



**Can Rural-Urban Migration into Slums
Reduce Poverty?
Evidence from Ghana**

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Abstract

Recent evidence indicates that the increasing levels of poverty in urban areas in Ghana are partly attributed to net migration of poor people to cities. However, evidence of the linkages between urbanisation, rural-urban migration and poverty outcome is mixed. In the light of the rapid pace of urbanisation and the resulting pressure on public facilities, policy prescription has largely occupied itself with attempts to curb rural-urban migration. There is a widely held perception – as emphasised in a number of policy documents – that rural-urban migration cannot lead to positive outcomes for migrants, their areas of origin, or destination. Recent poverty reduction strategies and urban policies tend to focus on the negative aspects of migration and little support is provided for rural-urban migrants in Ghana. Yet, the relationship between rural-urban migration and poverty reduction is not adequately understood nor explored. This study examines the livelihoods of poor migrants living and working in two urban informal settlements in Accra: Nima and Old Fadama. The findings suggest that, despite living in a harsh environment with little social protection, an overwhelming majority of the migrants believes that their overall well-being has been enhanced by migrating to Accra. Using their own ingenuity, the migrants build houses and create jobs in the informal sector and beyond in order to survive and live in Accra. The migrants are also contributing to poverty reduction and human capital development back home through remittances and investments. Yet, official assessments and perceptions of urban poverty do not take into account the fact that poor people are attracted to urban areas to utilise the multiple economic opportunities there, but instead only focus on head count measures that do not recognise these dynamics. Our findings show that urban slums are not just places of despair and misery, but places where migrants are optimistically making the most of their capabilities and are trying to move out of poverty, despite the obvious difficulties. Therefore, we urge the need for a more nuanced understanding of the connections between the migration of the poor to urban areas and the impacts that this is having on their long term prospects to exit poverty.

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1. Introduction

Several studies and population census reports indicate that migration flows in Ghana are largely shaped by socio-economic conditions in places of origin and destination. Population and housing censuses conducted in 2000 (2005a, 2005b and 2010 (GSS 2012) indicate a positive relationship between the level of social and economic development and the volume and direction of migration. While Accra – the ‘most developed’ and urbanised area in Ghana, with the greatest access to modern infrastructure and services – attracted a net increase of 310 per 1000 inhabitants in the year 2000, the least developed Upper West and Upper East regions recorded a net loss of 332 and 219 per 1000 inhabitants respectively. These figures suggest an ‘exodus’ from the poorer regions into Accra and other relatively well-developed regions of Ghana.

In line with trends in the rest of Africa, Ghana’s population is becoming increasingly urbanised. In 2010, the proportion of the population living in urban areas was 50.9 per cent, compared to 43.8 per cent in 2000 (GSS 2012), and is projected to increase to 63 per cent by 2025. The rapid urbanisation has been attributed to a complex mix of factors, such as: rural-urban migration; natural increase in towns and cities; and re-classification of villages into towns once they attain the threshold population of 5000 or over (GSS, 2012). The contribution of rural-urban migration to the growth of the urban populations in Ghana and other West African countries must therefore be treated with caution (see for example: Potts 2012).

The fact is, however, that migration and urbanisation trends are occurring simultaneously with the declining levels of poverty across the country. The decline of poverty levels has led to the lowering of the absolute numbers of the poor from about 7.4 million individuals in 1992 to about 6.2 million individuals in 2006, or from 51.7 per cent of the population in 1992 to 28.5 per cent in 2006 (GSS 2007). Indeed, by 2006, Ghana was on track towards achieving MDG1 on poverty reduction.

Although, in broad terms, the poverty levels in urban Ghana are lower than in rural Ghana, recent evidence indicates increasing levels of poverty in urban areas (GSS 2007; Owusu and Yankson 2007). For instance, Accra, the national capital and hub of economic activities in Ghana, has attained the status as the least poor area in the country. However, after four rounds of the Ghana Living Standards Survey (GLSS), Accra more than doubled its standard poverty incidence (from 4.4 per cent in 1999 to 10.6 per cent in 2006) and tripled its extreme poverty incidence (from 1.3 per cent in 1999 to 4.4 per cent in 2006). This increase in poverty is partly attributed to net migration of poor migrants to the city (GSS 2007). However, there is a strong view that there is an underestimation of poverty in large Ghanaian cities such as Accra and Kumasi, based on the fact that the adjustments made in the setting of the poverty line in terms of the non-food consumption are very low in relation to the cost of housing, transport, water and other needs which must be paid for by the poor in urban areas (Owusu and Yankson 2007).

Yet, this view of rural-urban migrants’ transfer of poverty to cities is simplistic and needs to be further interrogated and critiqued. Ravallion *et al.* (2007) note that, as the overall share of a country’s population shifts to urban areas (partly) as a result of rural-urban migration,

poverty levels tend to fall mainly due to higher economic growth associated with more rapid urbanisation rather than due to re-distribution. More specifically for Ghana, Cavalcanti (2005) notes that the rapid decline of poverty in the last two decades (from about 52 per cent in 1991 to 28 per cent in 1996) can be partly attributed to urbanisation and its consequences of a shift away from agriculture toward urban economic activities (trade and other services, manufacturing and construction). Thus, while rural-urban migrants may be poor initially, they become better off over time, leading to actual reduction in poverty levels.

Hence, these studies indicate that the linkages between urbanisation, rural-urban migration and poverty outcomes are mixed and multidirectional. In the light of the rapid pace of urbanisation and urban growth, policy prescriptions such as the Ghana Shared Growth and Development Agenda (GSGDA) 2010-2013, emphasise measures largely aimed at curbing rural-urban migration and other types of migration to urban areas (GoG/NDPC 2009).¹ It is however clear that whilst Accra, like many cities in Africa and elsewhere, has a large population of poor people, it also presents opportunities for moving out of poverty. Nevertheless, there is dearth of knowledge on how poor migrants escape poverty in the city, or indeed become worse off by transporting poverty from rural areas (place of origin).

Not only are migration and urbanisation trends increasing, but the actors involved with such processes are changing. With an increasing movement of young persons and women, the gendered nature of the migration process becomes increasingly visible in Ghana. Recent evidence suggests that the independent migration of women and adolescent girls into urban areas to work as porters in markets is growing (Awumbila and Ardayfio-Schandorf 2008). Yet policy perceptions of migration of young women and adolescent girls continue to be simplistic, with them being seen as victims, often of trafficking for sexual exploitation, thus overshadowing all other types of the gendered migration.

In response to the growing trend of rapid urbanisation, increasing poverty in urban Ghana, and the lack of evidence based research to guide policy formulation, this paper examines the impact of migration of poor people into urban slums in Accra on poverty outcomes, access to services, economic and social opportunities, as well as the barriers that they face in the urban areas. In so doing, it analyses the factors operating at the household, community and national levels, which mediate the relationship between migration and poverty in urban slums and how these differ by context. It also addresses how gender based roles, gender differentiated experience of migration, and gendered occupational patterns impact on poverty. Furthermore, it highlights the strategies adopted to maximize their chances of getting out of the poverty and the associated policy implications.

2. Conceptualising Migration, Urbanisation, and Poverty Linkages

Migration, poverty and urbanisation are complex and highly context-specific social processes and phenomena. In order to understand the inter-linkages, it is important that

¹ The GSGDA stresses that in the medium-term, the government will embark on the establishment of spatial development zones, including the Savannah Accelerated Development Authority (SADA), CEDECOM/Western Corridor Development Authority, Eastern Corridor Development Authority, and Millennium Development Authority (MiDA), with the aim of reducing rural-urban migration (GoG/NDPC 2009, p. 13).

issues of definition and measurements of the three concepts are clearly defined, as the relationships which emerge will inevitably depend on the concepts and indicators used to measure these social phenomena.

2.1 Defining and measuring migration

Migration has always been an important human strategy and its impacts have shaped human history. In the developing world, migration has come to represent a vital livelihood and adaptation strategy in response to a wide variety of events and structural shifts. However, migration is not a homogeneous process or experience and thus can be categorised in overlapping, often conflicting, ways. As a result of this diversity, a person who would be considered a migrant in one context may not be seen as such in another, and vice versa. This reflects social perceptions of migration. Indigenes are socially and culturally significant in much of Africa, including Ghana. Therefore, there are many ethnic groups who have been settled in Ghana for generations but are nonetheless still referred to as 'immigrants'. For instance, Songsore (2003a: 5) describes ethnic enclaves of West African 'immigrant populations' (*zongos*) as including peoples who 'came to present-day Ghana in the pre-colonial era along trans-Saharan trade routes'. The 'migrant neighbourhoods' of Nima and Old Fadama, for example, are also home to many people who were born there and have never lived anywhere else, yet are considered migrants because their parents or grandparents migrated from the north in the 1980s and 1990s.

The Ghana Statistical Service (GSS) defines a migrant as a person who has moved and stayed at his/her current place of residence for at least a year (GSS 2008). This definition has been found to have several drawbacks, the most serious of which is that it does not capture seasonal migrants, who tend to stay at their places of residence for less than a year. Given that this study focuses on 'old' and 'new' migrants, it defines a migrant as someone who has moved and settled in an area for at least six months. This allows to capture both seasonal and permanent migrants, as well as provide an adequate timeframe to assess migrants' well-being at their place of residence.

2.2 Defining and measuring poverty

Traditional economic models measured poverty by income, unemployment and wage determinants (Harris and Todaro 1970), but the shift towards analysis at the meso (household) level rather than the individual level highlights the need for broader notions of poverty (Stark 1991; Stark and Taylor 1989). New indicators incorporated into new economics models include risk, social protection, education, income diversification and asset accumulation, with the aim of achieving a more rounded approach to poverty measurement (Massey 1999; Portes and Rumbaut 1996). The Ghana Living Standards Survey measures poverty by an economic index that incorporates poverty head count ratio, poverty gap ratio, and inequality of income (Fiadzo *et al.* 2001), resulting in a working definition of 'the poor' as 'those subsisting on a per capita income of less than two thirds of the national average' (Ashong and Smith 2001: 5). Recent conceptualisations of poverty have also expanded beyond the limited classical notions of financial and economic disadvantage, to incorporate issues of social discrimination and exclusion, absence of opportunities, vulnerability, inequality and failure to attain capabilities, all of which tend to cause or exacerbate poverty (Batse *et al.* 1999; Narayan *et al.* 2000). However, no combination will

be sufficient to reflect the multi-dimensions and diverse types and experiences of poverty (Sabates-Wheeler *et al.* 2005). Furthermore, like 'migrants', 'the poor', are not a homogeneous group of people, facing the same difficulties and choosing the same livelihood and coping strategies (Kothari 2002; Sabates-Wheeler *et al.* 2007).

It is against this background that this paper adopts the 'assets approach' to explain the different types of assets, both tangible and intangible, which are owned by the various migrant groups, and how these assets enhance accessibility of basic social services. It has been recognised that both monetary and non-monetary measurements of poverty have weaknesses. Nevertheless, one of the advantages of using the assets approach is that it can be used to monitor changes in poverty over time, including changes in household ownership of the asset index components, which may not necessarily translate into a reduction in material poverty (Doss *et al.* 2008; Ferguson *et al.* 2007; Moser 1998). Measurement of poverty using the asset approach is further supplemented by migrants' subjective assessment of their overall well-being at their place of destination.

2.3 Urbanisation, migration and poverty: exploring the linkages

There are multiple, multidirectional and multi-dimensional linkages between urbanisation, migration, and poverty; each can act to drive or prevent the others, and each can influence the outcomes of the others. Migration can be a reaction to severe poverty, or a chosen livelihood strategy to improve upon household wealth. For example, in Ghana during the economic slump from the 1970s to 1980s, migration became the basic survival strategy for families to enable them to cope with difficult economic conditions (Awumbila *et al.* 2011a; Kwankye and Anarfi 2011). In recent times, independent migration of girls and women have become common as households began to see the benefits of remittance from female members working as domestic workers, as head porters (*Kayayei*), or in markets (Awumbila *et al.* 2008, 2011a).

Large differences in income and living standards between places (Awumbila *et al.* 2011b; Murrugarra *et al.* 2011), as well as the general perception that migrant households are better off than non-migrant households (Clemens and Pritchett 2008; Sabates-Wheeler *et al.* 2007), act as incentives for people to move. Studies on urbanisation indicate that key pull factors of internal migration in Ghana are income, employment, and other opportunities for personal success and development in the southern urban centres, all of which are severely limited in the northern and rural areas (Awumbila *et al.* 2011b; Black *et al.* 2006; Kwankye *et al.* 2009; Mensah-Bonsu 2003). Even when formal employment figures decline, the cities offer more opportunities in their huge informal labour markets (Songsore 2003a).

While severe poverty can drive migration, many studies have illustrated that poverty can also limit migration and other livelihood opportunities. Sabates-Wheeler *et al.* (2007) found that poor international migrants from Ghana were more likely to travel irregularly (without documents) than non-poor migrants. Irregular international migrants find it more difficult to accumulate assets and savings, face considerably more risk during travel and at destination, and may be forcibly returned. Poverty can also determine possible distances of migration. For instance, in the Upper West region of Ghana, wealthy migrants were found to move more often to the urban centres of the south, including Accra, while the poor and illiterate migrated over shorter distances, usually to the Brong Ahafo region (Van der Geest 2011).

Migration can also contribute to urban poverty and the development of informal settlements. Migrant communities – enclaves of internal and international migrants of the same nationality, place of origin or ethnic group – are a common phenomenon around the world, and have been recorded in and around Ghana’s urban centres since the pre-colonial era. The Metropolitan Area of Accra-Tema is a particularly striking example of the impact that migrant communities can have on the growth of cities (both in terms of population and space). Sabon Zongo, Accra New Town, Nima, Maamobi and Old Fadama are examples of ‘migrant’ areas in Accra, although most of them were established at least 40 years ago, whilst some date as far back as 100 years ago. Various factors drive migrants to accumulate in particular areas of the city, including social networks, exclusion from housing or employment in indigenous neighbourhoods, xenophobia and protection in numbers, and in order to claim land to farm (Agyei-Mensah and Owusu 2009; Yaro *et al.* 2011). Many of these migrant communities emerge in urban slums as these areas become a primary destination for internal migrants. In Ghana, urban slums are characterised by dense population, unsafe buildings, overcrowded and unsanitary conditions, lack of access to basic facilities such as clean water, sanitation and health services (Owusu *et al.* 2008). The total number of people living in slums in Ghana increased from 4.1 million in 2001 to 5.5 million in 2008 (GNA 2012). Owusu *et al.* (2008) describe urban slums as ‘the new face of poverty in Ghana’, which are host to many internal and international migrants.

The above discussion on the inter linkages between the processes of migration, urbanisation and poverty highlights not only the complexity, but also the diverse range of contexts within which they occur in Ghana. Poverty can force or prevent migration, but most often it limits the types of migration and destinations open to poor people, as well as determines the conditions under which they migrate as a livelihood strategy. The strong north-south migration trends within Ghana reflect both urbanisation patterns and spatial inequality as a driver of migration. In return, migration is one of the key contributing factors to urbanisation in Ghana. Over centuries, rural-urban migration has led to the emergence of many migrant communities in the city, a form of social capital that is important in successful migration outcomes. Due to land and housing problems and the attraction of the informal economy for migrants with low human capital, these migrant communities tend to be based (and therefore expand) in urban slums, with negative effects both on urban poverty and on the experiences and living conditions of migrants. The discussion also highlights the fact that the poor are not a homogeneous group but have differentiated access to resources and institutions and therefore have different capacities to undertake migration (Sabates-Wheeler *et al.* 2005).

3. Research Methods and Data Sources

3.1 Study communities

This study focuses on Accra, drawing on two case studies of the predominantly poor migrant communities of Old Fadama and Nima (see Figure 1). Nima, a poor neighbourhood of Accra

which emerged in the 1940s, is a melting pot of ethnic groups and nationalities, especially from northern Ghana and the West Africa Sahelian countries of Mali, Niger and Burkina. Old Fadama, on the other hand, is a more recent poor migrant community, which dates back to the mid-1990s and is home to many of the poor (including poor female head porters) who make their living from the market. Due to its harsh and poor living conditions, Old Fadama is also nicknamed 'Sodom and Gomorrah', after two condemned biblical cities, an allusion to the biblical story told in the book of Genesis of a town so wicked that God destroyed it, reflecting the popular perception in Accra that the slum is a sinful den of vice, and filth.² These two urban communities provide a good context to examine the linkages between old and new migrants.

As shown in Table 1, the two communities have many similarities *and* differences. Nima is one of the largest low-income informal settlements, or slum areas, in Ghana, which extends on 351.6 acres of sloping ground. The establishment of an American military base during World War II opened up job opportunities, which attracted many people. The population was further boosted by the Gold Coast troops after their return from serving in World War II (Owusu *et al.* 2008). Poor migrants from West Africa, notably Wangaras, Zambramas, Hausas and Fulanis, and internal migrants from other parts of Ghana, especially the northern region, selected the area as a place of residence due to its low rent and land availability for the construction homes (Essumuah and Tonah 2004; Yankson 2000). Much of the housing in Nima is improperly planned although the Western part of the community is better linked with road networks and has a better spatial lay out than the East. Buildings are haphazardly built often without permits and often densely populated with 3 to 12 persons in a room (Songsore 2003b). The housing structure is usually compound based (Yankson 2000), with an average of 80 persons per compound (Songsore 2003b). The economic backgrounds of the inhabitants vary from high and middle income to low income earners. However, the low income earners are in the majority, with most men being employed as labourers and security men, while women are in petty trading (Owusu *et al.* 2008).

Old Fadama is a slum community in Accra that occupies 146 hectares of land along the Odaw River and the Korle Lagoon, most of which has been reclaimed from the river and lagoon through filling up of the water logged area with saw dust from the timber market situated close to the community. An enumeration undertaken in 2009 shows that the area has a total population of 79,684, with a population density of 2,424 persons per hectare (Housing the Masses 2010). It is one of the largest informal settlements in Accra (Afenah 2010). Old Fadama was formed with the relocation of squatters from the Osu area to pave way for the construction of the Non-Aligned Movement (NAM) conference in Ghana around 1990, after settlers in the area had been relocated to a different location to be called New Fadama (Housing the Masses 2010). The area was and continues to be a hub for a large number of migrants from around the country, the majority of whom are young people from the northern parts of the country. In the early 1980s, the community saw an increase in population when people fled the Kokomba-Nanumba ethnic conflict and many moved into this area. In terms of ethnic composition, the majority of households hail from the Northern region of Ghana. The area is also home to a number of nationals from neighbouring

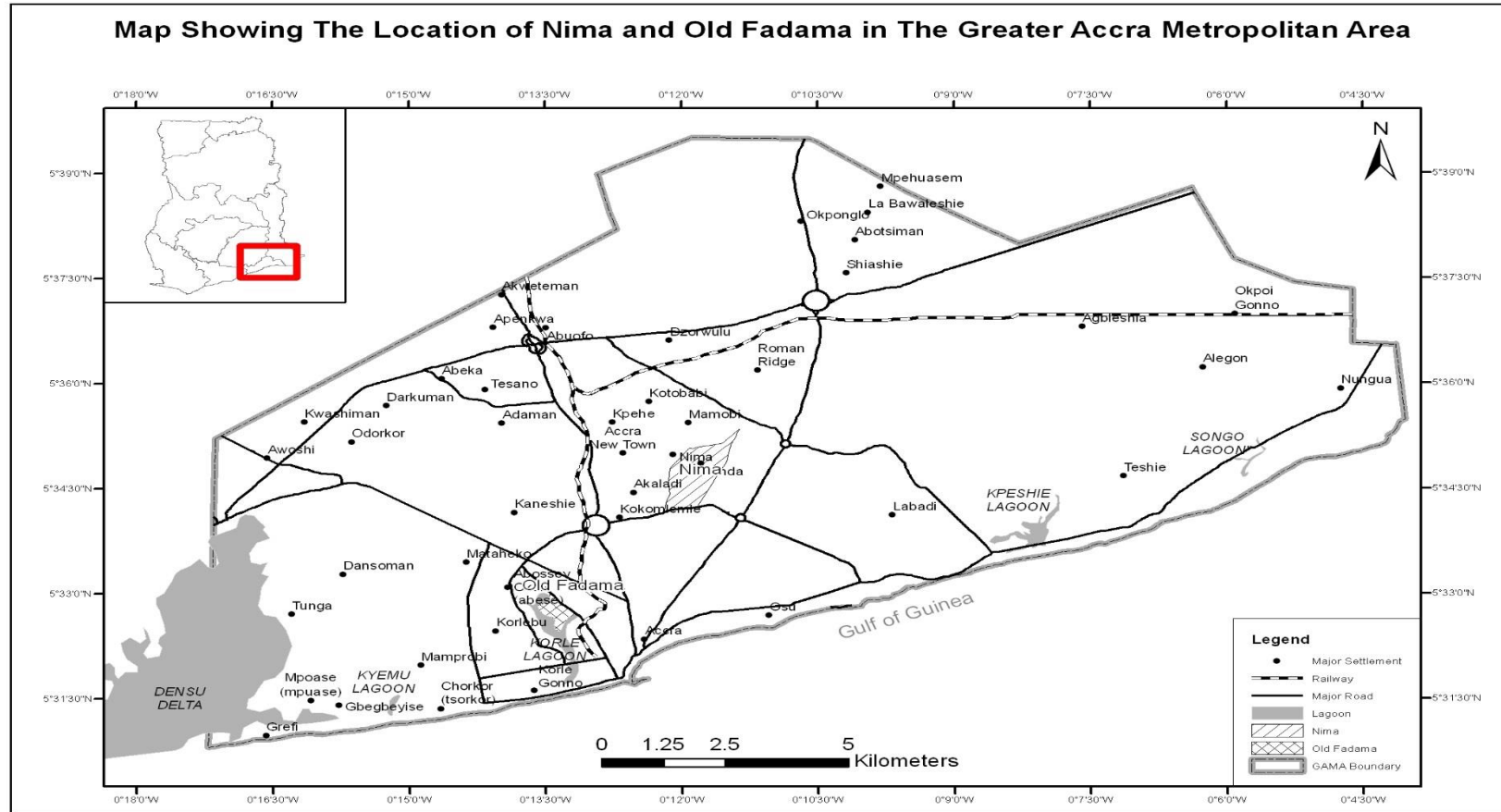
² Our interviews indicated that the people who live here prefer to call the area 'Old Fadama' and contest the negative connotations of their community being defined by crime and vice.

countries in the West African region. More people have moved to the area over the years and continue to do so due to rural urban drift and housing affordability, which makes Old Fadama very attractive to young adults in search of greener pastures, particularly young females from the northern regions of the country who come to work in Accra as head porters. A considerable number of residents are engaged in the small food markets, selling items such as yaws, onions and tomatoes. There are a number of small economic enterprises and services for residents, such as hairdressing, food production and dressmaking (COHRE 2008). Most of the young men are engaged in the collection and sale of electronic waste materials. Sanitation conditions are poor and as a result of its low lying nature the area is prone to frequent flooding, which is further exacerbated by the absence of a proper drainage system.

Table 1: Summary of distinguishing characteristics of Nima and Old Fadama

Characteristics	Nima	Old Fadama
Age of settlement	Early 1940s	Early 1990s
Location	Centrally located on high ground	Located closer to the lagoon and prone to flooding
Historical origins	Establishment of American military base during WWII, attracted initially return soldiers and later other migrants.	Relocation of squatters from other parts of Accra; population fleeing from ethnic conflict in northern region subsequently swelled population numbers
Estimated population size	87,508	79,684
City authority recognition	Legal settlement	Illegal settlement
Upgrading intervention	Benefitted from several interventions.	None
Housing and planning layout	More durable compound houses and better layout	Poor houses built mainly with wood and poor/no layout.
Infrastructure and services	Improved access to basic, but limited, infrastructure and services	Poor except electricity
Population	Heterogeneous comprising intra-regional migrants from West Africa sub region, internal migrants and a few indigenes	Mainly internal migrants from northern Ghana; increasingly attracting some intra-regional migrants.

Figure 1: Map of the study communities, Old Fadama and Nima



Source: Centre for Remote Sensing and GIS (CERSGIS), University of Ghana, 2013

3.2 Methods of data collection and data analysis

The study employed a combination of quantitative and qualitative research approaches. Primary data collection techniques included a questionnaire survey, in-depth interviews and focus group discussions. Such a triangulation of several methods was deemed appropriate in view of the strengths and weaknesses of individual methods (Castro *et al.* 2010; Creswell *et al.* 2003).

Primary data was collected from migrants living in the two selected migrant communities in Accra. Following an initial desk study, an exploratory study was undertaken in the two communities, in order to gain a quick insight into the relevant issues and to review whether a re-formulation of the research questions was necessary. After that, structured questionnaires were administered to a sample of 239 migrants in total, 121 from Nima and 118 from Old Fadama. In the absence of an existing reliable sampling frame, a household listing exercise was conducted in the two migrant communities and a recording of the contacts of the household representatives (or heads) was made, to whom the questionnaires were administered. Data was collected on the demographic characteristics and economic status of each migrant household before and after migration.

The Institutional Review Board (1993) distinguishes between *concurrent control designs* and *historical control designs*. In a concurrent control design, the group under investigation is compared with another group that is made up of subjects who are not given the treatment under study, or do not have a given condition, background, or risk factor that is the object of study. In a historically controlled study, the present condition of subjects is compared with their own condition on a prior regimen or treatment. In this study, after carefully reviewing the literature on the use of control groups in the social sciences, an historical control design was adopted, comparing the current well-being of the migrants with their economic status before migrating to Accra.

While comparing the well-being of migrants' households and non-migrants households would have been very useful if, for example, this study was conducted in the place of origin, this approach was not appropriate in the case of our current study, as the community of Old Fadama started as a migrant community and therefore does not have 'indigenes' who could have been selected as a control group. Selecting non-migrants outside the community under study was also deemed inappropriate due to concerns regarding internal validity, as the treatment and control groups are obviously not comparable at baseline (see Asfar *et al.* 2009). Again, given that our focus was on the difference between migrants' well-being before and after migration, the historical control design was found to be most appropriate, and provided us with the opportunity to examine changes in migrants' well-being after migrating to Accra.

In-depth interviews were held with 14 key informants (such as traditional rulers, assembly members, police officers and health officials) and 45 migrants in the migrant communities. In addition to the questionnaire surveys and in-depth interviews, two focus group discussions were held in each of the two communities, one for men and one for women. The aim of this approach was to provide a platform for the migrants to discuss how

migration has influenced their economic and social situations. For ethical reasons, all names used in this paper are pseudonyms.

4. Results and Discussions

4.1 Socio-demographic characteristics of migrants

Table 2 shows the distribution of the 239 survey respondents according to specific socio-demographic variables. About 56 per cent of respondents in Nima and 62 per cent of those in Old Fadama were males. The age distribution of respondents ranged from 16 years to 79 years, with a mean age of 31.2 years and a standard deviation of 10.5. In the two communities combined, the majority of the respondents (64.9 per cent) were in the 25-44 years age group. During in-depth interviews, some key informants explained that, as a result of the difficulties associated with living and working in the slums, it is usually the youth and energetic people who have moved to these urban areas. Some focus group participants explained that very old migrants who can no longer cope with the tedious work in Accra are more likely to go back to their villages where the cost of living is much lower. While 70 per cent of respondents in Old Fadama were married, only 47 per cent of their counterparts in Nima were married. The average number of children per respondent was 2; about 40 per cent of respondents in Nima and 31 per cent of those in Old Fadama had no children. About 40 per cent of respondents in Nima and 15 per cent of those in Old Fadama had been living in Accra for 12 years or more. The level of education among the survey respondents was generally low. Only 6 per cent of those in Nima and 1 per cent of those in Old Fadama had tertiary education.

Table 2: Socio-demographic characteristics of migrants

Characteristics of Respondents		Nima	Old Fadama
Gender	Male	68 (56.2%)	73 (61.9%)
	Female	53 (43.8%)	45 (38.1%)
	Total	121 (100.0%)	118 (100.0)
Age	15-24	24 (19.8%)	36 (30.5%)
	25-34	44 (36.4%)	62 (52.5%)
	35-44	30 (24.8%)	19 (16.1%)
	45-54	14 (11.6%)	1 (0.8%)
	55-64	5 (4.1%)	0 (0.0%)
	65+	4 (3.3%)	0 (0.0%)
	Total	121 (100.0%)	118 (100.0%)
Marital Status	Never married	56 (46.3%)	30 (25.4%)
	Married	57 (47.1%)	83 (70.3%)
	Co-Habitation	1 (0.8%)	3 (2.5%)
	Divorced/Widowed	10 (8.3%)	1 (0.8%)
	Missing	3 (2.5%)	1 (0.8%)
	Total	121 (100.0%)	118 (100.0%)
Number of Living Children	0	48 (39.7%)	36 (30.5%)
	1	11 (9.1%)	38 (32.2%)

	2	19 (15.7%)	23 (19.5%)
	3	22 (18.2%)	14 (11.9%)
	4	12 (9.9%)	3 (2.5%)
	5 and above	9 (7.4%)	4 (3.4%)
	Total	121 (100.0%)	118 (100.0%)
Number of Years of Residence in Accra	1 or less	5 (4.1%)	18 (15.3%)
	2-6	35 (28.9%)	45 (38.1%)
	7-11	31 (25.6%)	29 (24.6%)
	12-16	17 (14.0%)	16 (13.6%)
	17+	32 (26.4%)	2 (1.7%)
	Missing	1 (0.8%)	8 (6.8%)
	Total	121 (100.0%)	118 (100.0%)
Level of Education	No Education	30 (24.8%)	50 (42.4%)
	Primary	29 (24.0%)	21 (17.8%)
	Middle/JHS	31 (25.6%)	29 (24.6%)
	Voc/Tech/SHS/O'/A' Level	24 (19.8%)	14 (11.9%)
	Tertiary	7 (5.8%)	1 (0.8%)
	Missing	0 (0.0%)	3 (2.5%)
	Total	121 (100.0%)	118

Source: Field Survey, 2012

4.2 Regions of origin of migrants

The majority of respondents (81 per cent of those in Old Fadama and 31 per cent of those in Nima) had migrated from the Northern Region of Ghana. In Nima, however, a significant proportion of migrants had migrated from the Eastern (19 per cent) and Volta (17 per cent) regions. About 8 per cent of respondents in Nima and 9 per cent of those in Old Fadama had migrated from towns outside Ghana, notably Niger, Mali, Nigeria, and Burkina Faso. The fact that the majority of migrants in these slums were from the Northern Region of Ghana does not, however, suggest that people from other regions in Ghana do not migrate. Consistent with the Mobility Transition Theory (see Skeldon 1997; Zelinsky 1971) and the Migration Hump Theory (see Martin and Taylor 1996), which suggest that as regions develop international migration increases, the relatively more developed region of Southern Ghana tends to produce more international migrants (Litchfield and Waddington 2003; Mazzucato *et al.* 2008). The cost of migration from Ghana to Europe or North America is so high that most people from the Northern and Volta Regions, which are generally deprived, are unable to afford it. Consequently, people from the Northern and Volta Regions are more likely to migrate to the large towns in Ghana.

The dominance of people from the northern region in this study may also be explained by migrants clustering. As discussed in section 2, various factors drive migrants to accumulate in particular areas of the city, including social networks and exclusion from housing or employment in indigenous neighbourhoods (Yaro *et al.* 2011). In the communities of this study, social networks appear to be the main reason why migrants from northern Ghana have clustered in Nima and Old Fadama. Most of the new migrants rely on their social networks to provide initial accommodation and assistance in finding a job. Because these

networks are usually made through place of origin or kin relations, new migrants end up living and working in areas with old migrants of the same origin or ethnicity. Over time, migrant communities develop into cultural and institutional centres for transitional support for migrants from new origins or different socio-economic backgrounds and ambitions (Owusu *et al.* 2008; Yaro *et al.* 2011). New migrant communities also emerge when urban settlements receive large influxes of migrants (e.g. as a result of conflict or resettlement from land claimed by development projects).

4.3 The migration process

The majority of the respondents (68.2 per cent) reported that they had migrated to Accra for employment opportunities. Other important reasons for migrating to Accra included education (8.8 per cent) and family related reasons (8.4 per cent), which include accompanying parents or spouses. When differentiated by gender (Table 3), women moved for marriage much more often than men (11.2 per cent versus 2.1 per cent respectively), while men moved for education much more than women (13.5 per cent versus 2 per cent respectively). The observation that most of the migrants had migrated to Accra for job related reasons is not surprising, given the fact that Accra is the most popular destination for both highly skilled and unskilled job seeking youth in Ghana. As the case of Sanatu shows (see Box 1), the majority of the migrants believed that they could only move out of poverty by moving to Accra. Therefore, Accra remains the ‘city of hope’ for many people who grew up in deprived areas.

Table 3: Main reason for migrating to Accra differentiated by gender

Reason for Migrating to Accra	Gender of Respondent		Total
	Male	Female	
Education	19 (13.5%)	2 (2.0%)	21 (8.8%)
Family related	11 (7.8%)	9 (9.2%)	20 (8.4%)
To flee conflict	3 (2.1%)	2 (2.0%)	5 (2.1%)
Marriage	3 (2.1%)	11 (11.2%)	14 (5.9%)
Job related	97 (68.8%)	66 (67.3%)	163 (68.2%)
Others	8 (5.7%)	8 (8.2%)	16 (6.7%)
<i>Total</i>	<i>141 (100.0%)</i>	<i>98 (100.0%)</i>	<i>239 (100.0%)</i>

Source: Field Survey, 2012

Box 1: Migrants perceptions about opportunities in Accra – the case of Sanatu

Sanatu is a 50 year old Dagomba migrant from Tamale in the Northern region of Ghana. She is a single mother with two children. Without any formal education and having grown up in poverty, Sanatu migrated to Old Fadama in 2001 with the sole aim of looking for money to meet the educational and other needs of her children who were in school back in northern Ghana, and, with a long term plan to put up a house to accommodate her parents and children. Sanatu's decision to come to Accra was supported by her mother but it was a friend who lent her money to help with transportation. At the time of this research she was selling koko (porridge) and kosie (local doughnut) in Old Fadama during the day; morning and afternoon. She decided to come to Accra because in her view this is the only place where people can do some 'good business' to become rich one day. Having lived in Accra for some years now, she thinks life is better than in her area of origin. She still believes that she will one day get enough money to establish a big restaurant.

Like Sanatu, many people moved from rural areas to Accra because of their belief that it is the best place to raise money for the development of further business one day. The movement of young people from northern Ghana to Accra, in particular, has been on the rise since the 1980s (Grant 2009). This has been attributed to various factors, including declining access to farmland, ethnic conflicts, environmental degradation in Northern Ghana (van der Geest 2011), better job opportunities in Accra, and certain economic policies that have made northern Ghana relatively poorer (Addai 2011; Awumbila 1997; Twumasi-Ankrah 1995). For other migrants, the pull of Accra was experienced through the lifestyles of migrants who returned home for short periods, as stated by Hamza:

We used to see our area boys who earlier migrated to Accra here, and they would occasionally come home, and their life was nice. They would come and you see that they are putting up their own structures. Or sometimes, they will come and pull down old dilapidated rooms in their fathers' houses and put up concrete-block rooms. And they will furnish their rooms; buying television sets, fridges, fans, set of room furniture, you know those things that every young man will like to have in his room. So these were the people who motivated me to also want to come to Accra' (Hamza, 29 March, 2013).

The findings indicate that in many cases decisions to migrate to Accra were taken by the entire family at the place of origin. Parents, especially fathers, were highly influential in the decision to migrate, with about 77 per cent of respondents reporting that their fathers were involved in the decision-making process. The case of Tsito (see Box 2), a 28 year old migrant from the Volta region, shows how parents can significantly influence the migration of their children as a poverty reduction strategy.

Box 2: Influence of parents on decisions to migrate to Accra for job – the case of Tsito

Tsito is a 28 year old unmarried man living in Nima. He is a Junior High School graduate from Mepe in the Volta Region of Ghana. He migrated from the Volta region to Accra in 2004. He believes that his family was among the poorest in the community, as his father does not have his own land for farming. After completing his Junior High School, Tsito wanted to remain in the village to produce crops under the share cropping land tenure system, but his parents were seriously against this plan. His father encouraged him to leave the village for Accra, despite not having any relatives there. His father explained to him that if he remained in the village, he would not have a 'good future'. The father used his very poor economic condition to explain to the young Tsito how poverty is very bad. During our in-depth interview, Tsito remembered that his father once told him that 'in Ghana all the rich people are in Accra' and so he must move to Accra at this youthful age. One day, Tsito joined his former classmate, who had moved to Accra earlier and was visiting home. On arrival in Accra, Tsito worked as a driver's mate. This position provided him with the opportunity to learn how to drive and he is now a taxi driver. Tsito regularly remits money to his parents back home. He has also brought two of his siblings to Accra and his parents are now happy that the family's financial situation has improved and Tsito is happy he listened to his father's advice to migrate to Accra.

Similar to the case of Tsito, our findings show that in many cases migration was encouraged as a poverty reduction strategy. Parents encouraged the migration of their sons and daughters in order to enhance the financial situation of the family at the place of origin. The remittances sent home by migrants can help minimise the effects of economic shocks on household welfare (Kwankye and Anarfi 2011). In this way, the young migrants serve as insurers for their households (Siddiqui, 2012). On the other hand, there were a few cases where young migrants left home without informing any of their relatives. One of such stories was narrated by Murratu, a mother of three, who reported that she ran away from home without informing her relatives when she was thirteen years old. Such young people who ran away without informing their parents were mainly influenced by friends.

4.4 Migrants living environments and access to basic services

As one would expect, most of the migrants were living in poor neighbourhoods and in poor housing structures. As shown in Table 4, almost half of the respondents (42.2 per cent) lived in a shack or other temporal structures (see plate 1). There are spatial variations in the quality of housing units, with about 75 per cent of migrants in Old Fadama living in shacks, against only 7 per cent of their counterparts in Nima living in shacks. The migrants acknowledged that their housing units are poor, but the relatively higher rents and the requirement for several months' rent advance payments in better neighbourhoods prevent them from living in those neighbourhoods:

In Accra if you go to other suburbs apart from here [Fadama] to rent a room you have to pay a huge sum of money for even a single room – it will cost about GH 800-1000 to rent a room and here is the case where I was not even able to finance my trip to Accra. How then can I raise this huge sum of money to rent a room? At Agbogbloshie [Fadama] rooms are less costly, even you can get a space and what you need is to buy wood to put up the structure so that you can be sleeping in it (Aza, 27 March, 2013).

Table 4: Housing types used by migrants

Type of House	Neighbourhood		Total
	Nima	Old Fadama	
House/Apartment in residential area	1 (0.9%)	0 (0.0%)	1 (0.4%)
House/Apartment in slum	3 (2.7%)	1 (0.8%)	4 (1.7%)
Room in a house in residential area	56 (50.0%)	14 (11.9%)	70 (30.4%)
Room in a house in Slum	40 (35.7%)	14 (11.9%)	54 (23.5%)
Shack or other temp structure in slum	8 (7.1%)	89 (75.4%)	97 (42.2%)
Shack or other temp structure elsewhere	1 (0.9%)	0 (0.0%)	1 (0.4%)
Other	3 (2.7%)	0 (0.0%)	3 (1.3%)
<i>Total</i>	<i>112 (100.0%)</i>	<i>118 (100.0%)</i>	<i>230 (100.0%)</i>

Source: Field Survey, 2012



Plate 1: Wooden shacks and kiosks serving as homes for migrants in Old Fadama.

The working environments were also very poor and generally unhygienic. Observation of the area, indicated that the activities of the migrants have contributed to the deplorable state of their living environments. This is especially the case in old Fadama where the e-waste dealers have heavily polluted a nearby stream (see plate 2). Nevertheless, the majority of respondents (96 per cent in Nima and 94 per cent in Old Fadama) do not think that their economic activities are responsible for the unhygienic nature of their living and working environments.



Plate 2: Dumping of refuse has resulted in the pollution of the Odaw River.

Apart from living in unhygienic environments, the migrants generally do not have access to basic services (Table 5). About 92 per cent of those in Old Fadama and 60 per cent of those in Nima do not have access to water within their residences. As a result, they buy water on a daily basis from neighbours or use water from wells. Again, 94 per cent of the migrants in Old Fadama and nearly 63 per cent of those in Nima do not have toilet facilities within their residences. Lack of bathing facilities is also a major challenge, especially for those in Old Fadama, where a very high proportion (88.6 per cent) do not have a bathhouse in their residences. Consequently, these people have to use a public bathhouse, where they pay 50p (\$.25) each time they have to bath (see plate 3). The majority of the respondents (88.3 per cent), however, have electricity supply in their homes.

Table 5: Availability of basic services

Availability Of Services		Nima	Old Fadama	Total
Water	Within residence	33 (28.0%)	9 (7.7%)	42 (17.9%)
	Within residence but not reliable	14 (11.9%)	0 (0.0%)	14 (6.0%)
	Not available in residence	71 (60.2%)	108 (92.3%)	179 (76.2%)
	<i>Total</i>	<i>118 (100.0%)</i>	<i>117 (100.0%)</i>	<i>235 (100.0%)</i>
Toilet	Within residence	42 (35.6%)	6 (5.1%)	48 (20.4%)
	Within residence but not reliable	2 (1.7%)	1 (9%)	3 (1.3%)
	Not available in residence	74 (62.7%)	110 (94.0%)	184 (78.3%)
	<i>Total</i>	<i>118 (100.0%)</i>	<i>117 (100.0%)</i>	<i>235 (100.0%)</i>
Bath House	Within residence	103 (90.4%)	12 (10.5%)	115 (50.4%)
	Within residence but not reliable	4 (3.5%)	1 (0.9%)	5 (2.2%)

	Not available in residence	7(6.1%)	101 (88.6%)	108 (47.4%)
	<i>Total</i>	<i>114 (100.0%)</i>	<i>114 (100.0%)</i>	<i>228 (100.0%)</i>
Electricity	Within residence	107 (90.7%)	101 (86.3%)	208 (88.5%)
	Within residence but not reliable	2 (1.7%)	13 (11.1%)	15 (6.4%)
	Not available in residence	9 (7.6%)	3 (2.6%)	12 (5.1%)
	<i>Total</i>	<i>118(100.0%)</i>	<i>117 (100.0%)</i>	<i>235 (100.0%)</i>

Source: Field Survey, 2012



Plate 3: Private bath houses for commercial purposes.

It is important to state that not only are these facilities generally unavailable, but the migrants also end up paying more for these services than those in higher income neighbourhoods. For instance, the average cost of 1000 gallons of water in Ghana is 80peswas (40 cents), but migrants pay 30pesewas (15 cents) per bucket, which is roughly 2 gallons. These poor migrants are also required to pay money each time they visit the toilet. Consequently, people without money tend to defecate in a nearby bush, thereby further contributing to the pollution of their living environment. City officials who were interviewed indicated that the poor environmental conditions in these slums, coupled with limited access to basic necessities, have created conditions for flooding and diseases such as typhoid fever and cholera, thus confirming the findings from other studies that indeed many migrants move *towards* heightened environmental risk, not away from it – often as part of rural-urban migration (Foresight 2011). Srivastava (2005) reported similar scenarios in India, where most poor internal migrants live in urban slums under unhygienic conditions.

According to Ratha *et al.* (2011), most poor internal and international migrants move to the urban centres of developing countries to work in the informal sector. The city officials of these urban places are expected to plan further development of these slums. However, in many poor countries the rapid growth of development and infrastructure has not been able

to keep up with the even more rapid processes of urbanisation (Zulu *et al.* 2002). When city officials fail to plan for their cities, migrants are always blamed and desperate actions are often taken to evict them. In 2005, poor slum dwellers, mainly migrants, were evicted from shanty towns in the Harare region of Zimbabwe, as a way of dealing with the unhygienic conditions caused by the failure of city authorities (UNDP 2009). In Dhaka, Bangladesh, about 60,000 poor people, mainly migrants, were forcibly evicted from the slums in 2007 (Ratha *et al.* 2011). The Ghanaian experience is similar to these cases, with migrants repeatedly being harassed by the city authorities. The migrants in Old Fadaman, in particular, are highly vulnerable to illegal government evictions, which are sometimes violent, thereby causing insecurity. As city authorities still believe that the migrants will be evicted one day, no attempt has been made to upgrade this community.

4.5 Migrant urban livelihoods and entrepreneurship

Despite living in deprivation, most of the migrants are involved in income generating activities. Table 6 indicates that the majority (71.2 per cent) were working in the informal sector at the time of the study, while 4.2 per cent were in the formal sector. This was especially prevalent in Old Fadama, where nearly 84 per cent were working in the informal sector, as they usually lacked skills needed for formal sector employment. This highlights the significance of the informal sector for migrant livelihoods. Although the informal sector is often seen as precarious, unregulated and lacking income security, it offers employment opportunities for poor migrants.

The slums were booming with various forms of entrepreneurial businesses. Entrepreneurship in the informal sector tends to be gendered. Women in both communities were mainly working as petty traders, food vendors, catering (chop bar) assistants, shop assistants, and hair dressers. In addition, a significant number of young women in Old Fadama were working as head porters (*Kayayei*) or plaiting hair. Men in both communities were working as artisans, labourers in the construction sector, the operation of motor bikes as taxis (*okada*), and other trades. A significant proportion of men in Old Fadama were also involved in the collection and sale of metal scraps (i.e. e-waste business). The in-depth interviews revealed that many migrants believe that they could not secure jobs in the formal sector because, being migrants from rural areas, they often do not know 'powerful people' who could link them to employers in both government and formal private firms.

Table 6: Employment status of Migrants

Employment Status	Neighbourhood		Total
	Nima	Old Fadama	
Formal	8 (6.7%)	2 (1.7%)	10 (4.2%)
Informal	68 (57.1%)	98 (83.8%)	166 (71.2%)
Student	33 (27.7%)	15 (12.8%)	48 (20.3%)
Unemployed	10 (8.4%)	2 (1.7%)	12 (5.1%)
Total	119 (100.0%)	117 (100.0%)	236 (100.0%)

Source: Fieldwork, 2012

Most of our respondents believed that they were earning adequate incomes. The e-waste business, which involves salvaging materials from discarded electronic and electrical

equipment for sale to industries, appears to be one of the most profitable jobs in the slums, especially in Old Fadama. This economic activity is mainly undertaken by male migrants from the northern Ghana, Niger and Nigeria. A chain of e-waste related activities have emerged in Old Fadama in recent years. There are four major chains of activity in the e-waste business, namely collection, recycling, repair, refurbishment, and trading of metals (Prakash *et al.* 2010) (see plate 4). Our study shows that this business is highly lucrative, despite its risky nature, with many earning much more than they did in their home towns. Our analysis also shows that their earnings were significantly higher than those of mid-level civil servants. In this hierarchical e-waste business, those people who earn the lowest amount of money are the scrap collectors, earning an average of 15 cedis (\$7.50) daily. This amount is higher than the salary of a lower level office clerk in the public service. E-waste refurbishers, who are considered of higher 'rank' than collectors, reported that they earn between 40 and 200 cedis (i.e. \$20 and \$100) daily. As shown by the case of Mashud (see Box 3), some of the scrap dealers can earn as high as 400 cedis (\$200) on a very good business day. When one compares these earnings with what they could have obtained from their rural areas, there is no question that migration has improved their earning capacity.

Box 3: Migrants in the e-waste business - the case of Mashud

Mashud is a 32 year old migrant from Nigeria. He has a wife and three children living in Nigeria. Mashud first migrated from his village to Lagos and then later to Ghana, having joined some friends who were returning to Ghana after visiting their families in Nigeria. He came to Ghana in 2010. Before leaving Nigeria, the friends told him about the e-waste business in Ghana. On arriving in Ghana, the friends gave him some informal training in this business. After working with them for a year, he saved enough money to buy his own container and some tools to start his own business. He is now an E-waste refurbisher who buys old computers and sells the wires and other parts to a Chinese company in Tema. Mashud reported that he earns an average daily salary of between 300 Ghana cedis (\$150) and 500 Ghana cedis (\$250). He told our interviewers that within the few years that he has worked in Ghana he has bought a taxi cab. He also bought a plot of land in Accra and hopes to start the construction of a house by the end of this year. He knows at least two migrant scrap dealers from Nigeria who have built their houses from the same business. Mashud also remits between 400 and 800 Ghana cedis to his wife and parents back in Nigeria every month. With these achievements, Mashud concluded that the e-waste business is the most lucrative job, though he also admits that this job is tedious.



Plate 4: Migrants working in the e-waste business.

Petty trading and small food enterprises, in both Old Fadama and Nima, were also an important source of income for a significant proportion of the migrants, especially the women. Although some of the traders were still struggling with their businesses, they still believed that they were earning higher incomes than what they could have obtained in their home regions. Even the *Kayayei*, or head porters, which is a labour intensive activity, reported much higher earnings in the city than in their areas of origin. Consistent with the findings of Agarwal *et al.* (1997), most of these migrants reported that they were doing their current jobs in the hope of raising adequate capital to invest in technology and equipment to enter other less difficult and more profitable occupations. Many of those selling food on table tops, for instance, expressed the hope of establishing a big restaurant in the future. Even migrants involved in the 'lucrative' scrap business stated that they were saving money to enter into 'more decent jobs'. This 'hope for better days' is common among migrants. The motivation for doing such jobs is the relatively higher income they earn compared to what they could earn at home. While their jobs and livelihoods in Accra are not as 'respectable' as other higher income earning jobs in the urban economy, the little money they save from their livelihoods contributes to sustain their families back home. Migration may therefore provide opportunities for poverty reduction for both men and women, but especially for women as highlighted below by a 50 year old migrant from northern Ghana:

It is now better for me than before migration to Accra, because back home in the North I was not doing any work. Even though when I started working it was not moving on as well as I expected, I am now happily working, able to save some money and remit some to my family back in the north. [In addition] my child has benefited a lot from my migration to this place because I am now able to provide for all his educational needs (Amina, 17 March, 2013).

Furthermore, some of the older women Old Fadama have seized the opportunity of starting a day care centre, thus influencing certain structures by their own actions (Giddens 1984). The e-waste business is also very innovative, as these migrants were not given any formal training in the handling of e-waste. In Ghana, the use of mobile phones has expanded businesses in both the formal and informal sectors. We found that our respondents in the informal sector were also using mobile phones to enhance their work and well-being. Some *Kayayei*, for instance, reported that they have customers who regularly call them on their mobile phones whenever they need their services. All these innovations have helped migrants to obtain the best from urban life. It is important to stress that urban life is, however, quite stressful for some migrants, as their incomes may not be regular. However, even under these circumstances, most of the migrants still believe that migration has ultimately helped them economically (see Box 4).

Box 4: Irregular income, but improved wellbeing – the case of Muniratu

Muniratu was 12 years old when she migrated out of the Northern region of Ghana – first to Kumasi, and later, to Old Fadama in Accra. She did not inform her parents about her plans to travel because she knew they would not support it. Muniratu received a financial assistance from a man who she used to complain to about the hardships in the North. Having stopped schooling, she first migrated to Kumasi before coming to Accra. Muniratu shared her experience in Kumasi as follows: ‘I worked for about five months in Kumasi, plaiting hair and doing ‘paa-oo-paa’ (carrying goods for a fee). Some of my sisters were there earlier so when I was not plaiting I used to go out with them to carry goods. I was a small girl so when they got a small load, they would allow me to carry it. If they got a big load they would say I shouldn’t carry or else my chest would pain me’. Muniratu later came to Accra. She first stayed with friends in Old Fadama and then moved out to stay with a man she later married. Today Muniratu has three children and lives with her husband. Her main source of income is plaiting hair. This does not offer a regular income. According to her, she can sit the whole day without getting to plait one person’s hair. On a good day, however, she earns about GHC50 (\$25). When asked if migration has helped her, she stated: ‘Di so ka bi so (it’s better and it’s not better). I say this because of the material items I bought that explains why I said its better. But in some other instances, it’s not better, as if I were at home, maybe I could have gone to school’. She further stated that, despite all the initial problems she went through, her life has improved. Migration has also helped her to acquire some assets and save some money to support her children and relatives back home.

The case study indicates that urbanisation can present women with greater economic and social opportunities, better access to services, greater independence and fewer economic and cultural constraints. However, gender gaps in labour and employment, decent work, pay, tenure rights, access to and accumulation of assets, personal security and safety, and representation in formal structures of urban governance, show that women are often the last to benefit from the prosperity of cities (Awumbila and Ardayfio-Schandorf 2008).

4.6 How has migration into urban areas impacted on households and individuals within households?

4.6.1 Asset accumulation

To evaluate the impact of migration on poverty outcomes, assets accumulation was one of the methods adopted. Related to asset accumulation are the patterns of savings and remittances among the poor migrants. There is growing interest among researchers on the

relationship between migration and asset accumulation, and its positive impact on poverty reduction. According to Osmani (2012), those who have been able to accumulate more and move up the asset ladder are found to have a higher likelihood of moving out of poverty. He added, however, that the dynamics of asset transition is shaped by a number of factors, including access to credit, remittances, education, gender, and the scope for employment opportunities. In addition, asset accumulation can be influenced by migrants' plans to return to their place of origin, that is, whether they view their stay at the place of destination as temporary or permanent (Dustmann and Mestres 2010).

Recent studies indicate, among other things, that migrants' well-being is closely linked to the asset profiles of their households, with respect to asset types, value and productivity. According to Fisher and Weber (2004), while the lack of income suggests that people struggle to get by, the lack of assets can prevent them from getting ahead. This is because, as Shapiro and Wolff (2001) note, assets provide a number of non-monetary benefits, like home ownership, allowing household members the opportunity to enjoy location-linked amenities such as better school, health facilities and other community services. In short, assets are seen as important to human welfare in ways that go beyond current consumption (Fisher and Weber 2004).

Both the survey and the in-depth interviews that were conducted in Old Fadama and Nima indicate that respondents' have an interest in asset accumulation, not only as a means of survival but also to enhance their social status and their economic well-being. This is illustrated by the fact that almost all interviews end with the migrant listing or recounting the number of assets acquired since moving to Accra. Among the assets noted in the study are durable household items, savings, remittances, and human capital.

Durable Household Assets

With regard to durable household assets, the respondents mentioned household electronic items (refrigerators, televisions, videos, electric fans, stoves, etc.), land, and motor vehicles, when comparing items they owned before and after migration (see Table 7). The analyses indicates that (with the exception of bicycles, motorcycles, radios/recorders and land) a larger proportion of households owned these items at the place of destination than they did at the place of origin. It should be noted, however, that the relative differences in terms of asset holdings before and after migration are related to income and location-linked factors. For instance, access to electricity in the urban area compared to the rural area would obviously allow households in the urban to own a number of electrical items. Also, greater proportion of households living in rural areas (before migration) compared to urban areas (after migration) are likely to own land due to the obvious need for land in a predominant rural agricultural economy.

Table 7: Assets owned by migrants before and after migration (N=239)

Assets	Number owning asset before migration	Number owning assets after migration
Stove	21 (8.8%)	29 (12.1%)
Refrigerator	69 (28.9%)	104 (43.5%)
Fan	111 (46.4%)	186 (77.8%)

Radio/Recorder	170 (71.1)	154 (64.4%)
Iron	81 (33.9%)	140 (58.6%)
Bicycle	121 (50.6%)	59 (24.7%)
Motor Cycle	65 (27.2%)	40 (16.7%)
Cell (mobile Phone)	98 (41.0%)	209 (87.4%)
TV	110 (46.0%)	169 (70.7%)
DVD/VCD Player	58 (24.3%)	128 (53.6%)
Washing machine	0 (0.0%)	3 (1.3%)
Land	68 (28.5%)	29 (12.1%)
Car/Truck/Bus	2 (0.8%)	11 (4.6%)

Source: Field Survey, 2012

A further analysis of assets owned suggests that the type of assets acquired by migrants was influenced by the age of the migrant, gender, and the length of stay at the place of destination. Many migrants, especially the young ones, initially stayed with kinsmen or friends; as time went on, they rented their own places. At this initial stage, many are interested in accumulating cash and do not indulge in the purchase of durable household items. These 'newly arrived' individuals often add on to the existing overcrowding situation in the household and are, therefore, keen to save their meagre incomes and become independent as soon as possible. Thus, the limited spaces in the household, the limited income of the new migrant, as well as the possible presence of these items in the household, serve as a disincentive for migrants to acquire these household items. In addition, new migrants may not be certain of their return plans and therefore find the acquisition of durable household assets undesirable compared to keeping the cash. This situation is, however, likely to change as migrants stay longer and start the process of developing their own household.

Assets owned after migration were gendered. Apart from stoves, the proportion of men owning selected assets was higher than proportion of women owning the same assets (see Table 8). The gender gap in asset ownership was particularly high for DVD/VCD players, vehicles, fan and TV sets. Shedding further light on the element of gender in terms of asset holdings, in-depth interviews indicated that while men, both old and young, were particularly attracted to household electronic items, such as television and LCDs/video players, women had a particular interest in acquiring cooking utensils and wax prints. For young and unmarried women, the acquisition of these assets is the first step towards marriage. Older women also acquired cooking utensils and clothes as gifts and contributions to their daughters' marriage ceremonies. Many of these items would be sent directly to the migrants places of origin, to be kept for future use.

Table 8: Proportion of migrants who currently own selected assets by sex

Assets	Sex	
	Male (N=141)	Female (N=98)
Stove	16 (11.3%)	13 (13.3%)
Refrigerator	65 (46.1%)	39 (39.8%)
Fan	116 (82.3%)	70 (71.4%)

Iron	90 (63.8%)	50 (51.0%)
Cell (mobile Phone)	124 (87.9%)	85 (86.7%)
TV	104 (73.8%)	61(62.2%)
DVD/VCD Player	86 (61.0%)	42 (42.9%)
Car/Truck/bus	9 (6.4%)	2 (2.0%)

Source: Field Survey, 2012

Household Savings

Fisher and Weber (2004) have argued that savings provide poor households with economic stability, as they allow them to endure under conditions of income shortfalls and smooth consumption. In addition, household savings can be used as business capital or possible investment in the education of children. For poor migrant households, saving efforts can often be impeded by factors such as: insufficient working capital; theft; loss of savings and property through frequent fire outbreaks; ill-health of household members (especially the young and the elderly) due to poor sanitation and frequent outbreak of diseases; and the lack of infrastructure and services (including formal banking).

Analyses of the household survey indicated that over 76 per cent of respondents in both communities had savings. There were no significant gender differentials in the proportion of respondents with savings (77 per cent of males and 75 per cent of females). However, the proportion was larger in Old Fadama, where 85 per cent had savings, versus nearly 67 per cent in Nima. Chi square test indicates that the difference here is significant ($X^2 = 11.701$, $P = 0.001 < 0.05$). The large proportion of respondents with savings in Old Fadama may be due to the constant threat of eviction by city authorities and the frequent outbreaks of fires in the community. Under these conditions, people need to save in order to have a buffer against these threats and to smooth consumption during periods of emergency.

Remittances

The positive association between migration and socio-economic improvement has largely been conceived through the concept of remittances. The general argument is that remittances can contribute to poverty reduction by providing migrant-sending households the resources to smoothen consumption and invest in productive ventures. According to Chiodi *et al.* (2010), this is one of the reasons that family members often combine resources to finance the migration of one of their members, who, later on, repays by remitting back to the household. However, if the migrant is unable to remit to his/her household and family, the migration is largely conceived as having failed and the situation of the household is exacerbated by the loss of productive labour. Studies indicate that such a situation may make migrant-sending households worst off, especially if family labour is unavailable and there are no alternative means to hire labour for farm work and other activities.

Table 9 reveals that households in Nima and Old Fadama engage in both in-transfer (receiving) and out-transfer (sending) of remittances. However, the proportion of households who received remittances was only about 24 per cent, whilst the proportion who sent out remittances was as high as almost 78 per cent. Disaggregated by gender, about 81.6 per cent of men and 78.1 per cent of women reported that they had sent remittances within the past year. Statistical tests suggested that there is no significant relationship between gender and sending out of remittances ($X^2 = 0.432$, $P = 0.511 > 0.05$).

Table 9: Proportion of households receiving and sending remittances in Nima and Old Fadama

Monies (non-loan) received from someone who does not live in HH (in-transfers)	Yes	57	23.8%
	No	178	74.5%
	Non- response	4	1.7%
	<i>Total</i>	<i>239</i>	<i>100.0%</i>
Monies (non-loan) sent to someone who does not live in HH (out-transfers)	Yes	186	77.8%
	No	46	19.3%
	Non-Response	7	2.9%
	<i>Total</i>	<i>239</i>	<i>100.0%</i>

Source: Field survey, 2012

A further disaggregation of the survey results by location (or community) indicates that the number of households sending remittances tends to be relatively higher in Old Fadama (92.2 per cent) than in Nima (68.1 per cent). This conclusion supports the findings from other studies which indicate that remittances tend to dwindle over time, as migrants become more established in their new places of destination and links with their places of origin weaken (Regmi and Tisdell 2002). Again, the higher proportion of households in Old Fadama sending out remittances may be due to the constant threat of eviction by city authorities, compared to Nima which is regarded as part and parcel of the city of Accra. Under this condition, it is realistic to expect a higher proportion of households in Old Fadama to remit to their places of origin as a social security precaution measure.

The high proportion of migrants sending remittances to their areas of origin is an indication that migrants often serve as insurers for their households. According to Kwankye and Anarfi (2011), remittances in Ghana can help minimise the effects of economic shocks on household welfare. The in-depth interviews revealed that even when the migrants themselves felt migration had not been very helpful in moving out of poverty, sending remittances home remained a top priority. Such remittances take several forms, including money for payment of school fees and educational items for family members, food items, clothes and footwear.

Various informal and formal channels were used for remitting to families and households, including: friends and relatives; transport operators, mainly drivers who operate between migrants' places of origin and destination; and the use of formal banks, in those cases where the recipient has a bank account. In other instances, the mode of money (and other) transfers used could be a combination of both formal and informal channels, as the following respondent noted:

I have a friend there [place of origin] who is a teacher so I put the money into his account, and then he withdraws it and gives it to them [family/household], that is if he [friend] is around. In cases when he is not around and has travelled I send the money to them [family/household] through the station buses (Taka, 11 April, 2013).

4.6.2 Migration and well-being

Tables 10a and 10b provide migrants' assessment of the current financial situation of their households with regards to basic necessities. Table 10a suggests that over 75 per cent of the migrants assessed their current financial situation as more than adequate or adequate. Interestingly, 56.9 per cent attributed the improvement in their livelihoods to finding new or better jobs in Accra, while 17.2 per cent attributed it to a new business that they had started in Accra. The proportion of migrants who assessed their households' current financial situation as more than adequate/adequate was, however, relatively lower for Old Fadama (65.2 per cent) than for Nima (75 per cent). The difference may be due to the relatively better public infrastructure and services in Nima compared to Old Fadama. As noted earlier, many households in Old Fadama, as opposed to Nima, do not have in-house services such as water, lavatories, bathrooms, etc., thus have to access these services from private vendors or providers in the community. However, accessing services such as water from private vendors is expensive as the migrant households cannot enjoy subsidies provided by the state for some of these services. These reasons may partly account for the differences observed between the two communities' assessment of the current financial situation of their households. As shown in Table 10b, there is no significant relationship between gender and assessment of the current financial situation ($X^2 = 1.011$, $P = 0.799 > 0.05$). About 76 per cent of men and 73 per cent of women reported that their current financial situation is adequate or more than adequate.

Table 10a: Migrants' assessment of their current financial situation by Location (%)

Current Financial situation	Nima	Old Fadama	Total
More than adequate	33.3	12.7	23.1
Adequate	51.7	52.5	52.1
Just adequate	10.0	17.8	13.9
Inadequate	5.0	16.9	10.9
Total	100.0	100.0	100.0
<i>Number of Respondents</i>	<i>120</i>	<i>118</i>	<i>238</i>

Source: Field Survey, 2012

Table 10b: Migrants assessment of their current financial situation by sex (%)

Current Financial situation	Male	Female
More than adequate	24.3	21.4
Adequate	52.1	52.0
Just adequate	12.1	16.3
Inadequate	11.4	10.2
Total	100.0	100.0
<i>Number of Respondents</i>	<i>140</i>	<i>98</i>

Source: Field Survey, 2012

Households' assessment of the overall quality of life after moving to Accra is revealed in Table 11a and 11b. The Tables indicates that an overwhelming proportion of households

surveyed, nearly 88 per cent, assessed their overall household life as improved a lot/somewhat improved.

Table 11a: Assessment of overall life of household after moving to Accra by location (%)

Responses	Nima	Old Fadama	Total
Improved a lot	50.9	48.2	49.6
Somewhat improved	40.5	36.0	38.3
Remained the same	3.4	6.1	4.8
Somewhat deteriorated	4.3	8.8	6.5
Deteriorated a lot	0.9	0.9	0.9
Total	100.0	100.0	100.0
<i>Number of respondents</i>	<i>116</i>	<i>114</i>	<i>230</i>

Source: Field Survey, 2012

11b: Assessment of Overall Life of Household after Moving to Accra (%) by Sex

Responses	Male	Female
Improved a lot	47.9	29.2
Somewhat improved	37.9	56.3
Remained the same	9.3	5.2
Somewhat deteriorated	4.3	9.6
Deteriorated a lot	0.7	0.0
Total	100.0	100.0
<i>Number of respondents</i>	<i>140</i>	<i>98</i>

Source: Field Survey, 2012

Table 11a also reveals that 7.4 per cent of households assessed the overall quality of life of their households as somewhat deteriorated/deteriorated a lot after moving to Accra. In other words, for these households their overall life condition in Accra is worse than before migrating. Largely due to the earlier points made on living conditions, a relatively higher proportion of households in Old Fadama (almost 10 per cent) assessed their overall life situation to have deteriorated, compared to just over 5 per cent in Nima. However, these spatial variations are not statistically significant ($X^2 = 3.017$, $P = 0.555 > 0.05$). As shown in Table 11b, men were more likely than women to report that their financial situation has improved a lot after moving to Accra (47.9 per cent versus 29.2 per cent). The proportion that reported that financial situation has deteriorated or somewhat deteriorated after moving to Accra was higher among women than men (9.6 per cent versus 5.0 per cent). The chi square test, however, shows that these gender differences in the assessment of the financial situation are not very significant ($X^2 = 13.439$, $p = 0.09 > 0.05$). We also found no significant relationship between length of residence in Accra and assessment of overall well-being after migration.

The results thus indicate that, irrespective of community of residence, gender and duration of stay, the majority of these poor migrants believed that the overall well-being of their households has improved after migrating to Accra. Understandably, not all migrants have

migrated out of poverty, or believe they are on their way out of poverty. A few of our respondents reported that life in Accra is too difficult for them. However, as indicated in the statement below, the majority of the migrants still believe that migration to Accra enables them to support many people at home:

Migration has been helpful to me based on the things that I told you I have gotten. And even though migration has not improved my education, through migration I have been able to continuously support the education of my brothers and sisters, nieces and nephews at home (Hamza, Old Fadama).

Like Hamza, many respondents indicated how much they are supporting family members and relatives back home through remittances, by upgrading their economic status, helping to pay the educational fees or medical bills of a family member, or changing the structural face of the house.

5. Conclusion and Policy Implications

Although rural-urban migration to Accra is not a new phenomenon, the recent increase in numbers, and the resulting pressure on resources such as employment and housing, has led to a largely negative policy position of government, municipal and metropolitan authorities on rural-urban migration and the development of slums in Ghana. Rural-urban migration is typically seen as creating pressure on urban infrastructure, environment and employment, and there is an underlying assumption that the phenomenon is linked to rising levels of urban poverty. Therefore, it is a widely held belief that rural-urban migration cannot lead to positive outcomes for migrants, their families, or their areas of origin or destination. With poorly paid jobs in the informal sector of the city's economy, many migrants are unable to afford the high housing rental charges. Renting decent accommodation is further complicated by the practice whereby homeowners demand 2-3 years rent in advance. Though this practice is illegal, it is a widespread phenomenon largely due to the prevailing high demand for housing against a sluggish housing supply in the city of Accra. Consequently, poor and new migrants seeking foothold in the city have no choice but to settle in poorly planned, overcrowded and ecologically-sensitive areas.

The Accra metropolis is not only confronted with the pressures from its residents, but also with the pressures of being a city at the forefront of globalisation. A number of international actors – including Ghanaian return migrants and the Diaspora; international NGOs and civil society organisations; multi-national companies, especially in the mining and extractive industry; and West African migrants (growing numbers due to civil strifes and failing economies) – all seeking a foothold in Accra. This situation has resulted in increasing scarcity of land, and the skyrocketing of land and housing prices. Thus, while early informal settlements such as Nima were located in prime and good sites conducive to human habitation, recent settlements such as Old Fadama are located on public land and in poor and ecologically-sensitive areas not particularly conducive to human habitation. As a result, this situation brings city authorities in direct conflict with recent residents of informal settlements, who are subject to the constant threat of eviction.

Despite the neglect of informal settlements such as Nima and Old Fadama by city authorities and the state, in terms of infrastructure and services, migrants continue to flood these communities. Using their own ingenuity, they build houses and create jobs in the informal sector, order to survive and live in Accra. This study notes that a large proportion of households save money and send remittances (out-transfers). This way, they contribute to the development of the human capital of their households and families, particularly through investment in education. The study found that about 88 per cent of households surveyed assessed their overall household well-being to have improved since migrating to Accra. Thus although migration is not without its sacrifices, the majority of migrants – despite living in a harsh environment, with little social protection – perceived that their overall well-being had been enhanced by migration.

Yet, development policies, such as the Ghana Poverty Reduction Strategies I and II, (NDPC 2001, 2005), the current Ghana Shared Growth and Development Agenda (GSGDA) (GoG/NDPC 2009), and the National Urban Policy Framework and its Action Plan (2001), provide little support for rural-urban migration in Ghana, and poor migrants are not recognised as a vulnerable group in the country’s draft Social Protection Strategy framework. These policies continue to regard rural-urban migration as negative, largely leading to an increase in urban poverty and therefore urge the need to reduce rural-urban migration (GoG/NDPC 2009: 13). As shown by our findings, these viewpoints can be problematic as they are often based on a very crude method of measuring poverty, via a head count of the poor, and fail to provide a holistic assessment of the dynamics behind the movement of poor people to urban areas, such as access to more remunerative opportunities and the beneficial impact that this is having on their families. Therefore, we urge the need for a more balanced and nuanced understanding of the inter-linkages between causes and impacts of rural-urban migration and its role in poverty reduction. Indeed, conclusions from the present study, and other studies such as Cavalcanti (2005) and Ravallion *et al.* (2007), suggest that movement to cities (rural-urban migration) might be associated with reduction in overall poverty and improvements in general well-being.

These findings raise a number of policy issues related to migration, urbanisation and poverty, which require the following policy responses:

Growing incidences of urban informal settlements and the need for upgrading:

Though existing national policy documents such as the National Urban Policy Framework, 2012 and Draft Migration Policy, recognise rural-urban migration and its impact on urbanisation as inevitable, policies at the city level continue to discourage rural dwellers from moving to Accra. Examples of policies that indirectly and directly control migration to the city include the ‘decongestion exercise’, which has been implemented in the last decades, and numerous attempts to provide female potters from northern Ghana with artisanal trade, with the explicit intent of resettling them back to their places of origin. However, these policies are bound to fail, unless spatial inequalities in development are addressed, because – as demonstrated in this study – rural-urban migrants hold the view that despite the harsh conditions of urban life their households are still better off under conditions of migration. Consequently, slum upgrading becomes an imperative condition requiring urgent attention by the state. Neglecting informal urban communities would not simply deter rural-urban migrants from settling in these areas, as the existing conditions

give them no other choice but to settle there. Past interventions undertaken in Nima clearly suggest that the living conditions of communities like Old Fadama can be improved.

Promote public rental and social housing schemes:

Related to slum upgrading is the issue of providing decent and affordable housing to the poor and low-income households. Many of the challenges faced by poor rural-urban migrants in Nima and Old Fadama are related to housing. Therefore, state is being encouraged to partner with the private sector in order to promote rental housing for the poor and low-income households. Already in place pilot housing projects for the poor, such the UN-Habitat housing upgrading project in Amui Djor, Ashaiman, suggest that it is possible to provide decent and affordable housing to low-income households. These pilot interventions need to be up-scaled at city and national levels.

Address contradictory policy response at national and city levels:

Even though national level policies clearly call for urban renewal and upgrading, they are yet to be adequately translated into policy implementation measures on the ground. As a result, city authorities of Accra continue to pursue slum clearance under the disguise of 'city decongestion exercises'. As noted in the study, increasing land scarcity and high land prices have resulted in recent informal settlements such as Old Fadama, which are increasingly situated in ecologically-sensitive, flood-prone areas and on vacant public lands. With weak development control and regulation regimes of city government, these settlements develop very quickly, and only attract the attention of city authorities at a much later stage. In the Accra Metropolitan Assembly, a special taskforce has been established instructed to clear areas of the city (including slums) which city authorities see as 'undesirable'. However, within the context of Ghana's democratic rule, and citizens and NGOs' activism, poor urban communities are fighting back by resisting city authorities' intentions and actions for demolition. A typical case is Old Fadama, where through efforts of the local community and NGOs demolition attempts have been resisted.

Promote rural and regional development:

The present pattern of migration is due to skewed distribution of assistance and the lack of serious attention given to rural and agricultural development. Attempts should be made to promote rural and broad-based regional development in the long-run, in order to reduce spatial inequalities. Such policy measures should include the promotion of small and medium-sized towns across Ghana as alternative centres to rural-urban migrants.

Support informal sector:

The urban informal sector provides the bulk of jobs and income to many Ghanaians (including poor rural-urban migrants), particularly in the case of informal settlements. However, urban planning in Ghana hardly takes into account the needs of the informal sector, especially on the issue of space and supporting infrastructure and services. This frequently results in operators of the informal sector clashing with city authorities. Measures to support the informal sector should include the upgrading of markets like the Agbogbloshie and Nima markets, which serve the job and income needs of migrants in Old Fadama and Nima respectively.

Implement existing policies on local and urban development:

The findings of this study suggest a clear need for effective implementation of existing policies on local and urban development. Examples of such policies include: the Decentralisation Policy; the National Urban Policy; the draft National Migration Policy; the National Policy Framework and Operational Guidelines for Street Naming and Property Addressing System; and the draft National Housing Policy. The full implementation of these policies will address many of the issues associated with the pull and push factors of rural-urban migration in Ghana.

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About the Migrating out of Poverty Research Programme Consortium

Migrating out of Poverty is a research programme consortium (RPC) funded by the UK's Department for International Development (DFID). It focuses on the relationship between migration and poverty – especially migration within countries and regions - and is located in five regions across Asia and Africa. The main goal of ***Migrating out of Poverty*** is to provide robust evidence on the drivers and impacts of migration in order to contribute to improving policies affecting the lives and well-being of impoverished migrants, their communities and countries, through a programme of innovative research, capacity building and policy engagement. The RPC will also conduct analysis in order to understand the migration policy process in developing regions and will supplement the world renowned migration databases at the University of Sussex with data on internal migration.

The ***Migrating out of Poverty*** consortium is coordinated by the University of Sussex, and led by CEO Professor L. Alan Winters with Dr Priya Deshingkar as the Research Director. The other core partners are: the Refugee and Migratory Movements Research Unit (RMMRU) in Bangladesh; the Centre for Migration Studies (CMS) at the University of Ghana; the Asia Research Institute (ARI) at the National University of Singapore; the African Centre for Migration & Society (ACMS) at the University of the Witwatersrand in South Africa; and the African Migration and Development Policy Centre (AMADPOC) in Kenya.

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