.	Gated communities increase property taxes mobilised by District Assemblies										
	<i>Negative Impacts of Gated Communities</i>										
1.	Gated communities divert crime towards the surrounding non-gated neighbourhoods										
2.	Gated communities lead to rapid increase in the cost of living for people living close to the gated community										
3.	Gated communities lead to rapid urbanisation in peri-urban areas										
4.	Gated communities in peri-urban areas pushes away low-income and poor households farther from the inner-city										
5.	Gated communities result in a rapid land-use changes from agriculture to residential										
6.	Gated communities undermine the communal lifestyle and culture in Ghana										

You have come to the end of the survey. Thank you for your time.

INTERVIEW QUESTIONS FOR PLANNERS IN DISTRICT ASSEMBLIES

This interview is intended at gaining insights into the proliferation of gated communities from local planning authority perspective. This forms part of a data collection exercise for a doctoral research project which aims to understand the proliferation of gated communities in Ghana, with a particular focus on how formal and informal *rules, norms and agency practices relating to land administration and land use planning* also contributes to the spread of gated communities.

The interview would be recorded and subsequently transcribed. Excerpts and direct quotes from this interview may be used in the final research report and other academic outputs. Before using this such data, a transcript of the interview would be sent you to validate it as an accurate account of the interview. Please let me know if you consent to the interviewee being recorded by ticking Yes or No and countersigning against your choice.

[A] I Consent: Name: Signature:

[B] I do **not** Consent: Name: Signature:

Please put down your email if you would like to receive a copy of the research output.

Email: _____

Position of Interviewee: _____

Date of Interview: _____

Venue: _____

Interview Start Time: _____

Interview End Time: _____

Part 1: This part gathers information about local planners understanding of gated community

1. What is your understanding of a gated community?
2. What is the origin of gated communities in the Ghanaian context?
3. What are some of the reasons why you think people are moving into gated communities in Ghana, particularly in Accra?
4. In what ways do you think District Assemblies may have contributed towards the growing number of gated communities emerging in the capital city.
5. Do you think the land administration system in Ghana has contributed to the growth in gated communities? If yes, exactly how has this happened?

Do you think the nature of the land-use planning in Ghanaian cities have also contributed to the rise in gated communities? If yes, how?
6. Please walk me through the building permit application process.
7. Are developers of gated communities made to go through the same process as everyone does? If there are exceptions for them?
8. As a District Assembly, has the presence of gated communities brought you any benefits? If yes, what kind of benefit(s) are they? And do enjoyment of such benefits influence the way you handle building permit applications submitted by developers of gated communities?
9. Do you share the view that gated communities are making District Assemblies redundant?
10. What challenges do you anticipate gated communities might bring in the short, medium and long term?

Thank you for your time.

INTERVIEW QUESTIONS FOR HOUSING MINISTRY

1. What is your understanding of a gated community?
2. What is the origin of gated communities in the Ghanaian context?
3. What are some of the reasons why you think people are moving into gated communities in Ghana, particularly in Accra?
4. Do you think the land administration system in Ghana has contributed to the growth in gated communities? If yes, exactly how has this happened?

Do you think the nature of the land-use planning in Ghanaian cities have also contributed to the rise in gated communities? If yes, how?
5. Do you think gated communities are making any impact towards bridging Ghana's housing deficit?
6. How does gated communities fit within the following key objectives of 2015 Ghana's National Policy?
 - (a) Promote private sector participation in housing delivery?
 - (b) Promote housing schemes that maximises land utilisation?
 - (c) Promote housing development partnership between public, private and community actors?
 - (d) To make housing programme more accessible to the poor (Social Housing)?
7. In what ways do you think Government, or the Ministry of Housing contributed towards the proliferation of gated communities in Ghana?
8. What are some of the benefits associated with gated communities?
9. Do you foresee any problems emerging because of gated communities? What are those problems, if any? And how can they be addressed?

Thank you for your time

INTERVIEW QUESTIONS FOR GIPC

1. What is your understanding of a gated community?
2. What is the origin of gated communities in the Ghanaian context?
3. What are some of the reasons why you think people are moving into gated communities in Ghana, particularly in Accra?
4. Do you think the land administration system in Ghana has contributed to the growth in gated communities? If yes, exactly how has this happened?
5. Do you think the nature of the land-use planning in Ghanaian cities have also contributed to the rise in gated communities? If yes, how?
6. In what ways has the GIPC contributed to the emergence and subsequent proliferation of gated communities?
7. As an investment promoter, how do you interpret the growing number of foreign-owned companies building gated communities and how does Ghana benefits?
8. If you were to offer an advice to harness of gated communities, what would you say?

Thank you for your time

INTERVIEW QUESTIONS FOR LANDS COMMISSION

1. What is a gated community from your perspective?
2. Where does the concept come from?
3. Why have gated communities become popular in Ghana, particularly in Accra?
4. How have issues surrounding land acquisition, title registration and tenure security in Ghana contributed towards the spread of gated communities?
5. In what ways has the work of the Department of Town and Country Planning contributed and District Assemblies contributed towards the proliferation of gated communities in Ghana?
6. How different is the procedure of acquiring customary land from acquiring state land?
7. Is it true that it is less expensive and less cumbersome to acquire customary lands than state lands in Ghana?
8. Is true that gated community developers who purchase customary lands, notably stool lands often commence construction without having obtained land title certificate and/or development permit? If yes, why do you think this practice exist?
9. In what ways are gated communities helping to solve problems associated with land acquisition and tenure security in Ghana? And do you think their approach is sustainable?
10. Would gated communities increase the people's awareness of and demand for land title certificate in Ghana?
11. Does a large-scale real estate developer receive any special privilege or gain special attention in their attempt to obtain land title certificate for their projects?
12. There seems to be a struggle for land use control between chiefs and other customary land holders on one hand and the Town and Country Planning and District Assemblies on the other, where the former thinks complying with the land-use plan of the latter is a surrender and undermining of their powers as chiefs and the latter also thinks lands should be planned for the collective benefit of all. With the current spate of large-scale land acquisition for gated communities, how would the existing relationship between these two groups be impacted?
13. How would the spread of gated communities in peri-urban areas impact on deprivation of indigenous people of access to land for their livelihood?
14. Are gated communities taking over the work of District Assemblies/local government, in terms of providing infrastructure, services and amenities to their residents?

15. Some argue that gated communities ensure efficient utilisation of land than conventional housing development in Ghana and hence they enjoy some institutional preference. Do you share this view?
16. What are some of the benefits you think gated communities bring? And how can such benefits be better leveraged?
17. Any word of caution on how prevent or reduce the potentials problems gated communities are likely to create?

Thank you for your time