

**UNIVERSITY OF GHANA  
COLLEGE OF HUMANITIES**

**RETIREMENT MIGRATION: LIVED EXPERIENCES OF RETURN  
NATIVE AND NON-NATIVE ELDERLY MIGRANTS IN ABURI,  
GHANA.**

**BY**

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**THIS THESIS IS SUBMITTED TO THE UNIVERSITY OF GHANA,  
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**CENTRE FOR MIGRATION STUDIES**


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## DECLARATION

I Lawrence Hayford, hereby declare that except for the references to other people's work, which have been duly cited, this thesis is the result of my independent research conducted at the Centre for Migration Studies, University of Ghana, Legon, under the supervision of Prof. Delali M. Badasu, Prof. Leander Kandilige and Dr. Mumuni Abu. I also declare that as far as I know, this thesis has neither in part or in whole been published nor presented to any other institution for an academic award.

  
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## ABSTRACT

Retirement migration is a form of migration, which involves retired persons migrating to new destinations, which can be either internally or internationally. The popularity of this phenomenon has grown globally with extensive literature especially on countries of the Global North. The phenomenon, although practiced in developing economies such as Ghana, has not been adequately documented. The narrative thus in literature is seen from the perspective of countries in the Global North. This study thus examines the lived experiences of retired elderly migrants in Ghana using Aburi as the study community. The study further defines two forms of retired migrants, the native elderly migrants and the non-native elderly migrants. The native elderly migrants are the participants who are indigenes of Aburi and have returned to the community in retirement. The non-native elderly migrants on the other hand are not indigenes of the community but chose Aburi as a place for settlement after retirement from active service. The study applied the mixed research method approach, and used survey, in-depth interviews and focus group discussions to obtain the required information. Data collection and analysis was done in a sequential explanatory approach. Overall, the study collected data from 150 native retired elderly migrants specifically aged 60 years and above. The participants included members of the SSNIT pensioners association, CAP 30 pensioner's association members in the community and some other community members not part of the two pensioners association but are also retired migrants within the community. The study findings indicate the strong influence of women in the retirement migration decision as opposed to the migration decisions couples took during their active career period. More than one-fifth (28.0%) of the respondents attained middle school certificate education. The logistic regression model showed that income and family support positively influences the lived experiences of the native retired elderly migrants in Aburi. Retired migrants earning GHS5,000 and above are 35 percent more likely to have positive experience compared to those retired migrants who earned GHS1,000 and below. Native retired elderly migrants who had extended family support were 90 percent more likely to have positive experience compared to those retired elderly migrants who had no extended family support. The study also found that there is increasing demand for land and properties in Aburi, this trend has resulted in hikes in land and property prices within the community with land litigation becoming a feature of the community. The trend if not controlled can affect the peace and stability of the community. The study also confirms that the aged in the community continue to engage as oppose to the disengagement

theory of ageing which is built on the premise that older persons in countries such as Ghana disengage in their old age. The study concludes by highlighting the importance of the women or wives in the retirement migration decision-making process. The use of social groups such as the church and mosque as coping strategy of the elderly to meet their peers and socialize. The planning of communities should take into account the needs of the elderly. The low pension income levels of pensioners in general requires attention. As a recommendation the National Pension Regulatory Authority (NPRA) needs to review the pension scheme more especially SSNIT pension. The investment portfolio of the scheme requires monitoring to ensure there is value for money to enable them pay good pension incomes to pensioners.



## **DEDICATION**

I dedicate this work to the entire Hayford Family with special dedication to my wife Mrs. Patience Hayford and my children Kwesi Denyame Hayford and Naa Adoofo Hayford.



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## TABLE OF CONTENTS

DECLARATION .....	i
ABSTRACT.....	ii
DEDICATION .....	iv
ACKNOWLEDGEMENT .....	v
TABLE OF CONTENTS .....	vi
LIST OF TABLES .....	xi
LIST OF FIGURES .....	xiii
LIST OF ABBREVIATIONS .....	xv
CHAPTER ONE .....	1
BACKGROUND OF THE STUDY .....	1
1.1 Introduction .....	1
1.2 Problem Statement .....	5
1.3 Objectives .....	9
1.3.1 General Objective .....	9
1.3.2 Specific Objectives .....	9
1.4 Justification of the Study .....	10
1.5 Definition of Key Terms and Operationalization .....	11
1.5.1 Typology of Retirement Migration.....	11
1.5.2 Native Retired Elderly Migrants.....	12
1.5.3 Non-Native Retired Elderly Migrants.....	12
1.5.4 Retirement Migration.....	13
1.6 Organization of the Study.....	13
CHAPTER TWO .....	15
CONCEPTUAL AND EMPIRICAL PERSPECTIVES ON RETIREMENT MIGRATION .....	15
2.0 Introduction .....	15
2.1 Lived Experiences of Elderly Migrants.....	19
2.2 Retirement Migration .....	21
2.3 Retirement Migration from the African Perspective .....	24
2.4 Native Return Migration and Non-native return Migration .....	26
2.5 Influences on later-life Migration Decision .....	27
2.6 Influences on later life choice of migration destination .....	30

2.7 Retirement Communities.....	31
2.8 Typologies of Retirement Migration.....	35
2.9 Experiences in acquiring land and building their homes.....	36
2.9.1 Housing.....	36
2.10 Migrants and Land tenure system in Ghana.....	38
2.11 Migrants and access to basic infrastructure and amenities.....	39
2.12 Coping strategies of the retired migrants in entering communities and living there. .....	40
2.13 Historical Background of Pensions Reforms and Ageing Policies in Ghana.....	41
2.14 The Theoretical Underpinning of the Study.....	44
CHAPTER THREE.....	52
STUDY AREA AND RESEARCH METHODOLOGY.....	52
3.1 Introduction.....	52
3.2 The Study Area.....	53
3.2.1 Location, Size and Population.....	53
3.2.2 Population.....	55
3.2.3 Major Economic Activities of Aburi.....	57
3.2.3.1 Agriculture.....	57
3.2.3.2 Tourism.....	57
3.2.3.3 Social-cultural setting.....	58
3.3 Reasons for Selecting Aburi as the Study Area.....	59
3.4 The Research Design.....	60
3.5 Inclusion and exclusion criteria.....	62
3.6 Pretest.....	63
3.6.1 Recruitment of Research Assistants and Training.....	64
3.7 The Philosophical Underpinning of the Study.....	64
3.7.1 Conceptual Framework.....	66
3.8 Sources of Data/ Targeted Population.....	67
3.9 Description of Instruments used for the study.....	68
3.9.1 Survey.....	68
3.9.2 In-depth Interviews.....	68
3.9.3 Focused Group Discussion (FGD).....	68
3.9.4 Expert Interviews.....	69
3.9.5 Key Informants Interviews.....	69

3.10 Method of quantitative data collection and analyses.....	69
3.10.1 Survey Method.....	69
3.10.2 Method of qualitative data collection and analyses .....	70
3.10.3 Focused Group Discussion .....	71
3.10.4 Expert Interviews.....	72
3.10.5 Key informants Interviews.....	73
311 Research sample size and sampling technique.....	74
3.11.1 Sample frame Using Yamane’s formula for sample size determination .....	74
3.11.2 Sampling Procedure.....	75
3.11.3 Measurement of Variables .....	79
3.12 Ethical Considerations.....	82
3.13 Positionality.....	83
3.14 Field challenges .....	84
3.15 Summary .....	85
CHAPTER FOUR.....	86
SOCIO-DEMOGRAPHIC AND MIGRATION CHARACTERISTICS OF THE RESPONDENTS, MIGRATION DECISION-MAKING, MOTIVATION, INTEGRATION AND CHOICE OF DESTINATION .....	86
4.0 Introduction .....	86
4.1 Age Distribution .....	86
4.1.1 Age and Sex Distribution.....	87
4.1.2 Level of Education.....	88
4.1.3 Lived Experiences and Education level.....	90
4.1.4 Marital Status.....	91
4.1.5 Religious Affiliation .....	93
4.1.6 Children Ever Born.....	95
4.1.7 Ethnic Background .....	96
4.1.8 Nationality .....	97
4.2 Migration status of Respondents .....	98
4.3 Life Stage of Migration Decision Making (Before or After Retirement) .....	99
4.4 Motivation of Later Life Migration Decision.....	101
4.4.1 The Climatic and Serene Environment and Attraction to Aburi .....	106
4.4.2 Inheritance and Family Ties .....	107
4.4.3 Escape from the City Environment.....	107

.....	108
4.5 Integration of the Elderly Migrants in the Community .....	108
4.6 Summary .....	111
CHAPTER FIVE.....	113
LIVED EXPERIENCES OF THE RETIRED MIGRANTS: OPPORTUNITIES AND CHALLENGES .....	113
5.0 Introduction .....	113
5.1 The Nature of the Experiences of the Retired Migrants in Aburi .....	113
5.1.1 Positive Experiences .....	119
5.2 Dwelling and Living Conditions .....	122
5.3 Ownership of Land/Home .....	124
5.4 Ownership of Dwelling .....	125
5.5 Ownership of Dwelling Place by Gender.....	126
5.6 Life Stage and Development of Dwelling Place .....	128
5.7 Property ownership and Occupation .....	131
5.8 Acquisition of Land, Development of Dwelling and Associated Challenges .....	132
5.8.1 Challenges in Acquisition and Building of Homes .....	133
5.8.2 Access to Financial Assistance and the Source of Funds in Developing Dwelling Places .....	139
5.8.3 Assistance and the Source of Funds in Developing Dwelling Place by Gender .....	141
5.9 Activity Status of the Elderly Migrants in Aburi .....	142
5.9.1 Engagement in Economic Activity .....	142
5.9.2 Nature of Economic Activity by Gender .....	145
5.9.3 Reasons why Retired Migrants Engage in Economic Activity.....	146
5.10 The Nature of Pension Scheme .....	148
5.10.1 Average Monthly Pension Income .....	152
5.11 Health Status of Elderly Migrants .....	156
5.12 Physical Disability among the Retired Migrants.....	158
5.12.1 Nature of Observed Physical Disability of Retired Migrants.....	158
5.13 Summary .....	159
CHAPTER SIX .....	161
AVAILABILITY AND ACCESS TO FACILITIES AND AMENITIES .....	161
6.0 Introduction .....	161

6.1 Facilities Availability in the Community .....	161
6.1.1 Main Source of Electric Power .....	165
6.1.2 Availability of and Access to Toilet Facilities.....	167
6.1.3 Disposal of Household Rubbish Waste by Retired Migrants in Aburi.....	169
6.1.4 Nature of Health Facilities Available to Elderly Migrants in Aburi.....	171
6.1.5 Health Insurance Access .....	174
6.2 Summary .....	176
CHAPTER SEVEN.....	178
COPING STRATEGIES AND PARTICIPATION IN COMMUNITY ACTIVITIES BY THE NATIVE RETIRED ELDERLY MIGRANTS IN ABURI .....	178
7.0 Introduction .....	178
7.1 Description of Living Arrangements for Retired Migrants.....	178
7.2 Participation in Community Based Development Activities.....	186
7.3 Summary .....	191
CHAPTER EIGHT .....	192
SUMMARY, CONCLUSION AND RECOMMENDATION .....	192
8.0 Introduction .....	192
8.1 Summary of Findings .....	194
8.1.1 Profile of the study population.....	194
8.1.2 Migration decision and choice of destination .....	195
8.1.3 Lived experiences of retired elderly migrants .....	196
8.1.4 Availability and Access to Facilities and Amenities .....	200
8.1.5 Coping Strategies of Retired Migrants .....	200
8.2 Conclusion.....	201
8.3 Recommendation.....	203
8.3.1 Policy Recommendation .....	203
8.3.2 Recommendations for Further Research.....	207
REFERENCES.....	209
APPENDICES .....	227

## LIST OF TABLES

Table 3.1: Population of the elderly in Aburi .....	57
Table 3.2: Data collection structure .....	77
Table 4.1: Age Distribution.....	87
Table 4.2: Age and Sex Distribution.....	87
Table 4.3: Educational Status of Elderly Migrants Educational Attainment .....	88
Table 4.4: Lived Experiences and Education level .....	91
Table 4.5: Lived Experiences and Marital Status .....	93
Table 4.6: Children ever born .....	95
Table 4.7: Non-Biological Children.....	96
Table 4. 8: Migration Motivation Factors by Sex .....	105
Table 4. 9: Integration Process by Gender .....	111
Table 5.1: Logistic regression on factors influencing the experiences of retired migrants in Aburi.....	118
Table 5.2: Ownership of Dwelling.....	126
Table 5.3: Tabulation of Property (Home/land) Ownership by Sex .....	128
Table 5.4: Tabulation of Property (Home/land) Ownership by Occupation.....	132
Table 5.5: Process of Land Ownership .....	133
Table 5.6: Challenges in Acquisition of land and building the house in the community .	134
Table 5.7: Tabulation of Acquisition Challenges by Sex .....	136
Table 5.8: Sources of Financial Assistance for Developing Dwelling by Sex .....	142
Table 6.9: Nature of Economic Activity .....	144
Table 5.10: Nature of Economic Activity by Gender .....	145
Table 5.11: Why the Engagement in Economic Activity .....	147
Table 5.12: Why no Engagement in Economic Activity .....	148
Table 5.13: Monthly pension income by Pension type .....	150
Table 5.14: Career Duration and Monthly Pension Income .....	151
Table 5.15: Experience and Monthly Pension Income .....	155
Table 5.16: Physical Health Status by Sex.....	158
Table 6.1: Availability of Social Services in Aburi .....	163
Table 6.2: Disposal of Liquid Waste by Retired Migrants .....	171
Table 6.3: Time taken to the Health Facility.....	174
Table 7.1: Living Arrangements and Support System in their Dwelling Place .....	180

Table 7.2: Coping Mechanism with the Type of Living Arrangement.....	181
Table 7.3: Tabulation of Living Arrangement Coping Mechanism by Sex.....	182
Table 7.4: Type of Social Network Groupings .....	184
Table 7.5: Tabulation of Social Group Membership by Sex .....	186
Table 7.6: Kinds of Community Based Development Activities.....	187
Table 7.7: Participation in Community Based Development Activities and their Welfare .....	188



## LIST OF FIGURES

Figure 2.1: Conceptual Model of Decision-to-Move Factors .....	30
Figure 2.2: The Evolution of Pension Schemes in Ghana .....	43
Figure 2.3: Lee’s migration factors chart (Lee, 1966) .....	45
Figure 2.4: Conceptual Framework of the study .....	67
Figure 3.1: Pensioners Association members preparing to start a meeting .....	53
Figure 3.2: Field Team preparing to engage respondents .....	53
Figure 3.3: Map of Ghana showing Aburi in national context .....	54
Figure 3.4: Area map showing the boundaries of the study area .....	55
Figure 3.5: The picture of the Aburi Botanical Gardens/ Peduase Lodge .....	58
Figure 3.6: Process for Analyzing the Qualitative Data .....	74
Figure 4.1: Marital Status of Native retired elderly migrants .....	92
Figure 4.2: Religious Affiliation of retired migrants .....	94
Figure 4. 3: Ethnic Background .....	97
Figure 4.4: Nationality .....	97
Figure 4.5: Migration Status of the Respondents.....	99
Figure 4. 6: When Migration Decision Was Made .....	100
Figure 4. 7: Migration Motivation by Elderly Migrants .....	104
Figure 4. 8: Integration of Elderly Migrants to Aburi.....	110
Figure 5.1: Nature of Experience .....	114
Figure 5.2: Ownership of Land/Home .....	125
Figure 5.3: Dwelling Ownership Preparation and Life-Stage of Decision .....	129
Figure 5.4: Access to Financial Assistance for Development of Dwelling Place.....	139
Figure 5.5: Source of Financial Assistance for the Development of Dwelling Place.....	140
Figure 5.6: Proportion of the Native retired elderly migrants Engaged in Economic Occupation. ....	143
Figure 5.7: Pension Scheme Type.....	149
Figure 5.8: Duration of Active Service by Retired Migrants.....	151
Figure 5.9: Average Monthly Pension Income .....	153
Figure 5.10: Status of Physical Health.....	157
Figure 6.1: Source of Water for Cooking and Drinking .....	164
Figure 6.2: Source of Water for Other Domestic Use.....	165
Figure 6.3: Main Source of Lighting for Elderly Migrants in Aburi .....	167

Figure 6.4: Type of Toilet Facility to the Elderly ..... 168

Figure 6.5: Disposal of Waste by Retired Migrants..... 170

Figure 6.6: Choice of Health Care ..... 172

Figure 6.7: How the Elderly Migrants gets to the Health Facility ..... 173

Figure 6.8: Access to Health Insurance ..... 175

Figure 6.9: Type of Health Insurance ..... 176

Figure 7.1: Support Services Provided by the Social Group ..... 185



## LIST OF ABBREVIATIONS

ATA	Activity Theory of Ageing
CAPI	Computer Assisted Personal Interviewing Technique
DTA	Disengagement Theory of Ageing
ECH	Ethics Committee for Humanities
FAO	Food and Agricultural Organization
FGD's	Focus Group Discussions
GOV	Government of Ghana
GSS	Ghana Statistical Service
IBM	International Retirement Migration
JHS	Junior High School
LEAP	Livelihood Empowerment against Poverty
LUPSA	Landuse and Spatial Planning Authority
NAP	National Ageing Policy
NHIS	National Health Insurance Trust
NORCs	Naturally Occurring Retirement Communities
PPM	Push – Pull Model
SHS	Senior High School
SPSS	Statistical Product and Service Solutions
SSNIT	Social Security and National Insurance Trust
UN	United Nations



## CHAPTER ONE

### BACKGROUND OF THE STUDY

#### 1.1 Introduction

The Population Division of the United Nations Department of Economic and Social Affairs indicated that there is rapid growth in the ageing population in the world, and this trend although historically prevalent among developed nations is a growing trend in developing countries across the world (United Nations, 2017). According to Braimah and Rosenberg (2021) it is projected that by 2030 the aged population will be 1.41 billion with two-thirds of the elderly persons residing in developing countries.

Ghana is one of the fastest growing countries in sub-Saharan Africa in terms of the aged population, according to Biritwum et al. (2013). The age category 80 years and above is projected to increase three folds over the next three decades and will peak at 1.4% (Kpessa-Whyte (2018). According to Kpessa-Whyte and Tsekpo (2020), the ageing population in Ghana has increased seven-fold between 1960 to 2010 and there is a high tendency for the trend to continue. The increase in the ageing population in Ghana and globally is as a result of the combination of declining fertility and increasing life expectancy across countries globally (United Nations, 2017).

The increasing ageing of the global population requires governments and policy makers to introduce social and economic interventions that will improve the care of the elderly in retirement. In most developed economies there are social interventions which ensure that the welfare of the elderly is taken care of (Brenna and Gitto, 2017; Lee and Hashimoto, 2018). In most African countries, including Ghana, there is lack of care interventions for the elderly. The majority of the elderly are not on any form of pension scheme which thus potentially exposes them to challenges of providing for themselves during later life.

Consequently, they rely heavily on family support (Ani and Isiugo-Abanihe, 2017; Fenny, 2017; Nangia, 2016). There is a direct cost of elderly care burden that is usually borne by families in Ghana (Nortey et al., 2017). Indeed, traditionally the elderly persons are supposed to be cared for by their children and extended family however in most instances that is not the case. The growing ageing population and the need to consciously understand the dynamics of ageing in general. Literature shows that the trend of recording high fertility has not reduced until in recent decades though levels of mortality declined (Caldwell and Caldwell (1990).

As the population ages there is also a transition of the elderly age cohorts from active work life to retirement. According to Kowal and Dowd (2001) the United Nations although does not have a definite definition of who qualifies as elderly is inclined to the use of population aged 60+ as the elderly. The generally accepted definition of the elderly across most jurisdictions is in line with the eligible statutory age for occupational pension at retirement mostly either 60+ or 65+ depending on the country involved. As people retire from active work-life, there is the opportunity for them to explore places outside their primary abode either on a temporary basis or over a long period. The situation is attributed to busy life schedules during active employment years, which restrict some persons exploring places of interest and activities, which they could not do which includes migrating to areas other than their place of origin (Bell, 2017).

Three main types of retirement migration have been identified globally namely, amenity migration, assistance migration and migration in response to severe disability and absence of spouse (Walters, 2000). The amenity related retirement migration is associated with the desire of the retired migrants identifying communities that have climatic condition that are favorable to them and the availability of leisure amenities that meet their needs and life stage. The assistance-led retirement migration is also associated with elderly who have

reached a life-stage, which they require some level of care, the situation mostly involves decline health, and reduced financial status thus requiring alternative locations with reduced cost of living. The retired migrants that fall within this typology have usually reached a stage in life where it becomes difficult to undertake basic activities on their own and thus require some form of support and attention. The third type of retirement migration involves retirees who have reached a point in their life where they require some form of care and usually may need to migrate to communities with good nursing homes. Retirement migration can have an international dimension referred to in the migration literature as International Retirement Migration (IRM). Historically the new frontiers in IRM examined destinations closer to Europe and discovering of places in the Global South like Thailand and Ecuador. There has also been the diverse nature of the economic backgrounds of the native retired elderly migrants and the gendered aspect of the phenomenon. There is also the transnational nature of such retired migrants' mobility behavior in the Global village (King et al., 2021).

Retirement migration as a phenomenon has attracted interest among researchers globally with extensive work done on developed countries. As the population of the elderly age cohort's increases researchers have shown interest in studying the migration pattern of the elderly in retirement. There is growing interest among scholars from different disciplines in the retirement migration phenomenon as an emerging migratory trend (Deller, 1995; Croucher, 2015). There is also increased tendency for retirees to return to their country of origin. The gendered aspects of international retirement migration is gaining attention of scholars in migration research. This involves aged women migrating out of their place of origin to live with their children who are resident abroad (Bender et al., 2018; King et al., 2021). Africans generally have the tendency to return to their place of origin either before retirement or upon retirement. Most of them prefer to return to their town of origin as opposed to living permanently in the host community (Peil, 1995; Peil et al., 1988). The

assertion is supported by Gugler (2002) in an article titled “The son of the hawk does not remain abroad; the urban-rural connection in Africa”. The article confirms the strong social ties maintained between urban dwellers and their kinsmen in the rural communities. This linkage facilitates their transition to the community during their retirement period.

According to Hall (2011), and Hall and Hardill (2016), the migration of older British nationals to Spain has mixed outcomes. In the early stage of their life in Spain when they are still strong enough, they do not have challenges. However, as they grow older, they are exposed to challenges of growing old in a host country with limited support systems.

The growth of the elderly population and the potential impact on the place of origin and the place of destination has increased the interest of state-level policy makers who advocate for tax breaks and estate tax reductions to prevent the retired elderly moving to other states with tax regimes that are acceptable to them. Notable states with such attractive tax policies in the United States are Florida and Texas with no income tax and estate tax levied on the elderly (Conway and Rork, 2016). Retirement communities have thus developed policy interventions to attract the elderly to specific places where the peculiar needs of the older persons are prioritized in the planning and the development of the community (Campbell, 2015).

The migrating to mountainous landscape seems to be a preferred choice for retired migrants. A notable example is the movement of amenity migrants to the mountainous region of the US and British Columbia in Canada which has become an economic force and should serve as an incentive for areas in the mountainous regions across the world to use as a development strategy for the community (Chipeniuk, 2004).

A comparative study on retirement migration among seniors in Japan, Italy, Great Britain and United States showed that as increasing number of senior citizens become affluent, the propensity to migrate in retirement increases (Warnes, 2009).

The literature on the phenomenon of retirement migration has extensively focused on the narrative of the developed economies with less attention given to developing countries including nations in the sub-Saharan Africa. Historical antecedents in the sub-region have shown that increasing urban poverty in major cities have made the returning “home” a necessity for survival for the citizenry and the elderly in particular (Potts, 1995; Poku-Boansi et al., 2020).

Although there is vast research on migration generally in Ghana, there is a dearth of research on the migration of the elderly population. According to Awuviring-Newton et al. (2020) there is limited research that examined the migration of the elderly in Ghana.

The phenomenon of retirement migration is not a new trend in Ghana but the migration literature has not given much attention to the phenomenon. The predominant literature on retirement migration has focused on international retirement migration but this focuses on internal retirement migration involves Ghanaians across the geographical boundaries of Ghana migrating to Aburi either as natives or non-natives. The research thus sought to address the gap in literature specifically in the area of elderly migration and their lived experiences.

## **1.2 Problem Statement**

There is a rapid growth in the population of the elderly among countries of sub-Saharan Africa, including Ghana (Kpessa-Whyte and Tsekpo, 2020). The gradual changing trend in the demographic characteristic of the population in Ghana, which has older persons, necessitate the need to give more attention to older age cohorts and their migration

considerations. Demographically Ghana has a youthful population, however statistics show that there is a consistent increase in the number of older age cohorts (Kpessa Whyte and Tsekpo, 2020).

There is extensive literature on the elderly in Ghana. Generally, the literature on the elderly age cohorts has focused on the provision of care to the elderly and more importantly the familial role (Atobrah, 2016; Coe, 2016; Kpessa-Whyte, 2018). There has been works that examined the livelihood empowerment of the elderly in Ghana. The resultant effect of the introduction of social interventions such as livelihood empowerment against poverty (LEAP). The access to healthcare by the elderly using the National Health Insurance (NHIS) has been extensively studied (Duku et al., 2015; Fenny, 2017; Sackey and Remoddo, 2019).

A study by Braimah and Rosenberg (2021) examined the lived experiences of older people in Ghana. In this study, the researchers situated the lived experiences of the old people in the context of the health geography and public health. The study applied the ecological systems theory proposed by Bronfenbrenner, which examined the lived experiences of older people taking into consideration their social and physical characteristics. The study by Braimah and Rosenberg (2021) employed the qualitative research design, with participants purposively selected according to the age category that fit the old age category of 60 + years.

In recent study by Braimah and Rosenberg (2022), they examined the potential food insecurities among the older adults in Ghana. Their research sought to fill the gap of food access experiences of elderly in Ghana and the barriers that affect their access to food and the coping strategies adopted from the individual and social level taking into account the economic, political and environmental factors that affect that experience.

Although their studies equally examined the lived experiences of old people in Ghana, they considered aging in place as opposed to this study which directs attention to the migration

experiences of the elderly and their coping strategies. That is to say, that although other scholars have examined the experiences of the older population in Ghana less attention has been given to their migration interest and their respective lived experiences as retired migrants. To determine the welfare of the elderly it is equally important to know the whereabouts of the elderly especially when they are in retirement and their experiences.

Retirement migration as a phenomenon has been extensively researched by researchers of the Global North in the context of nations of the developed world (Casado-Diaz et al., 2004). The research on the phenomenon in the developed countries has facilitated policy makers in their countries to develop appropriate policies to take advantage of the economic benefits of the retired migrants to host communities. The various affluent retirees that migrate to the new communities tend to boost the local economy although early studies were of the view that their presence will put pressure on the social amenities of the host communities and consequently cost of living (Bennett, 1993; Deller, 1995; Egidi et al., 2020). Retirement communities have thus been created in some jurisdictions to attract elderly migrants by making available social infrastructure and the necessary tax reliefs to reduce the cost of living for the elderly migrants (Campbell, 2015; Moschis, 2005).

In the context of the sub-Saharan Africa region, retirement migration has not received much attention by researchers. It is worth noting that Peil has over the year's pioneered research in Africa on retirement migration. In a comparative study by Peil and Sada (1984) which covered fifteen African countries, the research sought to ascertain from participants from the selected countries their migration intention as to whether to remain in the host country or return to their place of origin. Ghana, according to the research by Peil and Sada (1984), had the majority of her nationals indicating their intention to return home.

In a related research undertaken in Southern Nigerian for the elderly over 60 years it emerged that most elderly migrants return home before retirement as opposed to the notion that they return during their old age (Peil et al., 1988).

The phenomenon of retirement migration although exist in Ghana has not been adequately documented in the migration literature. Migration research in Ghana focuses on studies relating to the migration pattern of the younger age cohorts in either the form of internal migration usually rural-urban migration and the associated urban poverty and international migration (Awumbila et al., 2014; Enu, 2015).

The implication of this demographic change is that researchers in the field of migration must show more interest in the migration of the elderly and their lived experiences in their host community.

The conduct of the research on retirement migration in Ghana using Aburi as a case community is a timely contribution to the migration literature in Ghana by bringing into focus the changing dynamics of the migration of the elderly age cohorts. The choice of Aburi as a study community is in line with global literature on retirement migration, which indicates that areas with mountainous landscape are popular destinations for retired elderly migrants. This relates to developed countries such as United States of America and Canada where there are varying destinations that attract the elderly age cohorts (Chipeniuk, 2004; Perlika and Membretti, 2018).

In problematizing the phenomenon of retirement migration, the nuances related to the phenomenon were examined. The in-migration of more elderly persons into a community has its own limitations, which include the pressure of providing the required infrastructure that meets the needs of the elderly. This will include provision of health and other care infrastructure for the elderly. The cumulative increase in the demand for properties and land

in the host community results in the hike in the prices of properties, which affects those on low incomes the ability to migrate to the community in retirement. Typical example of destinations globally that are no longer affordable for native retired elderly migrants include the French and Italian Rivas, which are no longer affordable (King et al., 2021). In a similar study that looked at the impact of retirees from America to Cuenca, Ecuador and San Miguel de Allende, Mexico it was revealed that there is an impact on the prices of real estate to the disadvantage of the community members (Sloane and Silbersack, 2020).

### **1.3 Objectives**

#### **1.3.1 General Objective**

The general objective of the study was to examine the migration decision-making, the associated processes and the lived experiences of the retired natives and non-native elderly migrants in Aburi, Ghana.

#### **1.3.2 Specific Objectives**

The specific objectives of the study are:

- i. To describe the socio-demographic characteristics of the retired elderly migrants.
- ii. To examine the factors that influenced the retired elderly migrants' decision to migrate and the choice of their destination.
- iii. To explore the availability and accessibility of social services for native retired elderly migrants in Aburi.
- iv. To examine the coping strategies (if any) of the native retired elderly migrants after exiting active service.
- v. To examine the lived experiences of the retired elderly migrants, focusing on the opportunities and challenges they face in the host community.

#### **1.4 Justification of the Study**

Retirement migration as a phenomenon is an extensively researched area mostly in the countries of the Global North. The narrative on retirement migration based on the global literature has been in the context of the developed countries. This research sought to give the narrative of retirement migration in the context of a sub-Saharan African country, Ghana, and specifically Aburi that has the serene and mountainous landscape that attract people to such communities. The research contributes to policy discussion on the elderly in general and more importantly their migration and related issues. Urban poverty is a social problem that requires innovative measures to reverse the trend. The encouragement of retirement communities built with the needs of the elderly in mind can be used as a way of reducing urban congestion and attract more migrants that are retired. To attract potential native retired elderly migrants to the community certain policy interventions such as discounting property rate, provision of recreational facilities, accessible and affordable medical services to the aged will attract more of the aged persons to the community. The research bridges the research gap in the area of elderly migration and provide recommendation to policy makers in using retirement migration as a coping strategy for the elderly in moving from major cities to a smaller town such as Aburi.

The research contributes to further studies in the area of elderly migration. Currently there is a trend of elderly women migrating to provide care services to their grandchildren both within the country and internationally. The gender dynamics of the elderly female migrants are examined to see the influence of the female spouse to later life migration. The research enables the researcher to suggest types of retirement migration, which is in the context of Ghana using Aburi as a case community.

The research initiates the debate among policymakers on the prospect of introducing some form of institutional homes for elderly Ghanaians who are disadvantaged and do not have any form of family support and may require some form of shelter and institutional support.

## **1.5 Definition of Key Terms and Operationalization**

### **1.5.1 Typology of Retirement Migration**

Typology of Retirement migration describes the various types of retirement migration. The establishment of the types of retirement migration underlined by the causes of later-life migration, which is unique from the younger age cohorts. There are several typologies of retirement migration as defined by different scholars. According to Walters (2000) there are three key types of retirement migration namely amenity-led migration, assistance led migration and migration in relation to severe disability. The amenity-led migration involves elderly persons migration locations where they have essential amenities that meet their life-stage and make them enjoy their experience as elderly migrants. The Assistance migration involves the elderly migrants going to places where they will get the necessary assistance needed. This will include migrating closer to community that they will get the assistance they will require as aged and get some form of cover in view of their reduced disposal income. The retirement migration which is related to severe disability involves the older age cohorts getting to a point in which they require some form of comprehensive care in their living arrangements to survive. In some instances they are likely to move into an institutional care home.

According to King and Cela (2023) International Retirement Migration is an important element of global literature on retirement migration. Typically more elderly age cohorts migrate from wealthy countries to less developed countries in retirement. The trend is facilitated by demographic, economic and lifestyle factors which are lifestyle related and very much connected to places that are popular for tourism. The popularity of International

Retirement Migration continues to grow with some pension poor retirees choose destination outside their place of origin to manage their living cost in retirement.

In the context of this research, the investigation from the research establishes the types of retirement migration in Ghana taking into account their lived experiences using Aburi as the case community. In the case of this study the retired elderly migrants are classified as native and non-native elderly migrants. The focus of the study is on the Internal Retirement Migration in contrast to the International Retirement Migration which is the dominant literature in retirement migration.

### **1.5.2 Native Retired Elderly Migrants**

Return migration refers to the repatriation, the voluntary or involuntary return of migrants to their place of origin. Return Migrants, therefore, are persons who return to a place of former primary life (Rowles and Watkins, 1993; Hunter, 2018). In the context of this research, the native retired elderly migrants are indigenes of Aburi aged 60 years and above who have returned to the community to settle after active service. According to the GSS (2013) report on the situation of the elderly in Ghana, the elderly is an adult beyond the age of 60 years. For the purpose of this research, the elderly migrants will be retired migrants in the defined age category in Aburi.

### **1.5.3 Non-Native Retired Elderly Migrants**

Non-native elderly migration is a form of secondary migration. This involves persons who are not natives of Aburi but originated from other parts of Ghana but in retirement have decided to settle in retirement. In the context of this research, the non-native retired elderly migrants initially migrated from other places other than the study area.

#### **1.5.4 Retirement Migration**

Retirement migration involves the mobility of the aged usually those out of active employment to communities other than their normal place of abode. In the context of this research, retirement migration involves persons 60 years and above retired from active formal occupation who have moved to Aburi.

#### **1.6 Organization of the Study**

The thesis is organized mainly into eight (8) chapters. The first chapter provides an introduction to the topic under study, states clearly the research problem, the study objectives and the justification of the study.

The second chapter reviews literature generally on retirement migration from the global perspective by looking at the perspective of countries of the Global North and then subsequently countries of the Global South. The second chapter also presents the theoretical underpinnings of the research and the conceptual framework for the research.

The third chapter introduces the study area and describe the methodology used in the research. This chapter discusses the study design, study population, the techniques for sampling, the data collection and analysis procedure. The chapter discusses the ethical considerations and the limitations of the study.

The fourth chapter discusses the socio-demographic characteristics of the study population. This includes participants' age, sex, marital status, educational background. The chapter also looked at the retired migrants' migration decision-making process that ultimately determine the choice of destination.

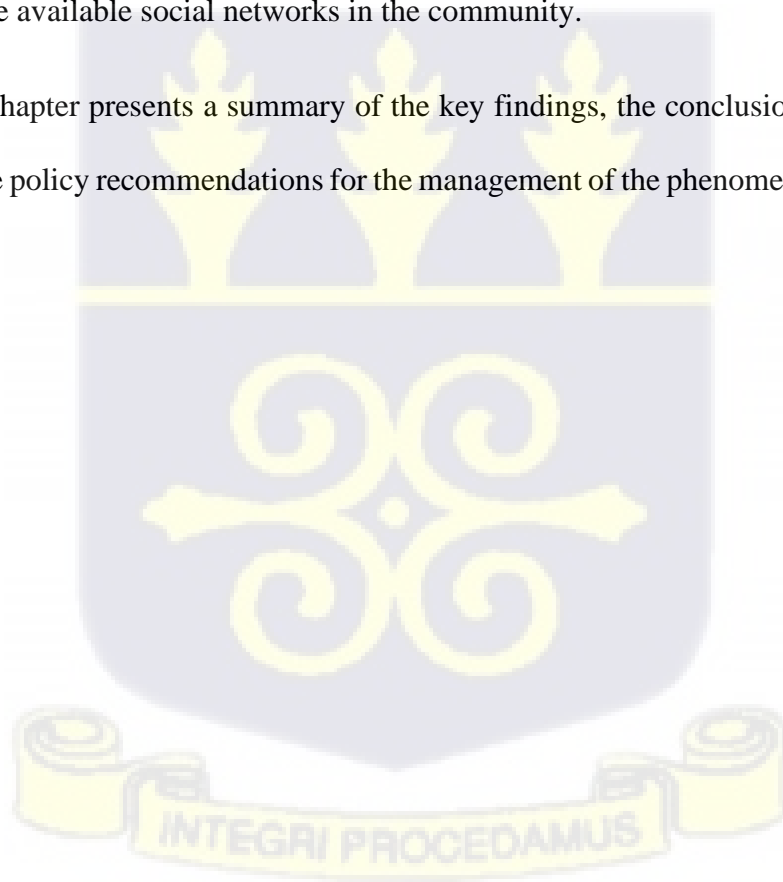
The fifth chapter focuses on the lived experiences of retired elderly migrants. This involved ascertaining their experiences in the host community and the level of integration. The chapter demonstrates the relationship between the independent variables and the dependent

variables and ascertained their level of statistical significance. The chapter also examines their living arrangements by evaluating their housing needs, access to basic infrastructure and amenities. The chapter gives the opportunity of addressing the objective that focuses on the lived experiences of native retired elderly migrants in Aburi providing the opportunities for participants to share their individual experiences.

The sixth chapter examines the availability and access to amenities to retired migrants. This chapter addresses the objective that sought to ascertain whether native retired elderly migrants in Aburi have access to basic amenities, which affect their wellbeing.

The seventh chapter examines the coping strategies available to elderly retired migrants and the use of the available social networks in the community.

The eighth chapter presents a summary of the key findings, the conclusion of the research as well as the policy recommendations for the management of the phenomenon of retirement migration.



## CHAPTER TWO

### CONCEPTUAL AND EMPIRICAL PERSPECTIVES ON RETIREMENT MIGRATION

#### 2.0 Introduction

The literature review gives an insight into the phenomenon of retirement migration from the global perspective and further relates it to a developing economy, specifically Ghana. Review of literature generally on ageing globally and the dynamics over the years which have made it imperative for researchers to examine the migration patterns of the elderly age cohort which otherwise attracted less attention. The importance of providing adequate attention to the health needs and the general wellbeing of the elderly is given prominence with references made to how the elderly is cared for in other jurisdiction.

The review of the literature commenced with having a global understanding of who an elderly person is and the ageing pattern globally. According to Blasimme et.al., (2021) ageing is a life-long process that involves a progressive change in the biological, psychological and social relations of a person. Generally, the elderly category in most jurisdictions is 60 years and above. According to the GSS (2013) monogram report on the elderly in Ghana, the United Nations uses 60 years and above as a reference age for the elderly. It is however worth noting that in the case of most developed countries with high life expectancy the elderly age are those aged 65 years and above (GSS, 2013: iii).

The increasing number of the elderly in the global population is an important achievement, as indicated in the public health literature. This public health achievement is also referred to as a demographic shift by the United Nations. This involves the falling rate in fertility and a decline in mortality. According to Weeks (2020), the falling rate in fertility is a major driver of the ageing population.

According to projections by the United Nations Population Division, globally, the number of persons' aged 60 years and over is expected to double from under 800 million currently representing 11% of the world's population to over 2 billion by 2050, which will represent about 22% of the total world population. In sub-Saharan Africa, Ghana is currently one of the countries with fastest growing population of persons aged 60 years and above (Biritwum et al., 2013; Kpessa-Whyte and Tsekpo, 2020).

Although much of the literature on ageing globally has focused on ageing of Europe in particular, nations in the Asia-Pacific region are having a much more rapid ageing population. Their projected populations indicate that they will have over 20% of their population aged sixty years and over. This demographic trend is similar to the emerging experience of developing economies of Africa including Ghana (Kpessa-Whyte and Tsekpo, 2020).

According to the GSS (2013) report on the elderly in Ghana, Africa is expected to have 10% of its population aged 60 years and above by 2050. Countries of the sub-Saharan African region including Ghana need to make pragmatic efforts to address the challenges associated with an ageing population. The United Nations as part of its steps to address the challenges of the aged led an adoption of the International Plan of Action at the Second UN Assembly on the Aged held in Madrid in 2002. Ghana adopted a National Ageing Policy in July 2010. The emerging demographic trend implies that nations within sub-Saharan Africa are most likely to be exposed to economic and social challenges that will require political will and the interventions that will focus attention on the elderly. This includes affordable access to health care, good nutrition, comfortable living arrangements and access to basic amenities. According to the GSS (2013) analytical report on the elderly in Ghana, the ageing of Ghana's population is occurring in an era in which the world is shaped by globalization and modernization, which have affected the traditional support systems for the elderly.

Consequently, the lack of public welfare system for the aged is exposed. According to Aborderin (2005) filial obligation by children to older parent in Ghana has been affected by their own commitment to their immediate family thus prioritizing the needs of their own children at the expense of their old parent. This is partly attributed to the limited resources available to families, however the cultural background of the Ghanaian family requires the children to do everything within their capability to provide for the older parents as a reciprocal gesture. According to Harper (2006) in view of the fact that global ageing is an ongoing phenomenon it cannot be seen in isolation but considered as evolving under the context of globalization. Globalization in itself provides the mechanism for the flow of resources in the form of both human and capital across national territories. One important driver for this emerging movement across nations is the resultant imbalances that are associated with changes in demographic transitions that places some nations especially those in the Global North in the maturity age phase.

Historically, literature on ageing has focused on the associated challenges and dependence of the elderly to support systems available. There is, however, ample literature to show that there is growing appreciation of the positive impacts of the elderly to their immediate families and society as a whole (Beard et al., 2012; Stallmann and Deller, 2021). There is increasing importance for nations across the world to re-integrate the elderly back into the economic and social system to sustain their contribution to their communities even beyond their retirement period. It is worth noting that the integrating process for the native retired elderly migrants to the host community can have its challenges especially when they have been out of the area for a long time and some instances as non-native elderly (Odii et al., 2022).

The changes in the demographic characteristics of a country can provide some form of demographic dividend. According to Ross (2004) demographic dividend occurs in a country

when the fall in the fertility affect the population dynamics such that fewer children are available for care thus freeing economic resources for economic development. Most African countries including Ghana are touted to have a much larger youthful population, which is expected to translate into large working population and potential economic benefit to the country. It worth noting that the demographic dividend can be leveraged on only when the right economic policies are formulated and implemented to derive those gains.

According to Ross (2004), the Republic of South Korea in the mid-1960's had a low birth rate which resulted in them reallocating funds otherwise meant for elementary education into higher education. Demographic dividend does not necessarily last forever thus the necessary policy interventions has to be put in place to take advantage of any opportunities resulting from the demographic transition.

As indicated by Kpessa-Whyte and Tsekpo (2020) there is increasing numbers of aged in Ghana, which, is considered as among the fastest growing in the West African sub-region. The increasing trend of the ageing population has resulted in countries exploring the possible demographic dividend that can be obtained. This form of demographic dividend has been described as the second demographic dividend. According to Cai (2020), the second demographic dividend involves taking advantage of well-resourced aged population to contribute to the economic development. China according to Cai (2020) has taken full advantage of the second demographic dividend because of their high aged population, this they have done by increasing the saving capacity of the population and ultimately improve their social security coverage among the elderly. The achievement of the dividend associated with older population will require appropriate public health policies formulated and implemented very well. The improvement in the health needs of the elderly can result in a third demographic dividend (Fried, 2016).

The first demographic dividend and the second demographic dividend largely are looking at the same phenomenon from two different age perspectives. That is while the first dividend has the working age population having lesser children or dependents to care for. On the other hand, the second demographic dividend involves the post working age cohorts having less working age cohorts supporting them but they are resourceful enough (Lee and Mason, 2006). According to Lee and Mason (2006), the low fertility is not the only driving factor for the second demographic dividend but conscious effort to improve mortality and quality of life of the aged given priority. At the heart of the second demographic dividend is the accumulation of wealth by the population towards the eventual later life, which is inevitable (Cai, 2024; Kizza et al., 2020).

### **2.1 Lived Experiences of Elderly Migrants**

In a study by Bray et al. (2018) on exploring the lived experiences of migrants, dying away from their country of origin three main notions came out from their interactions with respondents based on their life experiences in their adopted country, New Zealand. The research design used the phenomenological approach using Heidegger's philosophy to tell the stories of dying migrants. The notions were as follows: (1) living with two identities, (2) being in life review and (3) seeking resolution.

The first notion which borders on living with two identities, the aged migrants in New Zealand in their end part of their life. The two identities involve living in the adopted country which is New Zealand and integrating to their culture while they maintain the cultural and ethnic values from the place of origin.

The second notion which is being in life review. At this stage were the elderly migrants preparing for their eventual death will use this moment as a moment of reflection. This will

include individually taking an introspective view of their journey into old age and what they could have done better as young person.

The third notion of seeking resolution, involve the dying elderly migrants in New Zealand and how they prepare for their eventual visit. At this stage they are in a position to make a resolution to be at peace with family, friends whiles they await eventual death.

In a study by Speck (2017) on the effects of outmigration from the hill region of Western Nepal on the living arrangement of elderly left behind it was revealed that the outmigration tends to increase the burdens and workload of the elderly left behind. The researcher applied the critical livelihoods perspective to undertake an investigation into the lived experiences of elderly in the global South. Respondents of the research expressed their disappointment with the growing lack of respect from children and other members of the household in the hilly region of Nepal (Speck, 2017).

Traditionally most Africans prefer to age -in -place and close to their family and relatives. The growing poverty among older persons in Africa is gradually bringing an alien care of the elderly in the form of institutional care. The institutionalization of the care of elderly persons is an emerging trend that is likely to spread across the continent in view of the gradual breakdown of the family network (Ncube, 2017).

According to Coe (2019), the elderly in the Eastern Region of Ghana are receptive to the idea of institutional care for the elderly in line with what is in the developed countries but in the context of the Ghanaian environment. The Presbyterian Church of Ghana is very active in the Eastern Region. The church has initiated some form of senior day care programmes with venues that allow the elderly to spend time with their peers and enjoy some hot meals. The region has a high proportion of elderly age cohort, resulting from the migration of the younger age cohorts to the major cities (Coe, 2019).

Naturally, most elderly in Ghana are less active economically. The period of retirement for most retirees involves challenging economic conditions and the need to survive. Many elderly persons live in poverty and the situation can be even worse in major cities that tend to have high cost of living (Agyemang, 2014; Nkansah et al., 2019).

A study by Kpessa-Whyte and Tsekpo (2020) looked at the lived experiences of the elderly in Ghana. The research confirmed that the elderly population are prone to poverty because of lack of stable income to survive on. The number of persons in the informal sector are the in the majority among the labour force in Ghana (Adei et al., 2021). The proportion of citizenry working in the informal sector with no retirement income makes life in old age precarious, according to Kwankye (2013).

In a study by Braimah (2021) which examined the lived experiences of older people in Ghana. The study examined the lived experiences of the older people 60 years and above by considering the public health perspective. The study explained the ecological systems theory and literature that highlight geographies of the older people. Literature shows that various authors had used the ecological theories to examine the experiences of different vulnerable groups such as the orphans and people with disabilities. Braimah (2021) thus in adding to knowledge of elderly lived experiences used the ecological theory to consider the lived experiences of older people in Ghana.

## **2.2 Retirement Migration**

Kopeccky (2011) defines retirement as “a planned, complete and usually permanent withdrawal from the labour force by older workers”. Retirement is a phase in one’s life, which comes with challenges that are peculiar to their life stage (Mboga, 2014). It brings some level of uncertainties as a person departs from an important activity that influences his or her life in various areas. From Mboga’s (2014) assertion, it is indicative that other people

in some cases take up new roles, which they could not perform during the time of active service. According to Dorfman and Mandich (2015), retirement can make available the opportunity for people to migrate to a new place after spending a lifetime working and saving, which would have been less possible due to full time employment and restriction of rearing and raising a family. In an article by De Myer (1973) on retirement, he questioned reactions of people when the word retirement is mentioned to them. In his article, he indicates that over 50 years ago retirement was described as a golden dream, which most people dreamt to achieve. He further argues that over the years there have been many changes in the areas of revolution in air transport, increased life expectancy and availability of social security schemes and have thus made retirement more and more accessible to many people.

Retirement migration is becoming popular in the academic literature although it is not a new issue. The phenomenon has seen increase participation of elderly persons in migration because of technology, access to information that facilitates the ability to make the migration decision (Hamilton, 2015). According to Balkir and Kirkulak (2009), retirement migration became momentous in the 1960s. It started in the 18<sup>th</sup> century and has an international dimension (Hamilton, 2015 cited in Kings et al., 2000). At the global level, numerous research works have been done on the subject of retirement migration. According to Bennett (2016), the phenomenon of retirement migration although widely documented over the past 20 years some host communities had certain reservations about their positive impacts on the communities but rather considered the pressure on the existing social infrastructure.

Although retirement migration within the geographical boundary is widespread among most developed nations, there is a strong drive for International Retirement Migration (IRM). The research into the phenomenon of IRM is a recent development specifically during the late 1990s (King et al., 2021).

The academic literature examined indicates that there is some form of persistent regularities in the age-specific migration across the world, with specific emphasis on the developed world (Rogers, 1988). It is worth noting also that most of the studies focused mainly on the general population and placed little importance on the elderly migration patterns (Rogers, 1988). In a similar study by Makeku et al. (2022) on the phenomenon of migration and ageing as a changing demographic dynamics it was shown that less attention is given to the health condition and the general wellbeing of the elderly who migrate in later life.

The migration literature in Africa has overlooked the older persons in the mainstream scholarship on migration. It is worth noting however that there is increasing interest in studies that focus on old age and migration intersection. The provision of care to grandchildren has in itself resulted in the migration of the elderly especially women to support grandchildren (Zontini, 2006). The important role of grandparents contributing to the care needs of grand children were manifested further during the COVID-19 pandemic which involved grandparents spending more time with grandchildren (Cantillon and Teasdale, 2021).

In a comparative study among three developed nations namely; Great Britain, Germany and the United States of America there was an attempt to provide explanations to the contrast in the migration patterns among older people in the respective countries. The research revealed that there is no single path to later life migration, however, there is an interplay of reasons namely environmental, amenity availability and cultural considerations (Friedrich and Warnes, 2000).

In the study, it was observed that in the contemporary world, older people do not necessarily stay in their original place of abode for their entire life but have the tendency to relocate to other places during their old age whiles in retirement (Friedrich and Warnes, 2000). There

is an example of wealthy Northern European Nations attracted by the leisure of enjoying extensive sunlight along the Mediterranean when on retirement (Zontini, 2015).

The migration of native retired elderly migrants to certain host communities in some instances experience some reservation from host community members because of their potential pressure on existing health facilities and their peculiar needs. There is, however, some extensive literature that examines the economic impacts of retired migrants on the host communities (Bennett, 1996; Serow and Haas, 1992). Host communities are beginning to appreciate that their presence and the fact that they can be a good boost for the local economy so planners should factor them into the planning of emerging communities.

Bennett (1996) examined the implications of retirement migration on receiving communities. According to his research findings, there are initial reservations as to the economic impacts of retirees on host communities. Bennett (1996) sought to look beyond the economic benefits of retirees to host communities and consider other impacts that will require development planners to consider them in the planning of such communities to make life convenient for the elderly. In an experimental research undertaken two decades ago to ascertain the impact of in-migration of retirees in Northern States in the United States it was revealed that the in-migration of the retirees result in the increase of local employment and injection of capital in the local economy (Deller, 1995). In international retirement migration research shows that the bio-psycho-social and financial factors influences the nature of the retired migrants quality of life and their satisfaction post retirement (Tang et al., 2021).

### **2.3 Retirement Migration from the African Perspective**

Review of the literature globally on retirement migration indicates that the quality of life of the elderly in developed economies has been well-researched, this however is in contrast

to that of the developing countries such as Ghana. In the context of migration literature in Africa and particularly Ghana less attention has been given to both long distance and short distance movements of the elderly and the impact on the host communities (Moller, 1988). In a study of Zulu retired return migrants using an in-depth study on the retirement circumstances of 253 male return migrants in five rural communities of the KwaZulu Province it was revealed that the migrant workers mainly spend their active working life working in the cities of South Africa and in later life return to the rural community for their retirement. The research examined the relationship between polygynous marriage, economic security and the quality of life of return Zulu migrants to the rural communities after active service in the major cities of South Africa. The conclusion of the research was that there is a general rise in quality of life among the return migrants who relocated to the rural areas of KwaZulu, this is based on the cultural believe of having more wives and children and livestock which is considered a success (Moller, 1988; Moller&Welch, 1990). According to Gurgler (2002) most adults domiciled in urban cities in Africa are first generation migrants who migrated from rural communities and this is mainly because of the rapid urbanization across the continent. Gugler (2002) in the research indicated that there continues to be strong ties between urban residents and kins and kingship in the rural community. The phrase “The Son of The Hawk Does Not Remain Abroad” as used in Gugler’s (2002) article reiterate the mindset across most sub-Saharan African countries that the urban settler always have some connection to his or her hometown. In the research mention is made of a popular phenomenon which is largely considered in Africa but rarely explored, that is the desire by most Africans to be buried in their primary place of origin or home town.

In the research work by Peil et al. (1988) on retirement migration of the African population it was indicated that many elderly migrants would rather choose to go to their place of origin

on retirement instead of settling permanently in their host location. This is associated with the fact that migrants can regain their land rights, which they can use to support themselves and their families. In addition, strong ties to the extended family linked with ancestral homes are reasons for migrants' return to their place of origin after retirement. The study by Peil et al. (1988) examined old age migration in Southern Nigeria shows a strong contrast of later life migration in Africa as compared to that of developed countries. Strong family ties according to Peil et al. (1988) is a major factor in later life migration decision making in Southern Nigeria. In a further study by Peil (1995) on small towns as retirement centre it revealed that Africans desire to return to their place of origin either before or on retirement. The lack of established welfare interventions for the elderly implies that they would depend on their family ties in retirement. The research indicates that men are less likely to remain in places outside their home community where they are likely to have economic, social and political resource to leverage upon return (Peil, 1995).

The review of the literature shows that the phenomenon of elderly retirement migration has received less attention in the African literature and specifically Ghana. The gap requires scholars to channel attention to migration of the elderly and documents the challenges and opportunities available to them in their host community.

#### **2.4 Native Return Migration and Non-native return Migration**

According to Dustmann and Weiss (2007), return migration is described as a process that involves migrants returning to country of origin after leaving in another jurisdiction or geographical boundary over a period of time. Return migration historically has been relevant in migration literature in Ghana. Although more Ghanaians continue to migrate abroad there is also a high tendency for them to return to their home country either short-term or over a long period of time. Ghana over the years has developed a large diaspora population (Peil, 1995; Anarfi et al., 2003). Most Ghanaians abroad continue to maintain close relationship

with their networks back home that facilitate regular short visits (Anarfi et al., 2003). Return of elderly migrants to their place of origin or in some instances a new destination comes with its own challenges and issues which affect their integration process. According to Odii et al. (2022), there are three main challenges that were faced by the elderly returnees in rural Nigeria. The challenges included lack of social amenities, limited social interaction, health concerns and economic or financial challenges. It is, however, worth noting that return migration is not limited to only international migrants, some people return from different parts of the same country to other areas. This can either be migrating from a rural community to a city or from a major city to a smaller town within the same country.

In some instances the migrants will not migrate back to their place of origin but migrate to a different community as a non-native of the community. An example is rural emigrants deciding to migrate to an urban community as opposed to going back to a rural community that happens to be their place of origin (Glorius, 2014). Non-native can also be within the same geographical boundary of a country, that is a person can migrate from an original place to another place in Ghana and subsequently migrate again not to their place of origin to a completely new environment within the same country.

### **2.5 Influences on later-life Migration Decision**

The new economics of labor migration (NELM) theory contends that the migration decision is often a mutually beneficial contractual arrangement between migrants and their household members (Stark and Bloom, 1985).

According to Stockdale (2014) the decision to migrate is associated with a series of life events, linked to stage of their life course. This research focused on mid-life migrants and early retirees in ages 50 to 64 years who moved to Powys in mid-Wales. The research work by Stockdale (2014) concludes that few research works have been geared towards the

reasons for moving which inherently comes out of the systematic process of the migration decision.

In a study that examined factors that drives out-migration of elderly Koreans, it revealed that certain life events associated with the life-stage such as retirement, loss of spouse, physical disability have positive correlation with the migration decision. The migration decision is driven by the high cost of housing in their place of origin pushing them to migrate to other communities with a comparatively lower cost of housing and living generally (Park and Kim, 2015).

According to Conway and Houtenville (2003) the migration decision for the younger age cohort and elderly vary in most instances. The research by Conway and Houtenville (2003) concludes that all elderly migrants avoid cities that have high estate/inheritance/gift taxes. The younger age cohort decision to migrate can be motivated by career opportunities, spouse and access to the required social amenities. The elderly migrants are, however, motivated by the climatic conditions and good tax regime and are pushed out of their place of origin because of the high cost of living and high taxes.

The migration decision may be influenced by a myriad of factors. The use of the geographical imaginations approach is an important driver of the migration decision making. The imagination approach goes beyond those who have migrated to also consider those who never migrated (Thomas, 2017).

According to Roseman (1983), the decision to move or for that matter the decision to consider moving is a factor of the life-cycle factors. The research, points to the fact that the decision on either to migrate and the choice of destination can be linked to the stage of life cycle such as retirement stage. The location can be a place of previous vacation visit, hometown and in the developed economies retirement community (Roseman, 1983).

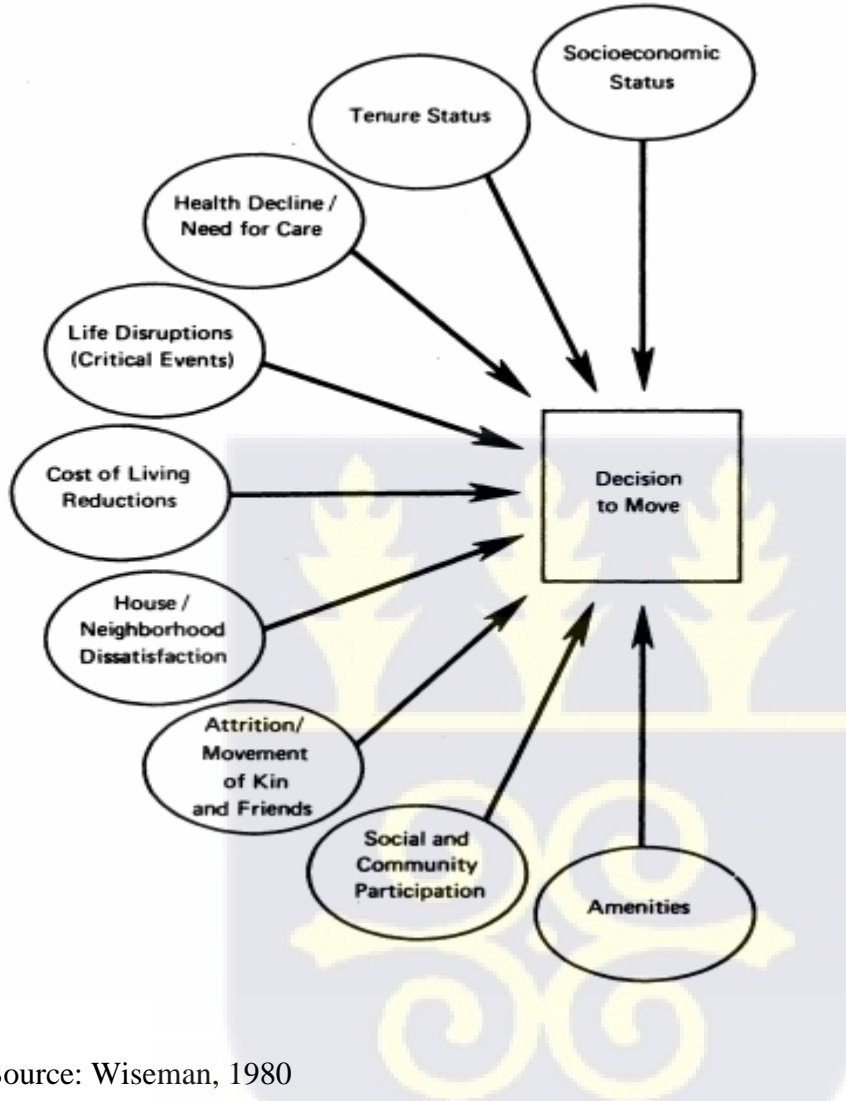
In a study on the patterns and influences of later-life migration in mainland China it showed the desire of the elderly moving to their hometowns during retirement. The study used logistic linear modeling to determine the correlation between personal attributes (age, gender, marital) the environment conditions such as community characteristics, housing conditions and the migration patterns of elderly migrants returning from the urban centers to rural communities (Liu and Perry, 2020).

According to Mahapatro (2013) there is a relationship between female empowerment and the migration decision making. The findings of the research indicate that the level of empowerment of Indian females influences their migration decision making.

According to Wiseman (1980) there are various factors influencing the decision to move and it is considered as a process. The process involves the elderly persons continuously re-evaluating their satisfaction and dissatisfaction taking into account the various push-and-pull factors that drive the migration decision making of the elderly. Figure 2.1 developed by Wiseman (1980) shows the various triggers that motivate the movement of the elderly to new locations. The socio-economic status of the elderly can influence their migration decision and ultimately their choice of destination. The more affluent in the developed countries migrate to the Sunbelt regions during their later life. The tenure status is equally important in the decision to move, the elderly with shorter lease agreement or rent can easily move to new destination with less difficulty of selling property. The health decline among the old can trigger the decision to move to a new destination for care. Life disruptions such as death of spouse can trigger the decision to move. The triggers such as reduction in cost of living in certain locations can attract elderly to move to these communities, the dissatisfaction of neighborhood can prompt the decision to move. The movement of relatives and friends to particular location can also trigger the migration of the elderly to new destination. The desire to have social interaction and to participate in community

activities can motivate the elderly to move to a destination that they will have access to the social cohesion in their later life. Finally, amenities available in a destination serve as a motivation to make a migration decision to move.

**Figure 2.1: Conceptual Model of Decision-to-Move Factors**



Source: Wiseman, 1980

## **2.6 Influences on later life choice of migration destination**

Retirement in itself may lead to a reduction in the disposable income of most elderly people. This situation of limited economic resources triggers the need to look for alternative destination with a much lower cost of living or some form of support. Elderly families with no young children leaving with them in some instances may opt for smaller living arrangements or move back to their place of origin (Wiseman, 1980; Mishra, 2019).

According to a study by Dou and Liu (2017) that examined elderly migration in China considering the types and patterns, there were a number of key outcomes. The living environments of the elderly serve as both push and pull factors for migration. The study indicates that affluent elderly persons are more likely to move to cities that have favourable climatic condition and better housing facilities. The elderly migrants in this category in some cases are described as lifestyle migrants, they are particular about the environment condition and serene nature of the choice of destination. The elderly with low pension incomes preferably migrates close to places where children reside or return to their place of origin.

## **2.7 Retirement Communities**

The development of retirement communities originated in the United States in the 1920s through the efforts of religious groups and labour unions who purchased affordable land in Florida to develop communities for their members. In the late 1920s, the development of such communities declined because of difficult economic conditions at the time. The momentum of the development of retirement communities gained more attention after the World War II. The design of such communities has over the years evolved in terms of planning to meet the needs of the elderly of the 21st century (Moschis et al., 2015).

In the United Kingdom retirement communities were first started in the 1950s with privately owned residence of the old with good health condition. In recent times, retirement communities have evolved to include extra care housing schemes, communities with continuous care for the elderly and communities that developed to meet the needs of the elderly. Typical of such communities in the United Kingdom is the Westbury Fields, built in Bristol in 2003 (Evans and Means, 2007).

According to Krause (2006), research over time has established a strong link between social relationship and the health of the elderly. The designing of retirement communities provides an opportunity for retirees to socialize in the community.

According to Campbell (2019), as people age they increasingly become isolated which may be due to reduced physical mobility and other old age-related factors. In this instance, any opportunity for social interaction becomes very essential for the wellbeing of the aged. The influence of the built environment on elderly cannot be overemphasized. The retirement communities are designed with the needs of the retirees as priority. This is by ensuring social spaces and easy access to social amenities all within the proximity of their dwelling place (Campbell, 2015).

The review of literature on retirement migration reveals that some communities have emerged as retirement communities. Collins (1974) used the South Coast resorts, which is not far from London as a case community that attract elderly migrants. In his study, he argues that retirement migration is a phenomenon that is widespread in England and that is partly due to improved pensions, the desire for independent households and improved lifestyle of some elderly. From the findings, Collins (1974) indicates that the housing circumstances of the aged in such communities provide an indication of the quality of life of the retired migrants and a measure of their affluence. In the Ghanaian context of retirement migration, the cultural values will play an important role in terms of connection with the extended family structure and the need to maintain some connection with people in your home community. There is a tradition of many Ghanaians having an intention or actually building in their place of origin or hometown. Building in your hometown according to Van Der Geest (1998) symbolizes respect from kinsmen. That particular scenario makes it a necessity for most Ghanaians to invest in some form of accommodation

(either personal or family house) in preparation towards future events such as funerals and other family events.

In their study, Hunt et al. (2002) examined the attraction of some rural communities as retirement communities and described them as naturally occurring retirement communities (NORCs). The study explained the reasons for migrating in retirement. The information obtained from the research enabled them to establish the typology of NORCs and gave an insight into the push and pull factors of elderly migrants to the communities involved. A naturally occurring retirement community (NORC) represent communities that were not originally designed to meet the needs of the elderly age cohort but the community has a lot of senior citizens residing in the community. The major attractions to such communities include neighborhood services that meet the needs of the elderly persons

The NORCs provides an alternative for the elderly to at home and in an environment that facilitate ageing in place. Aburi as a community by nature of geographical location and serene environment becomes a naturally attractive community for elderly retired migrants.

According to Christopherson (1972), there are two sides to the establishment of retirement communities. In his research, he indicated that not all elderly people ascribe to the idea of isolation from the other age cohorts. According to Bultena and Wood cited in Christopherson (1972) in making a comparison between retirement communities in Arizona, they revealed that elderly migrants in retirement communities tend to have a much higher morale than those in non-retirement communities in Arizona. This they indicated are attributed to the peculiar characteristics of the settlers and more importantly the fact that the elderly in the retirement communities tend to be from higher socio-economic hierarchy of the elderly population who naturally perceived themselves to be in good health. The

structural nature of retirement communities encourages social cohesion among peers and access to basic amenities to ensure comfortable life in retirement.

According to Stallmann and Jones (1995), there are different types of retirement communities. Their work categorized the following types of retirement communities namely resource amenity communities, planned continuing care, old hometown and regional center.

The resource-based amenity retirement communities are usually in cities with natural features, which are man-made or geographic amenities such as mountains, forest and serene climate. The planned retirement communities are communities strategically developed by real estate companies with a lot of private sector participation. In the United States of America places such as rural, south and in particular Florida, North Carolina, South Carolina and Arkansas are typically planned communities to attract the elderly to settle in retirement (Stallmann and Jones, 1995).

The continuing care communities are attractive to retirees because of health care and personal care that the community offer. This type of retirement communities are usually located close to urban centers (Stallmann and Jones, 1995).

There are some retirement communities described as old hometowns. Retirees are attracted to such communities because of the social environment and the likely access to the networks that make the integration to the destination comfortable (Stallmann and Jones, 1995).

The final type of retirement communities is the regional center, these are small towns much bigger than rural communities, which are with the necessary infrastructure that attract retirees (Stallmann and Jones, 1995).

There is also the Naturally Occurring Retirement Community (NORC), these are communities that were not originally designed for the elderly but tend to have a large proportion of the population as residents. The attraction to such communities is due to access

to amenities in close proximity and the facilitation of informal and formal relationships among community peers (Xia et al., 2022).

## **2.8 Typologies of Retirement Migration**

In the literature on retirement migration, several typologies of migration of older people have received scholarly attention. Mention is made of three major forms of retirement migration namely Amenity Migration, Return Migration and Migration for Assistance (Rowles and Watkins, 1993). In a similar research on the types and patterns of later life migration by Walters (2000), he refines previous typologies of later-life migration patterns by considering the characteristics of retired American Migrants. In his revised typology as well, amenity migration was prominent. He introduced another dimension: Assistance Related Migration. According to him, the Assistance Related Retirement Migration describes the low-income retirees and the absence of spouse in their old age. Walters (2000) also identified another type of retirement migration that refers to native retired elderly migrants with severe disability, which requires retirees to either live with family or reside in institutional facilities for support.

Wiseman (1980) in researching into why older people move was able to establish some form of typology of elderly migration. According to his research, some elderly people moved as a result of the need for assistance resulting from poor health or loss of spouse. He also indicated amenity-based and return of elderly people to their state of birth as basis for his typology of retirement migration (Wiseman, 1980). There is another form of retirement migration, which involves seasonal travels by elderly migrants whiles they manage their health. The Canadian retirees abroad as part of their migration decision take into account health considerations and how to manage their health conditions abroad (Pickering et al., 2021).

## **2.9 Experiences in acquiring land and building their homes**

### **2.9.1 Housing**

According to Toyobo et al. (2011), housing refers to the condition or circumstances under which individuals carry their daily living in their neighborhood. The reference to housing in the context includes the general environment as well as the entire building structures (Toyobo et al., 2011 cited in Hopkin, 1970).

According to Caldwell (1969), most Ghanaians have the desire to own a house at the primary place of socialization or hometown. In Caldwell's research, he found out that most Ghanaian migrants owned a house in their hometown or have the intention to do that in the future. Although such houses built in smaller towns may not have the same valuation in view of its location, they are usually symbolic and derives a lot of respect among kinsmen.

According to Ademiluyi (2010), one of the basic traditional necessities or need of human is shelter, its relevance to humankind and as a measure of development. The housing needs although basic and relevant, the supply of housing to meet the various needs of people or citizens in a country continues to be a daunting task which the state had initiated the process of providing affordable homes but the desired outcome has alluded the country (Adinyira et al., 2012). The problem is more compounded in developing countries, especially sub-Saharan Africa where the supply of affordable and decent housing is still a major challenge (Owusu, 2010).

The provision of shelter for retirees in Ghana is a major concern. It is on this basis that the argument has been made on using pension contributions as part payment for securing personal mortgage. This has become a topical issue under consideration by policy makers. The securing of decent homes by public and civil servant is through individual efforts. There is current debate to use the tier one and tier three schemes as down payment to secure

mortgage (Obiri-Yeboah and Obiri-Yeboah, 2014). In 2008 the pension scheme was divided into a three tiered scheme with the aim of allowing diversification of the management of pension income by inclusion of the private sector in the management of pension income.

In Ghana, the issue of housing deficit continues to be a major problem for households that need decent and affordable homes. An earlier study carried out on housing in Ghana indicates that the supply of housing in Ghana, has always been far below the national requirement (Morgan, Kwofie and Afraine, 2013). The study also found that the private sector contributes greatly to Ghana's urban housing, and about 80 percent of the housing provided by the private sector are by private individuals whose processes are informal (Morgan et al., 2013).

According to Awumbila et al. (2014), migrants from the rural communities to the urban cities tend to find themselves in slums with no access to safe and affordable place of abode. Major cities which attract a lot of migrants offer different forms and types of housing based on affordability. Often due to inadequate financial resources, some migrants go for informal accommodation in slum areas which are affordable, using their informal social networks (Paller, 2015).

In Ghana, there is no formal arrangement by the State to provide accommodation for the elderly after active service (Government of Ghana, 2010). This implies that an important part of retirement planning is for the individual to take into account possible places of shelter while in retirement which can either be at the urban place of active service or moving to communities outside the urban areas to take advantage of the low cost of land and support from extended family.

There are recent calls for the introduction of pension-backed funding for mortgages to enable people acquire properties collateralised with their accumulated benefits. The average

Ghanaian cannot afford the purchase of a house which involves the raising of minimum deposit, the use of the pension-backed mortgages is to enable most Ghanaians to acquire their retirement homes (Afrane et al., 2016).

## **2.10 Migrants and Land tenure system in Ghana**

Land is very important and constitutes a prime factor for development. In sub-Saharan Africa, land and agriculture form the backbone of many economies in the region (Cotula et al., 2004). The increasing demand for land especially in the major cities has increased the sale price of land. There is thus major competition for land for both domestic and commercial use with the resulting challenges (Maze, 2015).

According to the Food and Agricultural Organization (FAO, 2002), land tenure system refers to “how access is granted to rights to use, control, and transfer land, as well as associated responsibilities and restraints”. It simply refers to who can use what land, for what duration of time and under what circumstances.

Different laws regulate Ghana’s land tenure system, which include customary and statutory and about 80 percent of the country’s lands are regulated by customary laws with traditional authority, which includes chiefs and land lords being acknowledged as the rightful owners of the land and representatives of the local people (Amanor, 2008; Morgan et al., 2013; Sward, 2017).

Migrants in sub-Saharan Africa have limited access to land. Migrants are one of the marginalized groups within the customary land tenure system. The migrants, are given different treatment by the host community (Sward, 2017).

In Ghana, the host of migrants differs or varies within individual communities based on the agricultural landuse approach by the migrants in the host community. The assertion is further discussed in Codjoe (2006) which critically looked at the landuse practices of both

indigenes and migrants and the resultant output and particularly the variation in their level of affluence working as farmers.

The scarce nature of lands in the country has greatly affected the transfer of land even among family members who have rights to some lands, and this has had some implications on migrants-host relations (Amanor, 2008; Sward, 2017).

Land acquisition in Ghana is faced with numerous challenges. Although efforts have been made to improve access to land in Ghana. Traditionally, securing of land has been through titling or lease registration, affected by multiple land sales and little or no transparency. According to Mintah et al. (2021), blockchain-enabled framework is a digital approach recommended to mitigate the deficiencies of the current land administration. The framework if successfully implemented in Ghana will reduce the bureaucracy with the land administration system and will facilitate transparency.

The study will explore how retired migrants who move to Aburi are able to have access to land and the various challenges they experience in the process.

### **2.11 Migrants and access to basic infrastructure and amenities**

According to Kumar (2014), access to basic amenities like drinking water, sanitation, electricity, housing, drainage and others are crucial to wellbeing as they contribute to physical and material comfort and quality of life.

According to Ofori-Mensah (2017), it is a basic right to have access to basic amenities such as water, sanitation and healthcare as they are a necessity for human development. However, in developing countries, access to basic amenities or infrastructure remains a big challenge. The problem is more compounded among the poor and marginalised in the society (Mensah, 2014 cited in World Bank, 2004; Mitullah et al., 2016). A briefing note by Foresti et al. (2018) indicates that when it comes to migrants and access to basic amenities,

the majority of migrants lack access to basic amenities such as health, water, education, sanitation, energy and social protection especially when they live in informal settlements.

Retired migrants' access to basic amenities, especially health, is very important as the aged or elderly are more likely to encounter different health issues than other adults (Bennett, 1996). The retired migrants' access to basic amenities is challenging due to difficulty in their integration. Difficulty in retired migrants' integration with host communities is attributed to cultural differences, language barrier, education and employment record, all these barriers affect their needs and access to basic amenities (Casado-Díaz, 2006).

The research will examine the extent of access by the native retired elderly migrants in Aburi to amenities such as water and sanitation and health care delivery.

## **2.12 Coping strategies of the retired migrants in entering communities and living there.**

Coping strategy, according to Folkman and Moskowitz (2004), refers to activities used to manage and control stresses related to conditions and situations that are challenging and difficult. Coping strategies simply are the survival skills learned and acquired by individuals for dealing with challenges faced.

The findings of a research by Hall and Hardill (2016) indicate that most British retired migrants interviewed in their study in Spain received support with their issues or problems from their informal social networks, which includes family, friends and neighbours. These networks provided them with emotional support and care, made possible through telephones and other information communication technologies (Hall and Hardill, 2016).

Membership with faith groups and welfare clubs in churches, book clubs and other social groups have a strong positive connection with retirement. Research shows that the risk of death reduces as individuals join more groups after retirement or stop working. A study by

Lee and Chan (2009) focused on the coping behaviour of Chinese-American older immigrants highlighted the importance of religion and how it serves as a source of social support for the elderly. Older migrants' participation in religious activities or membership in faith-based groups has helped build an ethnic community in the United State within the immigrant community. Ethnic communities have also helped in the social integration of immigrants whilst preserving their culture and ethnic identity. (DeWind and Vertovec, 2003; Lee and Chan, 2009 cited in Levitt, Levitt and Schiller, 2004).

In addition, membership of faith-based groups, according to Ryff et al. (2004), has appeared to be a shielding factor that can reduce the stress associated with the many issues of migrating and living in a new place with the resultant social inequality, health disparities, among others. Lee (2007) also states that elderly Chinese American and Korean American immigrants who encountered challenges in coping with diminishing social resources, stress, health challenges received support.

### **2.13 Historical Background of Pensions Reforms and Ageing Policies in Ghana**

The pension terrain in Ghana in particular has gone through several changes from pre-independence to post-independence. Over the years, there have been agitations by public servants on the low levels of pension incomes, which affect their livelihood in retirement (Obiri-Yeboah and Obiri-Yeboah, 2014).

On the back of the concerns raised across the country, there came the enactment of the National Pensions Act, 2008 (Act 716). The enactment of this Act happens to be the fifth since the colonial rule in Ghana.

It is worth noting that civil servants were given the opportunity by the Pensions and Security Act of 1972 (NRCD 127) section 4(1) of SMCD 8 to either be covered by CAP 30 or the social security scheme (Obiri-Yeboah and Obiri-Yeboah, 2014). In addition to the SSNIT

pension there is also the CAP 30 otherwise known as the Government Pension. The CAP 30 pension financed is solely by taxpayers and described as non-contributory pension scheme. Several personnel in the public service are under the scheme notable example being the Armed Forces. The minimum qualification period for contribution and receipt of pension for SSNIT is 180 months. On the other hand, for CAP 30 which is a non-contributory scheme the beneficiary must be an employee of the Government with a minimum employment of ten years with no adverse finding on their career record (Agblobi, 2021).

The three-tier pension scheme has the tier one and two as mandatory schemes. The government under the umbrella of Social Security and National Insurance Trust (SSNIT) manages the first tier. The second and third tier, are privately managed, the third tier is optional and gives the opportunity to those in the informal sector (Kpessa, 2011; Kumado, 2013).

The SSNIT pension scheme requires employees to contribute 5.5% of their monthly salary towards the scheme with the employers contributing 13% to complement the employees' contribution to SSNIT. For persons working in the formal sector, the contribution to the fund is compulsory by law.

There are a number of differences and advantages of the CAP 30 pension scheme to the Social Security and National Insurance Trust (SSNIT) pension scheme. The CAP 30 technically was to be flexible in terms of the conditions of retirement, better benefit computation formula, and lower voluntary retirement age. The CAP 30 recipients' payment are through general revenues, recipients of SSNIT pension are, however, paid from contributions by current workers and the margins made on the investment of funds collected from contributors. The general conditions of CAP 30 beneficiaries are comparatively better than that of recipients on the SSNIT pension (Kpessa, 2011).

**Figure 2.2: The Evolution of Pension Schemes in Ghana**

Pension Scheme	Year	Act or Law behind Formation
CAP 30	1950-2004	Pension Ordinance No. 42
SSNIT Provident Fund	1965	Parliamentary Act 279
SSNIT Provident Fund Scheme	1970-1991	NRCD 127
SSNIT Pension Scheme	1991- 2008	PNDC Law 247
Three-Tier Pension Scheme	2008-present	National Pensions Act 766

Source: Kumado & Gockel 2003; Kpessa, 2011)

Ghana has historically introduced ageing-related programmes meant to mitigate against the difficulty of reduced income, health decline and poverty. The notable policy interventions include the state pension policy, the National health insurance and the livelihood empowerment against poverty (LEAP). The various interventions introduced over the years have not addressed fully the living conditions of the elderly cohorts more especially those in the informal sector with no reliable income in old age (Kpessa-Whyte and Tsekpo, 2020; Alidu et al. 2016).

The major setback of the three-tier pension in particular is the voluntary nature of contribution, which does not commit those in the informal sector (Kpessa & Tsekpo, 2020). The national health insurance policy is a health intervention policy designed to provide accessible health care to Ghanaians. As per the policy, the elderly beyond age seventy (70 years) are exempted from payment of NHIS premiums and are supposed to enjoy free healthcare. Elderly persons who worked in the formal sector are, however, exempted from payment of premium upon attainment of age sixty (60) years and above. This is discriminatory against elderly persons who worked in the informal sector (Fenny, 2017). The scheme excludes some ailments and treatment from the list which goes a long way to affect the health needs of elderly person since such diseases and medications are necessary for the survival of the old (Kpessa-Whyte, 2018).

The Government of Ghana in 2010, to safeguard the wellbeing of the elderly, promulgated the National Ageing Policy (NAP). The policy as part of it recommendations required an

implementation strategy which will involve the establishment of a National Council on Ageing to provide effective coordination and oversight responsibility on the implementation of the policy (Government of Ghana, 2010).

## **2.14 The Theoretical Underpinning of the Study**

This section presents the theoretical underpinnings of the study. The Push-Pull Model (PPM) is among three theories underlying this research. The Lee's (1966) push-pull model is used to explain the migration decision-making process of the elderly migrants in the study area. Even though the theory was developed to explain the motive of migration in general this research will limit it to later life migration motive and the decision making process.

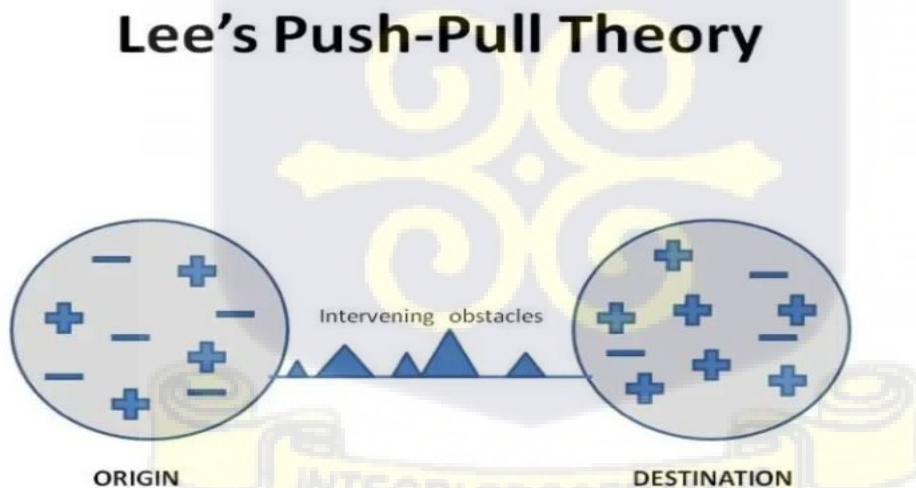
The model was used to predict “push” and “pull” factors that are likely to influence the decision of the retirees to migrate to a new location after their working life, taking into account the conditions of their place of origin and the destination. In using the PPM, the intervening obstacles and personal factors that are likely to mitigate against the elderly migrating upon retirement explained using the PPM. The PPM model helps explain why people move, it is worth noting that people move based on a variety of reasons, which include retirement as being the focal point of this research.

Ravenstein propagated the PPM in 1889, in examining the factors that motivate people to migrate. In his work, he used the census data from England and Wales to develop the laws of migration. According to his work, the “push-pull model” drives the migration decision. According to Lee (1966), certain factors facilitate the migration decision making of people. He identified four major factors that influence migration decision making: factors associated with area of origin; factors associated with the area of destination; intervening obstacles; and personal factors. According to Lee (1966) the four factors interact to push or pull people from one location to another in a systematic way considering the pros and cons of the migration decision. Figure 2.3 is a schematic chart illustrating push-pull factors in both place of origin and destination and, the intervening obstacles as well as personal factors for the

decision-making. The positive (+) signs in the chart represent the pull factors of an area, this tend to keep the people there or attract others to that environment or location. The negative (-) signs on the other hand represent the push factors in an area which discourage people from moving there. Lee (1966) notes the various factors associated with the migration decision as indicated above are further complimented by personal factors in arriving at the migration decision making. Lee (1966) further argues that potential migrants in arriving at the ultimate decision to migrate take into account the positive and negative and also the possible intervening obstacles to arrive at the decision to migrate or not.

In applying the PPM to this study, it is worth noting that the perceived difference between the areas of origin and destination is dependent on the stage of the lifecycle of an individual. A long association of an individual with a place may result in an over-evaluation of positive factors and under-evaluation of negative factors in the area of origin. At the same time, the perceived difficulties may lead to an inaccurate evaluation of positive and negative factors in the area of destination.

**Figure 2.3: Lee's migration factors chart (Lee, 1966)**



**Source: Everett Lee, Push-Pull Model, 1966**

In applying the PPM to the current study, it is imperative to consider some of the key factors that fit within the four main constructs of the model. The attraction of the location in view of the serene environment serves as an incentive for the elderly to migrate to that

environment to enjoy the peace that comes with it. The elderly, upon exiting active employment, are attracted to quiet life outside the major cities to enjoy the environment such as the study area, Aburi which enhances their mobility because of no busy traffic and easy accessibility to kinsmen for those originating and developing of new relationships for those not originally from that community. The location of Aburi and its proximity to the national capital Accra makes it convenient for retirees to live comfortably in the community enjoying the beauty of the environment and have access to the capital for any service when required.

There are factors associated with the place of origin for this study leaving in the major cities after retirement that tend to push some elderly retirees to migrate to communities outside the major cities. Retirement in most instances comes with reduced income level, which poses additional pressure on the old. The increasing decline in the living condition of urban folks makes reverse migration to small towns attractive and a coping strategy (Potts, 1995). The native retired elderly migrants thus use the decision to migrate to smaller communities outside the major cities such as Aburi as a form of coping strategy to mitigate against the possible financial pressures of either paying high rent or maintaining the same standard of living in the city.

The third factor to consider under the PPM relates to intervening obstacles that have to be overcome before mobility takes place. The life stage of an individual is important in the migration decision. The decision to migrate in later life unlike the migration of the younger age cohorts are not necessarily related to economic opportunities in terms of new job opportunities. The decision to migrate in later life is influenced by the health status of the individual. The very old with unstable health may not be in a position to take unilateral migration decisions. The other intervening obstacle has to do with the social network the person has in the destination community, which will facilitate their transition to the

community. This network will include family and friends in the destination community. The capacity of the retired migrants to secure a place of abode self-owned or family household is critical obstacle that can affect the ability to either return to the community. Apart from the factors associated with places of origin and destination, and the intervening obstacles there are other personal factors that retirement migrants will consider as part of their migration decision making process. The decision of retired migrants to move will depend on certain personal factors such as their marital status at the time of retirement, that is whether the spouse is still in active service, whether they still have kids leaving with them and in school and the current engagement, they have with their current place of stay.

The PPM is critiqued on the basis that it over simplified a process that is complex. It neglects the fundamental question of why some migrate and others do not. It is, however, relevant to this study because the focus is on retired elderly persons who have migrated to Aburi and their lived experience and not on those retirees who have stayed within the community throughout the working days and in retirement. The model makes no allowance to assign weights to the various factors affecting migration decision making. The PPM model, however, is able to account for the associated factors of push and pull and the intervening obstacles taking into account the personal consideration in view of the life stage of the retired elderly migrants.

A second theory equally relevant to the study is the Social Network Theory. This theory is relevant to the migration decision of migrants and more importantly for this study on the elderly migrants. The availability of social network in the community can be used as a coping strategy for retired migrants.

Social networks basically, underline most migration decision making. Although the theory has extensively been used to examine the migratory experiences of the younger age cohorts

(Serbeh and Adjei, 2020). This study will apply the theory to the migration experiences of the native retired elderly migrants in Aburi.

Social network analysis is “particularly suitable for describing patterns of interaction in open fields” (Wimmer 2004: 5). Networks are frequently depicted as a collection of actors (nodes) and the ties that connect them (edges). According to Woolcock, 2001 there are three types of social capital namely bonding social capital, bridging social capital and linking social capital. Boateng (2010) further elaborated the distinction in the types of social capital. According to him, the bonding social capital is natural with family members and friends. The bridging social capital on the other hand is common among persons with distant relationship. The bridging networks can be with fellow colleagues and persons with no direct family relationship. The linking social capital involves actors from different circumstances. In the case of this study, this involves elderly migrants relying on younger age cohorts outside their close relations playing a role in their care.

The study applies the social network theory to the migrating decision and the lived experiences of the elderly migrants in the study area. The migrants take into account both the formal and informal networks available to them in the host community.

The third theory applied to this study is the disengagement theory of ageing (DTA) and the activity theory of ageing (ATA) used in the research to identify the level of social engagement and physical activity peculiar to elderly migrants in the study area. It is worth noting that ageing is inevitable, and it is an experience open to all across the world.

Ageing is associated with changes in social, economic and health circumstances that poses challenges to the elderly persons that can result in withdrawal from the overall social activities.

The disengagement theory of ageing is in line with the conception that elderly people at a point disengage from the normal societal life (Bernard, 2013). Cumming and Henry (1961) initially postulated the theory. According to them growing old results in the loss of social ties overtime as physical activity increasingly becomes limited.

According to Bernard (2013), there is a strong link between loneliness and lack of physical activity among the elderly, which is a major feature of the disengagement theory of ageing.

According to Crewdson (2016) several researches conducted indicate that most developing countries tend to fit into the disengagement theory of ageing. The general notion is that developing countries such as Ghana and Nigeria generally have a much lower life expectancy, which implies that at the latter years of life there are few peers to socialize with hence the withdrawal. The developing countries usually lack the social infrastructure that motivates the elderly to move out to be physically active.

The disengagement theory is of the claim that as people age, they gradually withdraw from life, physically, socially and psychologically all in anticipation of death. The theory focuses on the role-play exit and the resultant break in social networks as their influence goes down with ageing. There is no potential in investing in the elderly for socio-economic development (Mabry & Bengtson, 2005).

Although the disengagement theory is expected to reflect the elderly population in developing countries including Ghana it is worth noting that the cultural dynamics in a country allows for some level of social interaction at old age. In a typical Ghanaian family environment, there is respect for the elderly and there is some form of connection with kinsmen (Van der Geest, 2002).

The desire for social engagement especially after retirement motivated some elderly to migrate to Aburi to take advantage of the communal engagement, which keeps them active,

and having access to their kinsmen. This they do by associating themselves with religious groups or community based organizations. This research sought to discover the formal and informal social networks used as coping strategies in the study area of Aburi.

According to Sijuwade (1994) research undertaken in Nigerian on the disengagement among elderly in Awe in Oyo State of Nigeria it was contrary to the notion that elderly in Africa disengage when they are old. In typical traditional African family certain, the elderly in the family is not isolated but cared for under the umbrella of the family structure. This provides the elderly persons the opportunity to continue to engage persons around even as their mobility is limited due to their life-stage. The findings of the research indicate two major failures of the disengagement theory as follows; firstly, there is elderly involvement in social activities within their community. Secondly, although there is level of withdrawal among the elderly in the study area it was not widespread enough to make a conclusion of disengagement among the elderly.

The activity theory of ageing is the opposite of the disengagement theory of ageing. Havighurst (1961) originated the theory. The theory, according to Havighurst (1961), indicates that there is a strong link between elderly population maintaining physical activities and healthy status and the level of social engagement. The activity theory according to Sijuwade (1994) affirms social interaction as a pattern associated with the lifetime of a person. The activity theory according to Michael and Roe (2004) is on the hypothesis that active older people tend to become more satisfied and better adjusted than older people who are less active. Secondly, older people feel accepted and validated through participation in roles performed by the middle-age and thus older persons should replace their lost roles with new ones to remain relevant in society. It is worth noting that the two theories namely the DTA and ATA are in contrast and opposite to each other. According to Asiamah (2017), the ATA is suited to developed economies where the economic and social

conditions enhance social engagement among the elderly. The DTA and ATA are contrasting theories; the question is which of the theories is applicable to Ghanaian retired migrants? Although some researchers including Asiamah (2017) believe that, the disengagement theory is limited to developing countries. The study gave the opportunity for the researcher to identify whether the retired migrants in Aburi's experiences reflect the disengagement theory or the activity theory.



## CHAPTER THREE

### STUDY AREA AND RESEARCH METHODOLOGY

#### 3.1 Introduction

This chapter describes the study area and the methodology employed. It specifically describes in detail the research design and procedures, data sources, the study population, sample size determination and sampling procedures and methods and instruments used. The chapter also outlines the approaches used for analyzing and presenting both the qualitative and quantitative data and the measures taken to overcome expected ethical challenges.

The study took into account the possibility of difficulty in reaching out to the elderly migrants by developing some cordial relationship with the executives of the associations who made access to the various retired migrants much easier. This involved prior engagement of the leaders of the association with their members informing them in advance the purpose of the visit of the researcher and the field assistants purposely deployed to help in collecting the data. The use of the field assistant was to enable researcher collect the relevant data within the three months period. There were two members of the research assistant team who were expert in language translation who assisted in the translation from the Twi language to English. Figure 3.1 and 3.2 show pictures of research assistants preparing to engage members of the association on their meeting day. The consent of the participants and the research team was sought prior to taking pictures for the study, which they all agreed.



**Figure 3.1: Pensioners Association members preparing to start a meeting**



Source: Fieldwork June-July 2021

**Figure 3.2: Field Team preparing to engage respondents**



Source: Fieldwork June-July 2021

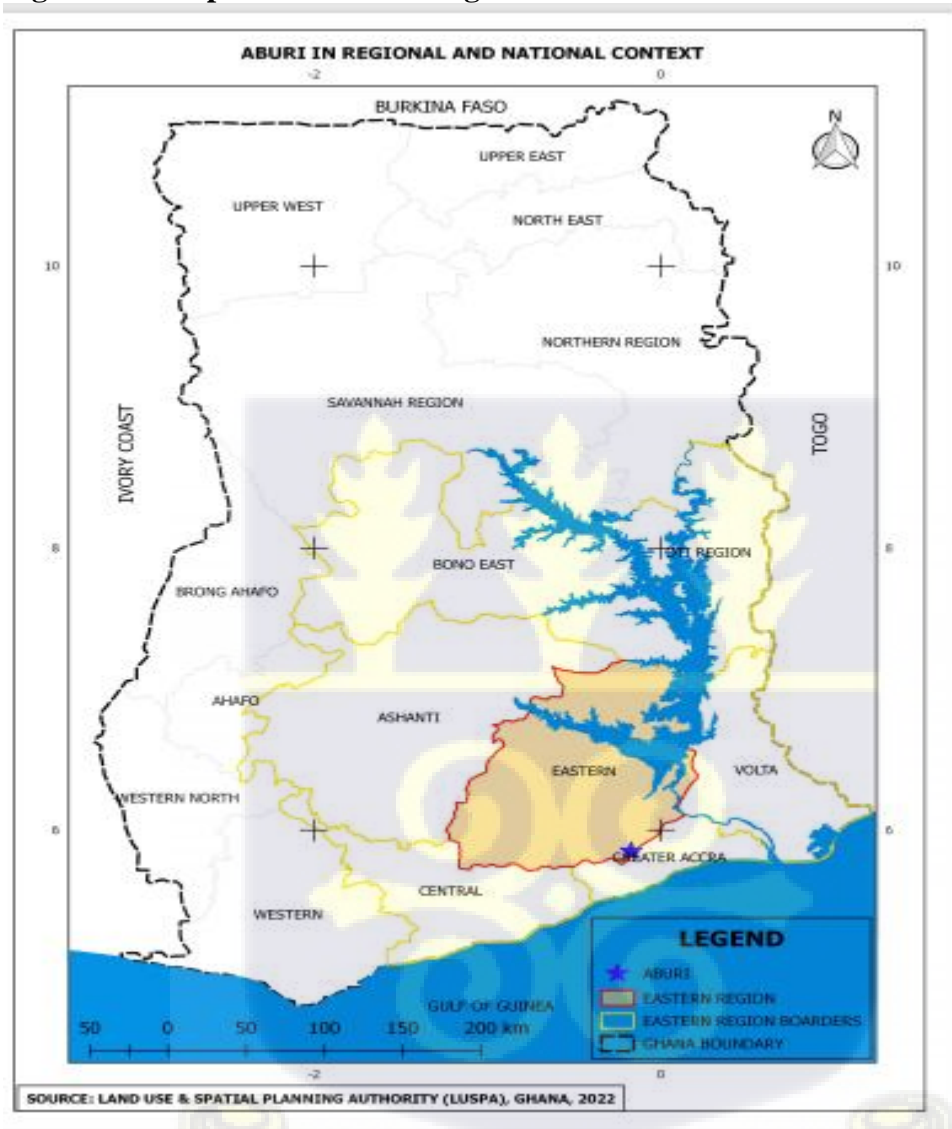
## 3.2 The Study Area

### 3.2.1 Location, Size and Population

The study was undertaken in Aburi, a town located in the Eastern Region of Ghana. The region has a land area of 19,323 square kilometers (which constitutes 8.1 % of the total land area of Ghana). Koforidua is the administrative capital of the region. The Eastern Region is

located in south Ghana and part of the sixteen administrative regions of Ghana. The region is bordered to the east by the Lake Volta, to the north by Bono East Region and Ashanti region, and to the west by Ashanti region, to the south by Central region and Greater Accra Region. (See Figure 3.3).

**Figure 3.3: Map of Ghana showing Aburi in national context**



**Figure 3.4: Area map showing the boundaries of the study area**



**Source: District Development Planning Office, June 2021**

The District Development Planning Office provided an area map of the study location, showing the key landmarks and the boundaries. This provided the guide for demarcating the area into four sections, with each section having a gatekeeper assisting in identifying retired migrants within the community who were not part of the two pensioners associations but had to be purposively selected using the snowballing technique. The map enabled the researcher to have the required spatial coverage of the study area so that the study population was purposively selected for the study.

### **3.2.2 Population**

According to the 2021 population census, Ghana's total population is 30,832,019. The Eastern Region has a population of 2,925,653 representing 9.5% of the total national

population. This makes the region the third most populous region after Greater Accra and Ashanti regions (GSS, 2021 p.26).

According to the 2021 population census, Aburi has a total population of 11,658 out of which 1,008 constitute persons aged 60 years and above. This age group constitutes 8.6% of the population of Aburi. The population of Aburi by itself qualifies it to be an urban area per the classification by the Ghana Statistical Service, which classifies communities with population 5,000 persons or more as an urban centre.

The 2021 population census result shows an increase in the urban population over two census years. The increase in urban population from 12,545,229 (representing 50.9% of total population) in 2010 to 17,472,530 (representing 56.7% of total population) in 2021. Greater Accra has almost half (47.8%) of the increase (GSS, 2021).

The 2021 population shows that seven (7) out of the sixteen (16) regions in the country are urbanized and this include the Eastern Region that has more than half (51.5%) of their population living within the urban areas.

Table 3.1 shows the proportion of the age category 60 years and above, which is the age category of interest in this study at Aburi. The statistics presented shows that the elderly population of the community increased from the 2010 census to the 2021 census. The statistics show that between 2010 and 2021 the population of persons in Aburi in the age category 60 years and above have increased by 24 percent. The 2021 census shows that the female population constituted 61 percent of the population of person age 60 years and above.

**Table 3.1: Population of the elderly in Aburi**

Population by Sex, Age and Year						
	2010			2021		
	Male	Female	Total	Male	Female	Total
Tot Pop.	4,312	5,078	9,390	5,435	6,215	11,658
Age Group						
60 – 64	89	117	206	112	143	255
65 – 69	66	90	156	83	110	193
70 – 74	55	102	157	69	125	194
75 – 79	44	67	111	55	82	137
80 – 84	28	56	84	35	69	104
85 – 89	18	34	52	23	42	65
90 – 94	6	23	29	8	28	36
95+	3	16	19	4	20	24
<b>TOTAL</b>	<b>309</b>	<b>505</b>	<b>814</b>	<b>389</b>	<b>619</b>	<b>1,008</b>

Source: GSS (2021)

### 3.2.3 Major Economic Activities of Aburi

#### 3.2.3.1 Agriculture

Agriculture is the principal economic activity in the Akuapim South District. The climatic condition in the area is conducive in the cultivation of various food and tree crops such as maize, yam, cassava and vegetables, peppers, tomatoes, okro, cabbage and garden eggs. Tree crops such as cocoa, citrus and oil palm also thrive in the district. Pineapple cultivation is the major cash crop farmers in this district engage in to serve both the local and the international market (GSS, 2013).

#### 3.2.3.2 Tourism

Aburi is one of the major tourist destinations in Ghana. It is home to a forest reserve popularly known as the Aburi Botanical Garden. The Basel missionaries historically developed the forest reserve in 1890. It has various species of trees essential for aesthetic and scientific purposes and an attraction for visitors interested in ecotourism. According to the Akwapim South District Assembly's composite budget report for fiscal 2016, the Botanical Garden receives an average of 35,000 visitors annually.

The town has other potential tourist centres and unique features including the Aburi Craft Village, timber and lumbering, medicinal plants, minerals and clay deposits, stone caves,

waterfalls and other receptive facilities. The area comparatively has a much cooler climate compared to what prevails in most parts of the country. The weather condition in the district is generally cold with annual average temperature of 24<sup>0</sup> C between March and April, with the lowest temperature of 20<sup>0</sup>C in August. (GSS, 2013). The average temperatures across the country are around 28<sup>0</sup>C and can reach between 36<sup>0</sup>C and 40<sup>0</sup>C in the hot season.

Another monumental edifice in Aburi is the Presidential Lodge, popularly known as the Peduase Lodge. Dr. Kwame Nkrumah, the first President of Ghana, built this iconic lodge. The Presidential Lodge is strategically situated along the Accra-Koforidua road on the mountainous land of the district with great view of the national capital. The lodge continues to serve as a venue for government strategic meetings for both the cabinet and international delegates (See figure 3.5).

**Figure 3.5: The picture of the Aburi Botanical Gardens/ Peduase Lodge**



Source: Fieldwork June-July 2021

### **3.2.3.3 Social-cultural setting**

Aburi is located within the Akuapem ridge (mountain). The community has proud historical heritage. The celebration of the Odwira festival which attract visitors to the community. The community is predominately an Akan community with strong affiliation to the traditional authority.

### 3.3 Reasons for Selecting Aburi as the Study Area

Aburi is selected as the study area using convenience-sampling method, taking into account the following reasons:

- i. Aburi has a unique weather condition and serene environment, which attracts migrants (GSS, 2013). The serene nature of the environment and the accompanying peace attract the elderly who want to move away from the busy cities to enjoy this phase of their life. The literature on retirement migration has shown that one of the major pull factors for migration decision among native retired elderly migrants is the climatic condition of the host community. In Europe, the elderly migrates to countries with warmer weather such as Spain as shown in the research of Hall (2011). This is however more typical of developed and temperate regions. In African countries, workers may return to their hometown.
- ii. Aburi is an attractive tourist destination, which has the potential for repeat visit and subsequent migration decision to the community. The community is popular among Eco-tourists around the world (Ohemeng-Agyei, 2019). The established research site in the community naturally attracts the public to the area. The literature also confirms that cities with great tourist sites attract more elderly persons to migrate upon exit from active service when they have ample time to explore destinations they visited in the past. In the United States, for example, Florida happens to be a popular destination for retirement migrants. Overtime retirement communities have become popular among nations of the Global North to meet the peculiar needs of retired migrants (Croucher, 2015).
- iii. Accessibility to the nation's capital, Accra, makes it convenient for people in general to move to Aburi. (GSS, 2013). One major driver of retirement migration is the comparatively lower cost of living compared to that of major cities they spent life

prior to retirement. As people enter the retirement phase of life in most cases there is reduction in disposal income that affect the purchasing power of the elderly (Okwae et al., 2022). A reduced purchasing power thus makes life outside major cities such as Accra an alternative for the elderly in retirement.

- iv. The existence of an active pensioners' association within the community made it convenient for researcher to purposively select them for the study.
- v. The increasing urban sprawling of Accra is making small towns such as Aburi become an attractive place for retired migrants to move to for settlement. Urban congestion is a major challenge faced by most developing economies. The management of the problem of urban congestion and the resultant urban poverty must go beyond the traditional measures to include innovations that will attract people to small towns such as Aburi. Anecdotal information indicates that retired workers from Accra make their retirement home in Aburi.

### **3.4 The Research Design**

The study applied the mixed research method approach to answer the identified research questions. In the case of this study sequential explanatory approach was used. This approach involved collecting and analyzing the quantitative data followed by collection and analyzing of the qualitative data. This ensured that the quantitative analysis was complemented with the subjective experiences of the retired migrants backed by their narration of their lived experiences. According to Creswell and Wisdom (2013), the mixed method approach is an evolving methodology, which has its origins from the social sciences and has extended to other fields of study, including science research.

The study specifically used the sequential explanatory approach as the nature of the mixed method. The sequential explanatory. In the application of the sequential explanatory approach the study start with the quantitative to identify the trends and patterns of the

phenomenon. The study follows with the qualitative study which gives a much deeper understanding of the phenomenon and explain the “why” behind the quantitative results. The qualitative therefore builds upon the quantitative study to give a comprehensive understanding of the phenomenon under study. For the study of the retirement migration using the sequential explanatory approach gives the researcher the opportunity to appreciate the pattern and trends of retirement migration to Aburi and complement with the various subjective stories which reveals their experiences.

According to Teye (2012), the separation of the two approaches was because they are based on different ontological and epistemological paradigms. The quantitative research traditionally is affiliated to the positivist paradigm, which is of the view that research is to discuss general patterns of human behavior. The qualitative approach on the other hand is affiliated to the interpretivism paradigm, which focuses on how people interpret and make sense of the experiences they go through.

According to Teye (2012), the mixed method approach has some major benefits, including the following; it facilitates the complementarity of both the qualitative and quantitative approaches. The mixed method approach also broadens the dimension of the study. It is however worth noting that the approach has some challenges, which include the possibility of over expanding the research work that can make the research comparatively time-consuming and expensive.

The application of the mixed research method approach in this research involved the integration of both the quantitative and qualitative approaches in answering the research questions in the same study (Wisdom, 2013). To ensure validation and an in-depth understanding of the phenomenon of retirement migration within the Ghanaian context, the researcher combined the use of quantitative and qualitative data collection. Survey

questionnaires were administered to individual members of the SSNIT pensioners association; CAP 30 pensioners association domiciled in Aburi as well as interviewed other pensioners within the community who are not part of the two pensioners association in the community. To have an in-depth understanding of the phenomenon of retirement migration and in particular the lived experiences of the elderly migrants within the community, focused group discussions (FGDs) was employed. The use of the focused group discussions enabled the researcher to observe the retirement migrants openly discuss their experiences and to understand the common and varying opinions on the migration decision-making and the coping strategies adopted by retired migrants in the community.

The study used the cross-sectional research approach which typically use snapshot methods which includes interviews, focus groups and surveys. The experiences of retired migrants is retrospective, meaning they reflect on their past experiences rather than being followed over a long period of time. The approach provides a snapshot of the population and the phenomenon at a particular point in time.

### **3.5 Inclusion and exclusion criteria**

The research set out qualifying requirements or conditions for participants to be included. In order to be included in the study, there were enumerated eligibility parameters that had to be met. Similarly, there are exclusion parameters ascribed for the research (Polit and Beck, 2004).

The eligibility parameters were as follows:

- i. Male or female aged 60 years and above and retired who have migrated to Aburi as a native or non-native migrant. The United Nations defines the elderly as persons aged 60 years and above. The use of age 60 years and above in this research is in line with the retirement age of 60 years in Ghana.

- ii. Worked in the formal sector prior to retirement. The research is limited to elderly migrants who worked in the formal sector. The use of the elderly who previously worked in the formal sector is in view of the focus on elderly who have retired from a formal employment that has mandatory retirement age. Elderly migrants who worked in the informal sector do not have mandatory retirement age and they were therefore excluded from the study population.
- iii. Currently resides in Aburi during the period of the research. The participants in the research apart from their age requirement should be permanent residents of the community at the time of the research as a qualifying criterion.

The exclusion parameters are as follows:

- iv. Male or female aged 60 years and above who never migrated out of Aburi during their working life are excluded from the study. This is because the migration of the older age cohort is a priority of the research work and the need to appreciate their lived experiences and their considerations in the migration decision.
- v. Male or female aged 60 years and above who worked in the informal sector. The exclusion of elderly who worked in the informal sector is related to them not mandated for retirement at age 60 as with the case of those in the formal sector. The research focused on retired migrants and their lived experiences.

### **3.6 Pretest**

To ensure that the instrument for the study is valid and reliable the questionnaires were administered in Mampong in the first week of June 2021. Mampong was selected as community for the pre-test because of the close proximity to Aburi Township similarity of the socio-demographic characteristics. In the pre-test the researcher and the Team of research assistant tested the various instrument namely the survey questionnaire, in-depth interview and focused group discussion. The outcome of the pre-test enabled the researcher

to make specific revision to some sections of the instruments, for questions that lacked clarity administered during the pre-test were revised to reflect the objectives of the study.

### **3.6.1 Recruitment of Research Assistants and Training**

In addition to the main researcher, six (6) research assistants were engaged as part of the team for data collection and entry for the survey and FGDs due to the time limitations and the number of participants intended for the study. Four of the research assistants were graduate employees of the Department of Children and Social Protection Directorate of the Ministry of Gender, Children and Social Protection and the other two were National Service Personnel. The researcher conducted two days' interviewer induction training for the field assistants prior to the fieldwork. Training sessions were held, using both English and Akan languages. The ethical consideration and the need to seek the necessary consent of the participants prior to interviews were given priority. The field officers employed were exposed to the use of the Kobo Collect software and how to navigate the various sections under the questionnaires.

### **3.7 The Philosophical Underpinning of the Study**

As part of the research process, the researcher had to consider the study philosophically. The process required the researcher to indicate how the nature of knowledge is viewed and how knowledge will be obtained. This study as it sought to understand the lived experiences of elderly retired migrants in Aburi, Ghana used the phenomenology paradigm, which enabled the researcher to understand the social reality of individuals, uncovered by exploring the individual experiences that underpinned the study (Mcphail, 1995).

The **phenomenological study** identifies the meaning of the lived experience of individuals related to a specific **phenomenon** and then develops a composite description of the **phenomenon** (Creswell, 2007).

According to Qutoshi (2018), phenomenology as a philosophy gives a theoretical guideline to the phenomena by taking into account the subjective reality. According to his work, the researcher can adopt interviews, participants' observations and discussions.

There are two major approaches of phenomenology namely transcendental and hermeneutic. It is very important to appreciate ontological and epistemological assumptions that underline these approaches (Neubauer et al., 2019). The transcendental phenomenology as initially defined by Husserl provides the descriptive aspect of the phenomenon (Gill, 2020).

The researcher is to ensure his or her subjective view does not affect the description offered by the participants of the study. The approach involves the researcher bracketing or isolating themselves from any previous knowledge and assumptions about the phenomenon to avoid any biases that can affect data collection (Neubauer et al., 2019).

The hermeneutic phenomenology is also considered as interpretative approach. Martin Heidegger originated this approach. The hermeneutic approach goes beyond the descriptive understanding and more towards the interpretation of the experiences of the phenomenon. Although the transcendental phenomenology requires bracketing by the researcher the hermeneutic phenomenology approach involves the researcher leveraging on experiences and past knowledge as a valuable guide to the research and may in some instances be a drawing factor to the study of the phenomenon (Neubauer et al., 2019).

The study gave the researcher the opportunity to understand the participants' conscious views on the phenomenon of retirement migration by appreciating the stories that underpin both the positive and negative experiences as elderly retired migrants in Aburi. The research gave the opportunity to appreciate the individual experiences of retired elderly migrants. The interpretative phenomenology provides a good platform for the researcher to understand and interpret the individual subjective experiences of the participants. The various stories

of participants provided the adequate information, which facilitated the nature of experiences of the participants that is whether they had either positive experiences or negative experience and the reasons.

### **3.7.1 Conceptual Framework**

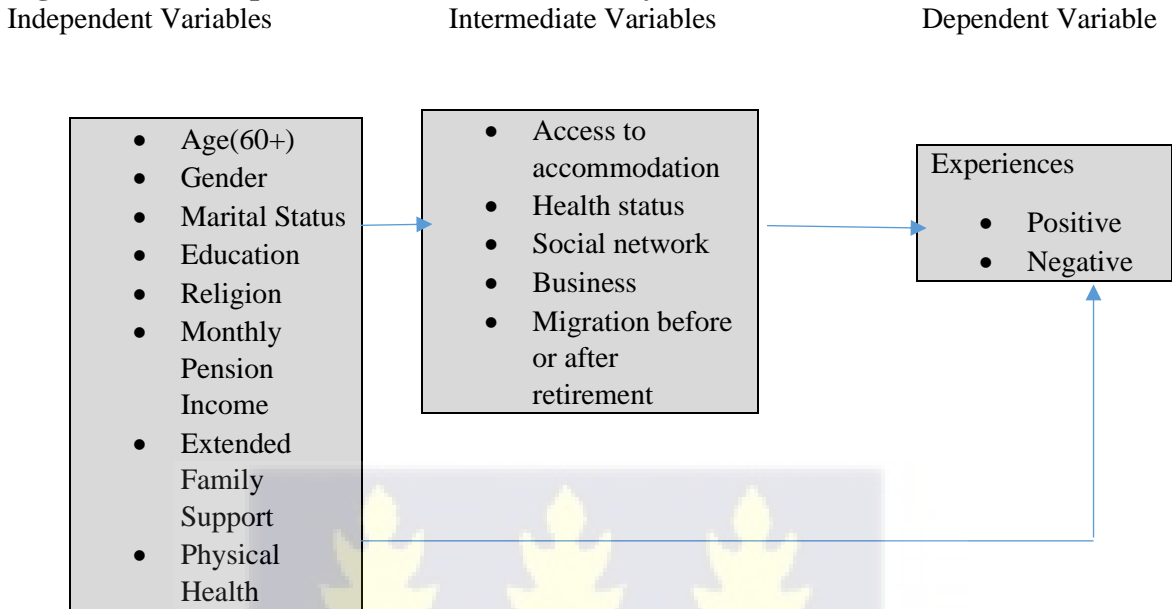
The conceptual framework for a research study influences the choice of an appropriate method (Maxwell & Loomis, 2003). The purpose of the framework is to provide a birds' eye view of the study and have a pictorial presentation describing the study. Thus, the conceptual framework of this study attempts to link all the aspects of the study and shows clearly in a simplified format, the processes involved in the study to achieve its objectives. The conceptual framework guided the analysis of the quantitative and qualitative data to facilitate the finding of answers to the research objectives of the study.

The Age (60+), Gender, Marital Status, Education, Religion, Monthly pension income, Extended family support and Physically Healthy are the independent variables in the framework. The lived experiences of native retired elderly migrants as the dependent variable, and this is categorized as either positive experiences or negative experiences. For the migration process of the retirees to be successful there are some intervening variables inherent. The intervening variables includes the access to accommodation, family-ties, social network and business venture. The decision either to move or not to move to the community upon retirement is influenced by the interplay of the intervening variables.

Reduced income, comparative high cost of living, vulnerability, in view of the life-stage, necessitate the need for some persons to use migration as a coping strategy. The strategy thus becomes successful when prospective elderly migrants have required living arrangement in place. The existence of strong family ties in the community and the availability of social network and business opportunities serve as an incentive and a

motivation for the retirement migration decision. The inability to navigate the intermediate variable can affect the decision to migrate or not migrate. Figure 2.4 shows the conceptual framework of the study.

**Figure 2.4: Conceptual Framework of the study**



Source: Author's Construct; July 2021

### 3.8 Sources of Data/ Targeted Population

The study was undertaken using both primary and secondary data. The primary data collection required the use of questionnaires administered to retired elderly migrants, both members of the SSNIT pensioners' association and the CAP 30 pensioners' association members. Questionnaires were also administered within the community to capture pensioners who are not members of the two associations. The collection of the primary data also involved the conduct of in-depth interviews, focused group discussions and expert interviews with personnel of the district planning office, SSNIT district office and two opinion leaders. An interview with the district planning office was important to ascertain whether there are plans to incorporate the aged in the planning scheme and the development of the community. The interview with the SSNIT office in the district was to ascertain the challenges the entity faces in providing services to pensioners and any policy

recommendation they have or will introduce to ensure comfortable retirement. Interacting with opinion leaders in the community provided insights covering the contributions of the retired migrants to community development in Aburi.

The researcher also used the secondary data by review of books, articles, journals to obtain the relevant information needed for the study. The study targets retired migrants 60 years and above who are either native or non-native to Aburi for retirement. All the respondents during the period of interview have permanently migrated to Aburi.

### **3.9 Description of Instruments used for the study**

The following instruments were used for the study, Survey interview, in-depth interviews, focused group discussions and expert interviews.

#### **3.9.1 Survey**

The survey was cross-sectional which used the survey questionnaire to elicit information on the experiences of the elderly retired migrants in Aburi. The survey interview involves asking the respondents questions and record the answers.

#### **3.9.2 In-depth Interviews**

In-depth interview which is a qualitative research method was used to obtain detail and one-on-one interaction with participants to understand the lived experiences. The in-depth interview allowed the researcher to gather more information to complement information from the survey.

#### **3.9.3 Focused Group Discussion (FGD)**

The FGD is a research method that involves the researcher facilitating the conversation among a small and diverse group of people typically between 6 to 12 participants to gather qualitative data on a specific phenomenon.

### **3.9.4 Expert Interviews**

This is a research method which involves gathering detailed and specialized information from professionals with extensive expertise in a particular field.

### **3.9.5 Key Informants Interviews**

The key informants are persons who have information about the subject under study and therefore are in a position to provide the necessary information needed to explain the experiences of the participants.

## **3.10 Method of quantitative data collection and analyses**

### **3.10.1 Survey Method**

The collection of the quantitative data for this study was done between June and August 2021 within the township of Aburi. The survey questionnaire was used to collect the quantitative information on the retired elderly migrants in Aburi. The data was collected electronically using the computer-assisted personal interviewing (CAPI) technique. CAPI basically, is well suited for long and structured questionnaires where the presence of the researcher can help in explaining the questions. It may also be convenient for respondents who are not easily reached by telephone or with little computer experience. The Kobo Collect is the software used for the collecting of data.

The Kobo Collect software facilitated face-to-face interview via an electronic device. In the instance of this research the questionnaires were uploaded on the software and installed on seven (7) techno tablets with android technology. The use of this technology invariably helped to reduce the cost of printing questionnaires and eliminate the process of manual entry of data, which is characteristic of administering hard copy questionnaires.

The questionnaire was presented in sections to reflect the research objectives. The following are the key sub-sections of the instrument; (1) Socio-economic and demographic

characteristics (2) Economic activity status (3) Factors associated with choice of Aburi as destination (4) Lived experiences (5) Land and home acquisition (6) Coping strategies (7) Living arrangements (8) Social networks (9) Availability and access to social and health services (10) Policy implementation, gaps care for the elderly in retirement and government support.

The data collected from the survey were assigned numeric scores and responses to the open-ended questions were manually coded and categorized into themes. After coding, the data was then inputted into Statistical Product and Service Solutions (SPSS) software version 20.0 and Stata version 16.0 (Arkkelin, 2014; Babbie et al. 2007). The database created had to be cleaned to check for errors such as illegitimate codes and missing data (Creswell, 2012; Saunders et al., 2012). At the univariate level, tables showing frequencies and percentages were generated and used to describe the background characteristics of the retired migrants and their lived experiences. At the bivariate level, cross tabulation and chi square statistics were generated to establish the association between the independent variables and the dependent variable. Finally, for multivariate analysis, the binary logistic regression was used to examine the relationship between the independent and dependent variable. This enabled the researcher to make inferences about the study population based on the sample for the study.

### **3.10.2 Method of qualitative data collection and analyses**

#### **In-depth Interviews**

The collection of qualitative data for the study was via the use of in-depth interviews among selected participants. In view of the importance of understanding the lived experiences of the retired migrants in Aburi, in-depth interviews were conducted to gain deeper understanding of the responses captured, using the survey questionnaires.

Ten (10) participants were purposively selected from the sample used for the survey whose answers fit the objective of the study which enabled the researcher obtain further information to complement their answers given in the survey with subjective stories of their lived experiences as retired migrants in Aburi.

### **3.10.3 Focused Group Discussion**

Focused group discussions was also organized among some members of the pensioners' association. This enabled the researcher to observe and interact with the retired migrants and as a result deepen understanding of the lived experiences of retired migrants in Aburi.

Two FGDs were organized, each group had membership of six (6) retired elderly migrants given a total of twelve (12) participants for the discussion. The discussion had the diverse group of both men and women in equal proportion. On the day of the meeting the discussion was facilitated by the researcher with the assistance of three research assistants, one taking notes, another managing the audio recording and one providing language interpretation when required. The use of both the male and female in discussions is to have diverse perspectives since they both have different experiences as retired elderly migrants. The integration of both sex in the discussion gives the gender-specific insights of the phenomenon of retirement migration. The use of both sex reflects the real life situation of both couples playing a role in the retired migration decision.

In undertaking the FGDs among the elderly migrants the following steps were taken to ensure successful discussion;

- a) The discussion was based on the research objectives.
- b) Identification of participants- Twelve of the participants were purposively selected from the sample for the survey.

- c) A convenient location was selected. The same location which was used for interviews of members of the pensioners association was used. The location is private residence with adequate space and no disruption which ensured an uninterrupted meeting.
- d) On the day of the interview the participants were informed again of the ethical considerations considered, their anonymity is safeguarded. Permission was sought to record the discussion to enable researcher transcribe subsequently. The discussion was guided by an interview guide with open-ended questions that allowed participants to freely discuss their experiences as retired migrants. The respect and the show of empathy was important factor in interacting with the elderly retired migrants.
- e) The discussion was facilitated by the researcher to ensure that each participants was able to contribute to the discussion by sharing their lived experiences as retired migrants.
- f) At the end of the session the researcher expressed gratitude to the participants.
- g) The data recorded were transcribed, codes developed and subsequently categorized into themes.

#### **3.10.4 Expert Interviews**

Two expert interviews were undertaken for the study involving an interview with an officer of the Land use and spatial planning authority and SSNIT officer. The process was initiated by booking an appointment with the officers at their convenient time. On the day of the interview the researcher communicated the ethical considerations and the requirement to protect their interest by ensuring their anonymity is safeguarded. The interview guide was used to elicit the information to corroborate the stories of the retired elderly migrants. The interviews were conducted in the confines of their offices.

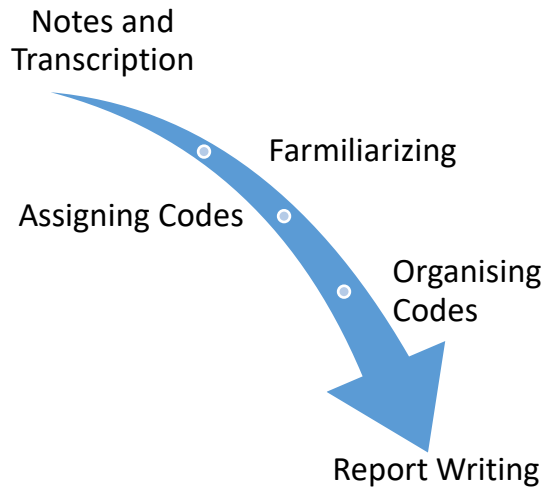
### 3.10.5 Key informants Interviews

Two opinion leaders were contacted within the community to express their opinion about the retired elderly migrants in Aburi and their contributions to the community. The opinion leaders were individuals that were popular within the community and had strong network within the community and could provide information about all the happenings within the community including the activities of the retired elderly migrants.

To analyze the qualitative data, five protocols were followed; they include typing of notes taken during discussions, transcribing of audio recordings, familiarizing, issuing codes, and arranging codes into themes.

First, the raw data were transcribed and written out for the FGDs. Relevant comments that originated from the participants during the sessions were used during the transcription phase as quotes for further clarity of some of the quantitative and qualitative analysis discussions. Furthermore, for the researcher to familiarize himself with the information gathered from the interviews and focus group discussion session, the information was read over copiously. Codes were allocated to the data after reading the data. The transcripts were crosschecked with notes meticulously to ensure that the responses were captured accurately. Themes were developed manually from the transcribed responses, using the Attride Stirline thematic network framework. The qualitative analysis of this study was thus informed by “Attride-Stirline’s (2001) thematic network approach” The thematic network involved the forming of basic themes, the basic themes built upon to form organizing themes and ultimately the global theme. The ultimate theme for this study, which happens to be the central theme, is the later life migration experience, which can be either positive or negative. (Refer to Appendix F, G &H). Figure 3.6 on the other hand shows the process for analyzing the qualitative data.

**Figure 3.6: Process for Analyzing the Qualitative Data**



Source: Author's own construct, July 2021

### **3.11 Research sample size and sampling technique**

#### **3.11.1 Sample frame Using Yamane's formula for sample size determination**

$$n = \frac{N}{1 + N(e)^2}$$

Where n= Sample Size

N= Population size (Total number of pensioners both SSNIT and CAP 30)

e= margin of error of 5%. Thus,

$$n = \frac{158}{1 + 158(0.0025)} = \frac{158}{1.395} \approx 113$$

The population of 158 was based on the number of pensioners on the list of both SSNIT and CAP 30 pensioners' association. The sample frame is thus 158 pensioners. Using the Yamane formula for sample size calculation resulted in a sample size of 113 pensioners representing both associations.

To avoid bias and omission of pensioners who are not members of the two associations, some questionnaires were administered in the community to capture those who meet the

inclusion criteria but were not members of the two associations (i.e., SSNIT and CAP-30 pensioners' associations). In view of the difficulty in ascertaining the exact numbers of pensioners who are not members of the two associations, the researcher applied a non-probability sampling technique of snowballing to reach out to members within the community. The community was divided into four zones based on directions from officials of the department of Town and Country Planning. A number of 37 retired migrants were further interviewed through this process culminating into a total of 150 retired migrants for the quantitative data analysis.

### **3.11.2 Sampling Procedure**

Through a contact person in Aburi, the researcher established some relationship with key executives of both SSNIT and CAP 30 pensioners' associations. They indicated that the pensioners meet once every month, for SSNIT pensioners their meeting day is the last Thursday of every month and for the CAP 30 members they meet on the last Wednesday of every month. Although by their record they have a total membership of 224, some currently are indisposed because of health challenges and some others have passed on. The final list obtained through the executives was 158 members. Using the Yamane's formula, 113 members were included as the sample size to be interviewed.

The simple random sampling technique was used in the selection of the required respondent as per the sample size obtained. The simple random sampling technique is a probability sampling method that provides an equal chance of a retiree selected out of the retired migrants in the listing. The names of all the 158 pensioners were written with their respective association identified, this was folded and placed in a container. The next step was the use of the lottery method to pick the sample size of 113, which included both the SSNIT and CAP 30 pensioners.

In view of the adequate notice provided by the researcher to the executives for the two associations, the researcher and the team were given the opportunity to attend three meetings of the retired pensioners associations over a period of three months from June 2021 to August 2021. A total of 90 members were randomly selected and interviewed over the three months period taking into consideration their meeting days. The remaining 23 members whom we were unable to interview because they were not available for the meeting days were contacted via telephone numbers provided by their executives to arrange for an interview. This enabled the fieldwork team to do follow-up interviews to complete the interview for the total sample of 113 respondents. In the case of the participants whom were unable to meet in person for the interview their consent was obtained to interview them via the phone. A total out of 5 out of the 23 participants interviewed outside the meeting days were interviewed via the telephone. The process involved seeking their consent for the interview, they were informed of the desire to put them on speaker to facilitate the making of notes. The face-to-face interview gave the researcher not only the opportunity to get the information required from participants but also make physical observation and facial reactions to questions asked. In the case of the telephone interviews, the prior engagement of their executives to provide them some background on the research work been embarked on they were receptive and provided responses in a satisfactory manner.

To ensure that the research is not limited to only members of the two pensioners' associations in the community, the researcher sought the assistance of the office of the district town and country planning to zone the town into four areas. A combination of both purposive and snowballing techniques was employed to engage native retired elderly migrants who were not members of the two associations in the community. The snowballing was used because locating this group of retired migrants within the community without any assistance was difficult and time-consuming. The researcher, therefore, sought the

assistance of gatekeepers who were assigned to different parts of the community to help identifying retired migrants within the community. To avoid the selection and gatekeeper bias which is associated with the use of snowballing technique, multiple gatekeepers were engaged to help reach out to retired migrants across the community (Singh and Wassenaar, 2016). A total of 37 retired migrants within the Aburi Township were interviewed in addition to the 113 interviewed from the pensioners associations. The team ended the interviews at a point of saturation when the subsequent answers seem similar (Bailey, 2007).

Ten individuals who were part of the quantitative questionnaire respondents with lived experiences stories that were in line with study objectives were selected for in-depth interview to obtain further information supported by their individual case stories. This is in line with the sequential explanatory approach applied in this research to enable the researcher combine both the quantitative and qualitative data collection. Two expert interviews with officials of both SSNIT district office, the town and country planning and interviews with opinion leaders in the community were conducted. The data collection structure outlined in Table 3.2.

**Table 3.2: Data collection structure**

<b>Survey (June-August 2021)</b>	<b>In-depth interviews (June- August 2021)</b>
SSNIT/CAP 30 pensioners Association – 113 respondents (SSNIT-60 respondents, CAP 30- 53 respondents) Retired migrants within Township but not members of two association-37 respondents Total: 150 respondents	Two (2) Focused group Discussion (FGD) of six (6) participants each. SSNIT district office- 1 respondent District planning office-1 respondent Opinion leaders-2 Total- 16 respondents

### Model Specification

To assess the factors that influence the lived experiences of retired migrants as a function of individual characteristics, the study specified the following model;

$$\begin{aligned} Lived\_Exp_i = & \beta_0 + \beta_1 Ret\_Mig_i + \beta_2 Pension\_Income_i + \beta_3 Utility\_Expense_i \\ & + \beta_4 Ext\_Family_i + \beta_5 Pension\_Type_i + \beta_6 Health_i + \beta_7 Sex_i + \beta_8 Age_i \\ & + \beta_9 Religion_i + \beta_{10} Education_i + \varepsilon_i \end{aligned}$$

From the model above,  $Lived\_Exp_i$  is the lived experience of an individual categorized as negative or positive and coded as 0 and 1 respectively.

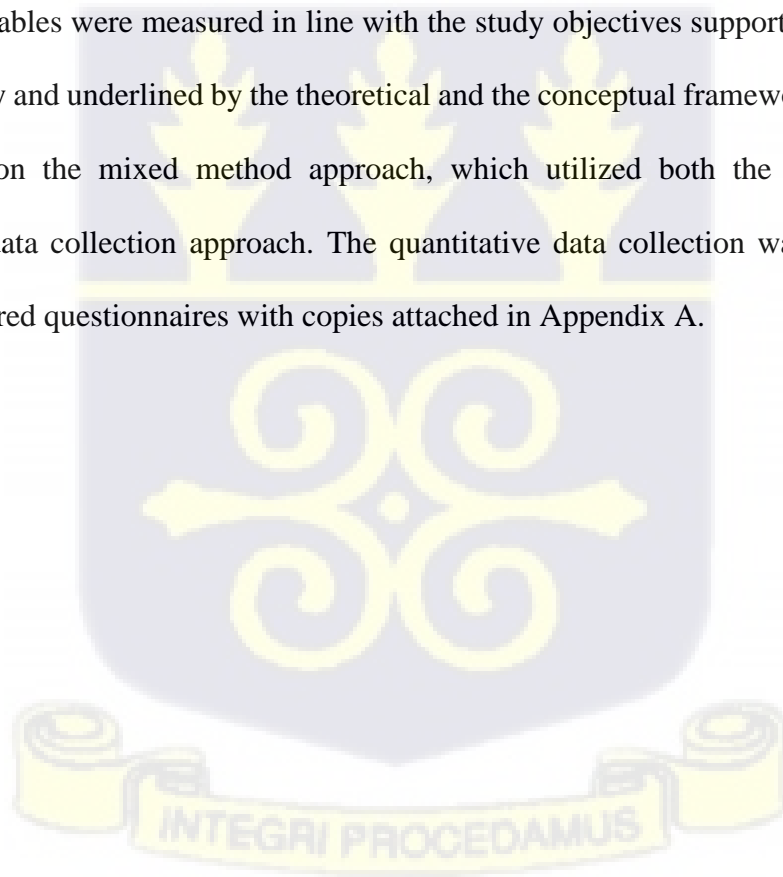
$Ret\_Mig_i$  classified retired migrants into two mutually exclusive categories as non-native or native return migrant.  $Pension\_Income_i$  is the monthly pension income of a retired elderly migrant measured in Ghana cedis (GHS). Categories for this variable are below GHS1,000, GHS 1,000 - GHS2,499, GHS2,500 - GHS4,999, GHS5,000 and above.  $Utility\_Expense_i$  is the retired migrant's total monthly expenditure on electricity and water measured in Ghana cedis (GHS) on a continuous scale.  $Ext\_Family_i$  is a categorical variable which indicates whether or not the retired migrant has extended family support.  $Pension\_Type_i$  is a categorical variable which indicates the type of pension the retired migrant subscribes to. The pension types include SSNIT, CAP-30 and private pension types.  $Health_i$  is also a categorical variable which shows whether or not a retired migrant is physically healthy. Categories for this variable are Yes or No.  $Sex_i$  represents whether the retired migrant is male or female, coded 1 for male and 0 for female.  $Age_i$ , measured in years is a categorical variable, which represents how old the retired migrant is. Age categories are 60 – 64, 65 – 69, 70 – 74, 75 – 79, and 80 – 84 years.  $Religion_i$  is also a categorical variable which comprise Catholic, Pentecostal/Charismatic, Protestant, Islam, and traditional, and  $Education_i$  is a categorical variable which denotes the educational

level of the retired migrant. It is categorized as No education, Primary, JSS/JHS/Middle school, SSS/SHS level, post-secondary diploma, and University education.  $\varepsilon_i$  is the stochastic error term or the disturbance term that captures all possible omitted variables in the model and  $\beta_1, \dots, \beta_k$  are parameters (of the explanatory variables) to be estimated.

Independent variables such as monthly pension income, extended family support, utility expense, physical health and retirement migration are variables of interest while key demographic characteristics such as age, sex, educational attainment, and religious affiliation are used as control variables.

### **3.11.3 Measurement of Variables**

Various variables were measured in line with the study objectives supported by the chosen methodology and underlined by the theoretical and the conceptual framework. The research was based on the mixed method approach, which utilized both the quantitative and qualitative data collection approach. The quantitative data collection was executed with semi-structured questionnaires with copies attached in Appendix A.



Below the table shows the list of variables and their measurements.

**Table 3.3: List of Variables and measurement criteria**

No.	Variables	Operational definition/ measurement	Expected signs/ Justification
1	Experiences	This variable represents the experiences of retired migrants. It has categories “positive” and “negative” experiences.	
2	Retired Migrant	Retired Migrant is categorised into two mutually exclusive groups namely “Non-Native” and “Native” Non-native is the reference category	_ / + or =
3	Monthly Pension Income	Pension income is the monthly income received by a retired migrant measured in Ghana cedis (GHS). Categories for this variable are “below GHS 1000”, “GHS 1000 - GHS 2499”, “GHS 2500 - GHS 4999”, “GHS 5000 and above”	+ Retired migrants with higher pension income level (e.g., GHS5,000 and above) are more likely to have positive experience compared to those with a much lower pension income
4	Monthly Utility Expense	This is how much a retired migrant typically spends or consumes on both water and electricity in a month measured in Ghana cedis.	-
5	Religion	Religion measures religious affiliation of respondents into five categories namely: “Catholic”, “Islam”, “Pentecostal/Charismatic”, “Protestant” and “Traditional” Catholic is the reference category	_ or +
6	Age	Age measures how old a retired migrant is in years. It is a categorical variable that groups retired migrants into age brackets labelled as “60-64”, “65-69”, “70 – 74”, “75-79”, “80 – 84” with “60-64” as the reference category.	_ or +
7	Education	This variable measures the level of formal education attained into categories as “No Education”, “JSS/JHS/Middle School”, “SSS/SHS level”, “Post-Secondary Diploma”, “University Education”.	_ or +

		“No Education” is the reference category.	
8	Extended Family Support	The variable measures whether or not retired migrants have extended family support	_ or + Extended family support could have a mixed effect on retired migrants’ experiences. On one hand, extended family members could serve as care support systems responsible for cooking, cleaning and providing other upkeep duties for pensioners/retired migrants, especially those who may not have good physical health. On the other hand, extended family members may add to the cost of the family expenditure which may be borne by the pensioner/retired migrant.
9	Pension Type	The variable measures the type of pension retired migrants have subscribe to and it is categorized into CAP 30, Private and SSNIT	_ or +
10	Physically Healthy	The variable “Physically Healthy” measures whether or not the retired migrant is healthy and classified into “Yes” or “No” response categories	_ or + Retired migrants who are healthy are more likely to have positive experiences while those who are not healthy are more likely to have negative experiences, ceteris paribus
11	Sex	This variable represents the sex of the retired migrant. It is categorized as male or female	_ or + Sex may have a positive or negative effect on experiences based on the emotional and physiological differences in both sexes (male and female)

Note: \_ / + or = represents negative, positive or neutral/no effects

### **Intermediate Variables**

**Access to accommodation:** This is measured in relation to home ownership or otherwise. This has an influence on the final migration decision of the retired migrants.

**Family ties:** The existence or not of family ties in the study area. This variable influences the migration decision of the retirees.

**Social Network:** Access to formal and informal network to facilitate the migration decision to the study area.

**Business:** This measures whether respondents have business in the community that serve as a driver for their migration decision.

### **Dependent Variable**

The lived experiences of the retired migrants is the dependent variable. This is categorized into positive or negative experiences. The experiences of the respondents were measured either as positive or negative in relation to key independent variables. For example, respondents with higher pension income level (GHS5,000 and above) are more likely to have positive experience compared to those with a much lower pension income (Awang and Abdullah, 2021) (See Appendix I for measurement table).

### **3.12 Ethical Considerations**

Polit & Beck (2004) described research ethics as a set of moral principles dealing with the degree to which research methods conform to technical, legal and sociological responsibilities and expectations for research participants. Since certain elements of the current research affect the privacy of the participants, ethical clearance was required.

In view of this, ethical permission was obtained from the University of Ghana's Ethics Committee for the Humanities (ECH) and approval was given by the Committee on October

30, 2020 to begin fieldwork. Verbal consent was sought from all participants during the data collection, and precautions taken for each interview session to clarify the intent of the study. The researcher ensured anonymity and confidentiality in the conduct of interviews. To ensure the anonymity and confidentiality and protect the interest of respondents, pseudonyms were used and that was communicated to them to allow them to be free in expressing themselves. Previous interactions made with the executives of the retired pensioners associations enabled the researcher to explain adequately the purpose of the research and the fact that it is mainly for academic purposes. On the day of meeting upon the invitation of the executives, the researcher was given the opportunity to explain the purpose of the research and to give respondents the assurance of confidentiality and anonymity. Interviews of members of the SSNIT pensioners' association and CAP 30 were done at their convenient dates. They currently have meetings in the residence of a member with adequate space and privacy which enabled participants to express themselves freely. In the case of the focused group discussions, a different date was scheduled with respondents to avoid the situation of engaging them for long hours as this sedentary activity may compromise their health. On the day of interview, to show respect to the elderly persons as per our Ghanaian tradition, the researcher provided some water to the participants and gave some refreshment after the exercise.

### **3.13 Positionality**

It has become increasingly important for researchers, including myself, to be conscious of the worldview. Positionality comes from the personal stance of a researcher and it allows the researcher to have a place in the research. This includes researchers being identified with specific philosophical positions that underline their research work. A researcher to establish his or her positionality in the research can look at his or positionality in relation to the subject under study, the nature of participants and the context of the research and the process.

As a researcher, I see retirement as an inevitable period in a person's life which most people take for granted. Having had the opportunity to be close to some elderly persons at church and other environments, I began to appreciate the challenges they go through and some mistakes some think they made prior to retirement. As a researcher, my positionality was driven by interest in participants who are elderly migrants and more important in retirement. I know, I will someday become a retiree and may be in an environment other than my current place of abode. With the gradual improvement in the life expectancy rate across most developing countries including Ghana, it is imperative for researchers to explore varying coping mechanisms that can make life less difficult in retirement. Retirement migration, if well managed, can be used as a coping strategy for the elderly who are under difficulty in major cities. The major cities across the country are congested with fast life, which most elderly persons struggle to cope with.

As a researcher, in dealing with the participants, I saw myself as an outsider in view of the fact that my age, 51 years, clearly places me outside their age bracket. The period of my life encourages me to know more about the experiences of retirees and especially migrating in retirement. However, I exhibited the necessary respect as accorded to elders in the Ghanaian tradition. This posture of mine enabled me to obtain very important information in relation to their lived experiences as retired elderly migrants. Finally, having lost both parents, I see all elderly persons as people we need to treasure and do everything to make them comfortable no matter their achievement in life.

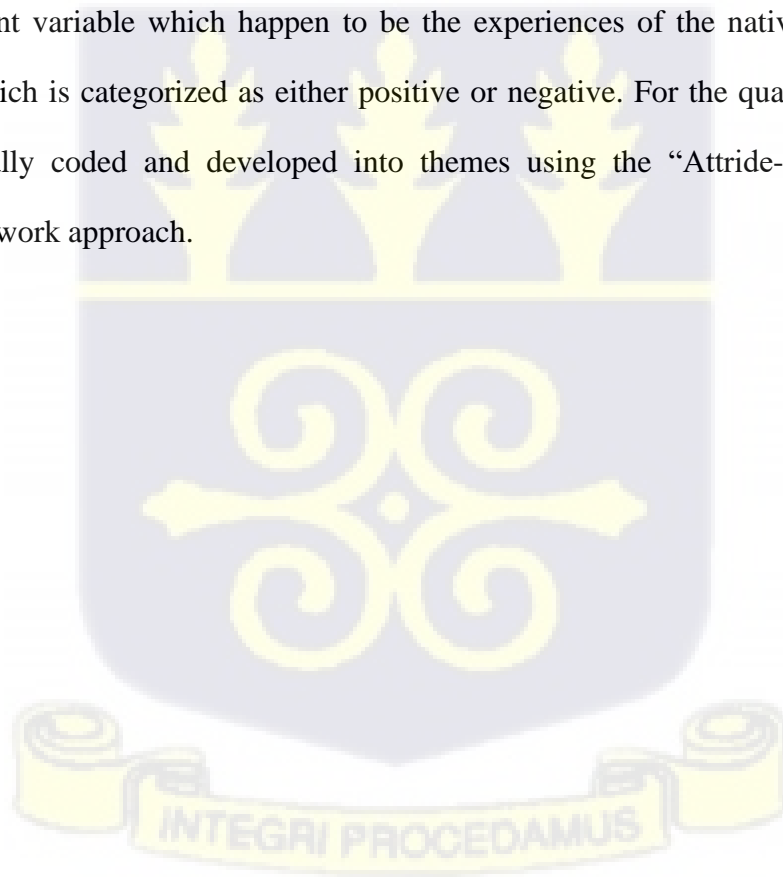
### **3.14 Field challenges**

There is always the challenge of financial resources, which implies working within an acceptable budget to obtain the required result. The process of securing meeting with the association members required a lot of follow-up calls and explanations to get them to allow the researcher and the research assistants to interview them. In view of their age and some of them indicating, they do not hear well, I had to raise my voice and speak clearly to get

the necessary responses from them. The interview questionnaire was made simple and took less time to administer to avoid keeping them for long hours considering their age.

### **3.15 Summary**

This chapter recounted the research methodology. In doing so, it clarified how a narrative approach was used to explore the perspectives of the lived experiences of the retired migrants in Aburi. A sequential explanatory design was used to address the objectives of the study. In the collection of data, semi-structured in-depth interviews were used to capture the experiences of retired migrants. In analyzing the data both the univariate and bivariate analysis was used to help describe the demographic characteristics and also the use of binary logistic regression model to explain the relationships between the independent variables and the dependent variable which happen to be the experiences of the native retired elderly migrants which is categorized as either positive or negative. For the qualitative data they were manually coded and developed into themes using the “Attride-Stirline’s (2001) thematic network approach.



## CHAPTER FOUR

# **SOCIO-DEMOGRAPHIC AND MIGRATION CHARACTERISTICS OF THE RESPONDENTS, MIGRATION DECISION-MAKING, MOTIVATION, INTEGRATION AND CHOICE OF DESTINATION**

### **4.0 Introduction**

This chapter is on the socio-demographic characteristics of the respondents of the study. The respondents are the native retired elderly migrants aged 60 years and above selected based on the inclusion and exclusion criteria adopted. The socio-demographic characteristics described in this chapter include the age; sex; level of education; religious affiliation; marital status; number of children, both biological and non-biological and ethnicity.

### **4.1 Age Distribution**

Age is a key variable in any social research on migration (Birchall, 2016, Zaiceva, 2014). In this research, the focus is on the age category 60 years and above. It is however important to know the various age beyond the 60+ year's segment within the study population to ascertain their peculiar experiences as retired migrants. In Hall and Hardhill's (2016) work on British retired migrants in Spain, the focus was on the very old British and how their vulnerability associated with their age influenced their lived experiences. This study however, does not limit respondents to the very old category but rather considers retirees aged 60 years and above and their peculiar experiences as retired migrants in Aburi. The age distribution of retired migrants in Aburi is shown in Table 4.1.

The analysis of the data from the survey undertaken on 150 elderly migrants indicates that the highest percentage falls within the age category 70-74 (34.7%), followed by the age category 65-69 (32.7%). Those in age category 60-64 are close to a fifth (18.7%) while the

age category 75-79 are a little over a tenth (10.7%). The least percentage are in the age category 80-84 (3.3%). The majority 67.4 are within ages 65 to 74.

**Table 4.1: Age Distribution**

Age	Number	Percent
60-64	28	18.7
65-69	49	32.7
70-74	52	34.7
75-79	16	10.7
80-84	5	3.3
	150	100.0

Source: Survey June-July 2021

#### 4.1.1 Age and Sex Distribution

The results of the analysis of the data show that a little more than 40 percent (40.5%) of the respondents are females and are within the age category 70-74. There were however, 35.5 percent male respondents aged between ages 65-69 category compared with (29.7%) for the females. The male population had far higher percentage (18.5%) in the very old category (75 years and above) compared to the females of (9.5%). The variation in this trend is because in this study the focus was on retired migrants who previously engaged in formal employment as opposed to those in the informal sector, which had more females in petty trading and other self-employment activities.

Generally, there are greater proportion of female in the informal sector than males (Peprah et al., 2019). Table 4.2 shows the age-sex distribution of the respondents.

**Table 4.2: Age and Sex Distribution**

Age	Number	Female(Percent)	Number	Male(Percent)
60-64	15	20.3	13	17.1
65-69	22	29.7	27	35.5
70-74	30	40.5	22	28.9
75-79	7	9.5	9	11.8
80-84	0	0	5	6.7
	74	100	76	100

Source: Survey June-July 2021

#### 4.1.2 Level of Education

According to the results of the study, the majority of the retired migrants selected for the study had some form of formal education as can be seen from Table 4.2. Approximately 4 percent of the respondents had no formal education, those who have primary education (4.7%) follow this. The results indicate however, that more than one-fifth (28%) of them had Middle School level of education. This certification was common among most elderly migrants interviewed and was considered a respectable education level in their era. The result further showed that less than one-fifth (16.7%) of the respondents attained university degree followed by those with vocational/training/commercial and those with 'A' level certificate both with 14.7 percent respectively. Approximately 14.0 percent of the respondents had post-secondary education attainment.

The result of the study confirms the findings from the 2013 population census monogram report on the elderly, which showed that the middle school level of education was popular with 21 percent of the elderly population attaining that level of education, which is in line with the 28 percent of participants of the study attaining middle school educational level.

**Table 4.3: Educational Status of Elderly Migrants Educational Attainment**

<b>Educational Status of Elderly Migrants in Aburi</b>	<b>Frequency</b>	<b>Percent</b>
No Education	6	4.0
Primary	7	4.7
Middle/JSS/JHS	42	28.0
Secondary(SSS/SHS/ 'A' Level)	22	14.7
Post Secondary	21	14.0
Vocational/Training/Commercial	22	14.7
University Education	25	16.7
Other	5	3.3
<b>Total</b>	<b>150</b>	<b>100</b>

**Source: Survey June-July 2021**

The respondents of the study had different perspective with respect to their educational attainment and the impact that the level of educational attainment has transformed them. One notable finding from the study is the popularity of the middle school certificate among

the respondents. According to Adu-Gyamfi et al. (2016), the educational system in Ghana has undergone several reforms from the British Colonial era, post-independence to date. Ghana's educational system during the 1970's was considered among the best within West Africa. During that period, the middle school certificate was highly recognized and was used as a step to greater height by many. The following are some narratives from respondents indicating their satisfaction with the middle school level of educational attainment. Although the middle school certification is not currently recognized the respondents of the study showed from their comments, it was highly recognized during their time.

*“Me obtaining the standard seven otherwise known as the middle school certification was a great achievement. The certificate got me a direct recruitment to the civil service where I moved through the ranks” (Forson, 72 years).*

*“Having the middle school certification opened doors for me during my early days. Having worked as a pupil teacher in Accra earlier later got admission with my middle school certificate into the training college where I had the opportunity to work as a trained teacher. Unfortunately, I did not get a degree before retiring. However, I ensured that all my four children have a minimum of a degree” (Mercy, 66 years).*

*“I cannot place the middle school certificate in the current education system but in our days, it was the most sought after, you could easily get a job with that” (Offei, 70 years).*

Some respondents tried to link the prospects they got attaining the middle school certification. There were some respondents who were convinced that the middle school certification provided them with career opportunities which otherwise cannot be obtained with current university level of education.

*“Although I managed to get a degree while working, the middle school certificate obtained got me a job at GIHOC branch in Takoradi where I became a manager before retiring. I believe the education system then was tough and we were more matured”*

*“The middle school certificate was powerful in our time, job opportunities were there for us with some form of education. In the current situation, people with much qualification cannot get job opportunities” (Abena, 68 years).*

*“I had a tough experience obtaining education. My parents were poor farmers so I had to assist them and sell to support the family. I wish I could go beyond the middle school level but my dream was not fulfilled but I managed to get a job with my certificate. I currently own my house and can communicate quite well in English language” (Akosua, 73 years).*

#### **4.1.3 Lived Experiences and Education level**

This sub-section shows the association between lived experience and level of education. The transmission mechanism from level of education to experiences, whether positive or negative, in old-age is routed mainly through health and social outcomes. For instance, according to Ross and Wu (1995), high educational attainment improves health directly and indirectly through work-related and economic conditions, and socio-psychological resources. Thus, directly or indirectly, educational attainment can influence an individual's experiences which encompasses their economic and socio-psychological perspectives. In another example, Lövdén et al. (2020) contended that people's cognitive function in old age is positively connected with the number of years they spent in formal school and further concluded that educational attainment mostly contributes to individual differences in cognitive abilities that arise in early adulthood but endure into older age. Assuming these transmission mechanisms, results of the chi-square test show a statistically significant association between lived experiences and education level. The associated P-value from the analysis is 0.0273 ( $P < 0.05$ ) which indicates a strong significance. In other words, elderly people who have negative experiences are statistically different from those who have positive experiences (See Table 4.4).

**Table 4.4: Lived Experiences and Education level**

Experience	Education level				Total
	No Education	Basic education	SSS/SHS /O Level	Post-Secondary & Tertiary	
Negative	3 50.00	6 12.24	5 22.73	7 9.59	21 14.00
Positive	3 50.00	43 87.76	17 77.27	66 90.41	129 86.00
Total	6 100.00	49 100.00	22 100.00	73 100.00	150 100.00

Pearson Chi2 = 9.16

Prob = 0.0273

First row has *frequencies* and second row has *column percentages*

#### 4.1.4 Marital Status

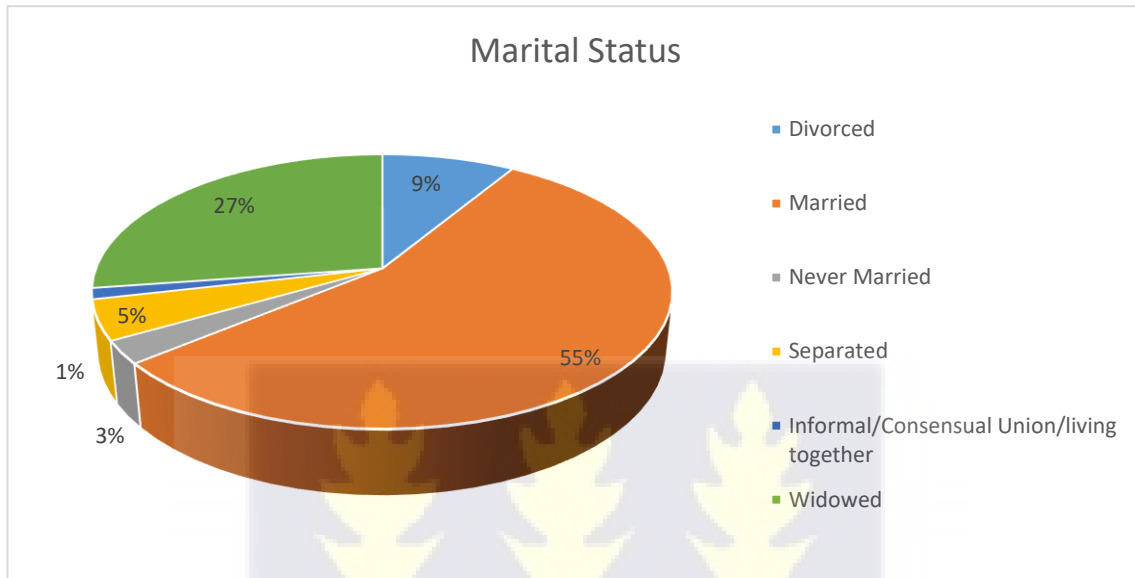
The results of the analysis indicate that a little more than half (55%) of the respondents are married (Figure 4.1). The figure reaffirms the importance of marriage in the Ghanaian culture and efforts made by the older generation to continue to stay married. The next highest category is the widowed, which constitute 27 percent of the respondents followed by divorced 9 percent. Those who have separated constitute 5 percent, followed by those never married 3 percent and those in informal/consensual union/ living together 1 percent.

The high numbers of married elderly migrants translate to natural care and companionship from spouse. According to Gbadagba et al. (2020), the traditional Ghanaian culture encourages marriage and family cohesion, which in itself provide some form of inbuilt care mechanism to the elderly. Marriage is seen as a process of maintaining the lineage and more importantly enhancing the togetherness and care for each other which becomes more needed in the later life.

The interaction with the widows indicates that most of them contrary to the notion of bad treatment rather had supportive family support. They were of the opinion that the Provisional National Defense Council Law (PNDCL 111, 1985) was a refuge for them in the instant of their spouse passing on interstate. According to Korang-Okrah and Haight

(2015), there continue to be conflict between customary laws and the statute, which hinders the implementation of such laws against the interest of the marginalized such as, widows. The finding from this study is in contrast to the literature on widows in Ghana, which indicates difficulty and neglect.

**Figure 4.1: Marital Status of Native retired elderly migrants**



**Source: Survey June-July 2021**

The study also considers the association between lived experiences and marital status. As posited by Grundy (2011) and Robards et. al. (2012), marital status and the changes that occur with it among older adults have implications for an individual's health and mortality. The literature finds that divorced and single men have worse health than their married counterparts do, and there appears to be a gender effect, with divorced and single men having worse health outcomes than single women (Arber, 2004; Gähler, 2006; Gove, 1973). Comparing categories of experiences (i.e., negative and positive) and marital status (i.e., single, married, divorced and widowed), the study finds that although the proportion of individuals with positive experiences is larger than that of individuals with negative experiences, the differences between the categories of marital status are not statistically significant. Hence, the chi-square test of association shows no correlation between

experience and marital status among elderly participants sampled for this study. The associated P-value of 0.1320 ( $P > 0.05$ ) is not significant. This finding however does not support the findings of Grundy (2011) and Robards et. al. (2012) although both studies considered marital status on health outcomes and the differences in findings may be attributed to the different socio-cultural context of the studies (See Table 4.5)

**Table 4.5: Lived Experiences and Marital Status**

Experience	Marital Status				Total
	Single	Married	Divorced	Widowed	
Negative	1	8	6	6	21
	16.67	9.64	30.00	14.63	14.00
Positive	5	75	14	35	129
	83.33	90.36	70.00	85.37	86.00
Total	6	83	20	41	150
	100.00	100.00	100.00	100.00	100.00

Pearson Chi2 = 5.61

Prob = 0.1320

First row has *frequencies* and second row has *column percentages*

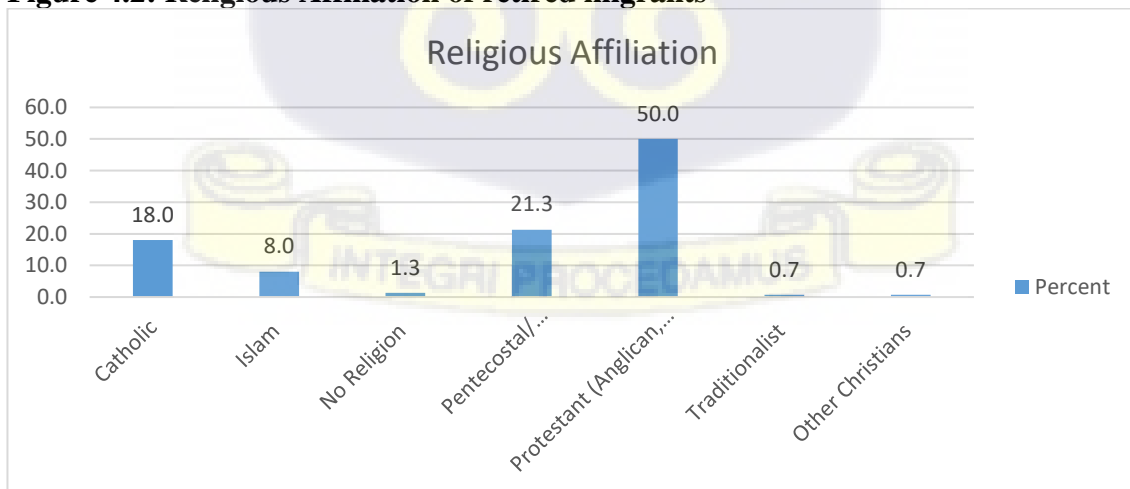
#### 4.1.5 Religious Affiliation

Figure 4.2 is on the religious affiliation among the elderly migrants studied. The results of the analysis of the data show that almost all (98.7 percent) of the respondents are affiliated to a religion. This reaffirms the general notion that Ghanaians in general are religious in nature. Half (50%) of the elderly migrants were affiliated to protestant churches (Anglican, Presbyterian, and Methodist). The interactions with the participants reveal that they are committed to the Presbyterian Church, which is very popular within the Aburi community. Literature confirms that the Presbyterian Church has a strong root in the Eastern Region (Coe, 2019). Those affiliated with the Pentecost/Charismatic churches constitute a little more than a fifth (21.3%), the percentage affiliated to the Islamic faith form 8 percent.

Religious affiliation is essential in the life of most elderly and thus contributes to their mental wellbeing (GSS, 2010). According to the 2010 population and housing census, 90 percent of the elderly population somehow affiliated to a particular religion. The association of the elderly to such religious groups gives them some social capital. The finding of the

study that reveals that religious affiliation is used as a form of social capital for the elderly migrants is supported by (Shapiro, 2021) which show that there is strong relationship between social capital and religious affiliation. The association of the elderly in religious activities in general enable them obtain some social capital in the form of network of friends who are guided by similar faith and desire to assist each other in need. Most churches across the study area per responses form participants provide social capital to the elderly especially widows. The active association of the elderly to religious groups is in contrast to the principle of the disengagement theory, which is built on the premise that as people age they disengage from societal life, which includes the association with social groups like religious groups. The study findings confirms that the elderly in the study area are very active with activities of the church which rather make them inclined towards the Activity Theory of Ageing which is built on the premise that elderly persons are active in their old age. The study is contrary to the stands of Asiamah (2017) which was of the view that Activity Theory of Ageing is relevant to the developed economies and not of the developing economies. The study shows that as people age in the study area more and more of them rather become active with religious activities since they have more time and have the opportunity to associate themselves with their peers in the church environment.

**Figure 4.2: Religious Affiliation of retired migrants**



**Source: Survey June-July 2021**

#### 4.1.6 Children Ever Born

In the African, and more importantly the Ghanaian context, the family and its continuity is critical, this implies that procreation is an important subject, which most families are not ready to compromise. In view of the lack of formal care systems available for the elderly, the family plays a significant role in providing care to the elderly in the country. The pressure of couples having their own biological children cannot be underestimated in the Ghanaian cultural certain. The pressure on couples seeking biological children has resulted in the use of assisted reproductive technology, which however is the preserve of the affluent in the society (Okantey et al., 2021).

The study sought to find out the number of biological children ever born by/to the retired migrants interviewed for the study. Table 4.6 shows the number of children ever born to by the elderly migrants. The findings of the study indicate that participants who have children ever born in the range of 1-3 (44.7%) and those with children ever born 4-7 (44.7%). The respondents who had 8 or more children constitute 4%. There were however 6.7% who had no biological children of their own.

**Table 4.6: Children ever born**

<b>Number of Children</b>	<b>Percent</b>
1 to 3	44.7
4 to 7	44.7
8 or more	4.0
None	6.7
	100

**Source: Survey June-July 2021**

Some of the respondents indicated that they have non-biological children. In Ghana, it is normal for people to take care of children of other persons as either part of the extended family or other non-related families. The study showed that approximately 6 out of every 10 (59.3%) participants of the respondents did not have any non-biological children. However less than one-third (32%) of the respondents indicated that they have between 1

and 3 non-biological children. In the Ghanaian traditional context having biological children is seen as a security against future care, in instances where that is not possible some couples resort to the use of non-biological children who can ultimately provide care to them in their old age. The finding of the study is in line with findings from the monogram report on the elderly (GSS, 2013) which confirms that the non-biological children can be a source of support in the future.

**Table 4.7: Non-Biological Children**

<b>Number of Non-Biological Children</b>	<b>Percent</b>
1 to 3	32
4 to 7	4.7
8 or more	4.0
None	59.3
	100

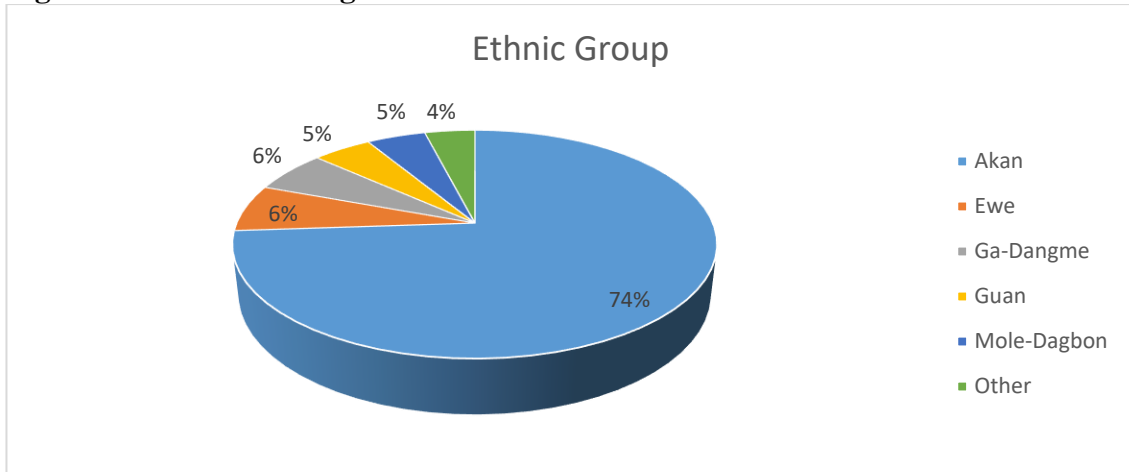
**Source: Survey June-July 2021**

#### **4.1.7 Ethnic Background**

Ghana, like most African countries, have different ethnic groups with different languages and cultural values. Figure 4.3 shows the proportion of ethnic groups in the study community of Aburi. Aburi as a study area is predominantly an Akan community and this reflects more than two thirds (74%) participants being of the Akan ethnic group. The community is home to other ethnic groups, the Ewe and the Ga-Dangme both have 6% respectively. There were also other minority ethnic groups such as Guan and Mole-Dagbon with both 4.7% respectively. There were also other ethnic groups not specified (4%). The predominant ethnic group in this case the Akans naturally have more of their ethnic people around them. The situation however can be different with the minority elderly persons who may not have much of their kinsmen around them. According to Victor et al. (2012), there is a strong likelihood of loneliness among some older ethnic minorities in Great Britain. This finding is in contrast to the study in Aburi which shows that the elderly including the minority ethnic groups collectively seek social networks that facilitate socializing with their

peers. This thus mitigate the risk of loneliness by ensuring harmony among both the indigenes and other ethnic groups.

**Figure 4. 3: Ethnic Background**

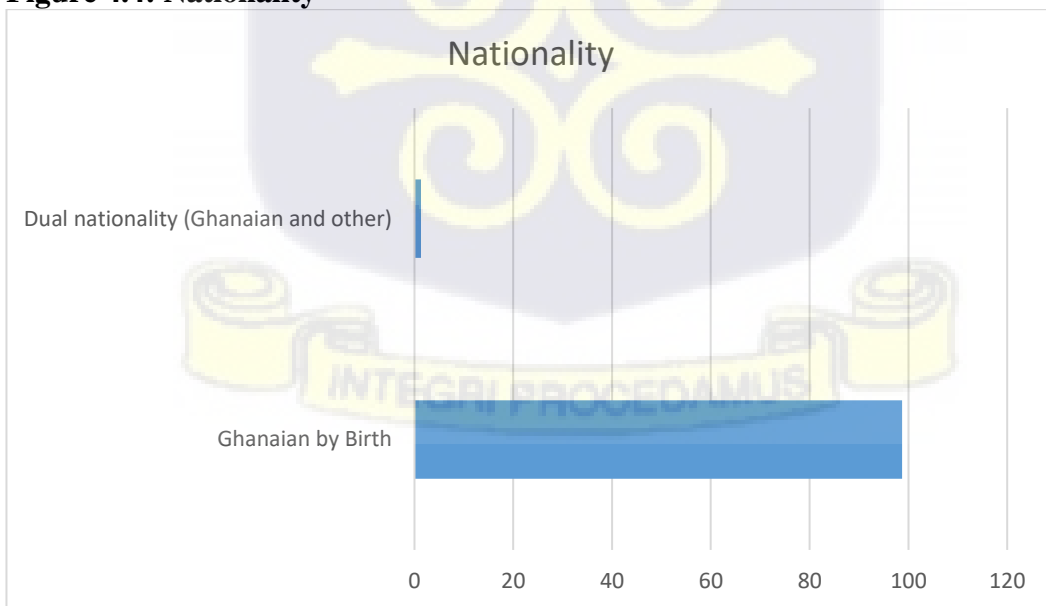


**Source: Survey June-July 2021**

#### 4.1.8 Nationality

The vast majority (98.7%) of the elderly migrants in the study area are Ghanaians by nationality. The study finding relate with the 2010 population census, which shows that 97.6% of the population are Ghanaians by birth. There were however 1.3 percent with dual nationality.

**Figure 4.4: Nationality**



**Source: Survey June-July 2021**

The respondents who had dual nationality indicated that although they currently live in Ghana spent significant amount of their working life outside Ghana but maintained relationship with friends and family in the community that made their transition back to Ghana much easier.

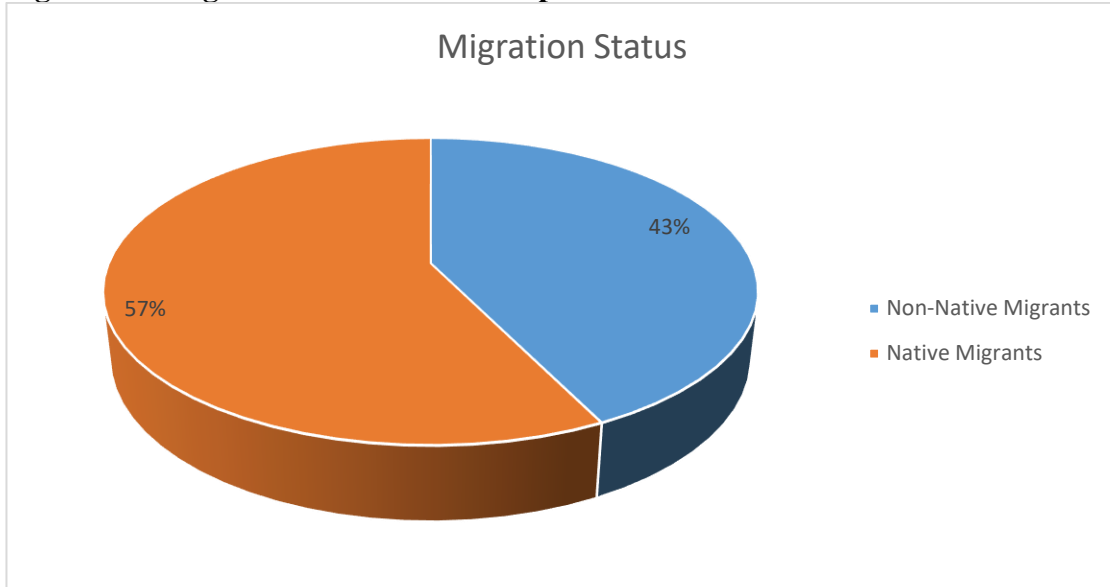
#### **4.2 Migration status of Respondents**

The research identified two major categories of the retired migrants' namely the returned native migrants and those who are non-natives. The returned elderly migrants are the elderly migrants who had their primary life in Aburi and migrated out of the community to other cities during their working life and have returned to Aburi when they retired. The non-natives respondents on the other hand are those who originally migrated from other /towns/villages and have later decided to settle in Aburi in their retirement.

Figure 4.5 is on the returned native and non-native elderly migrants in Aburi. It indicates that more than two-fifths (42.7%) of the respondents are elderly migrants who originally did not come from Aburi but migrated to the community upon retirement for certain reasons. The non-native migrants are more than half (57.3%) of the respondents. It is must be noted that although the two categories are both retired migrants, they have different orientations that depend on the place they had their childhood upbringing as well as adult life and that probably influenced their experiences in retirement.

According to Gugler (2002), there is a strong connection between urban dwellers and the rural dwellers. This strong tie with relatives in Aburi is manifested when the decision to return home during retirement is made.

**Figure 4.5: Migration Status of the Respondents**



**Source: Survey June-July 2021**

#### **4.3 Life Stage of Migration Decision Making (Before or After Retirement)**

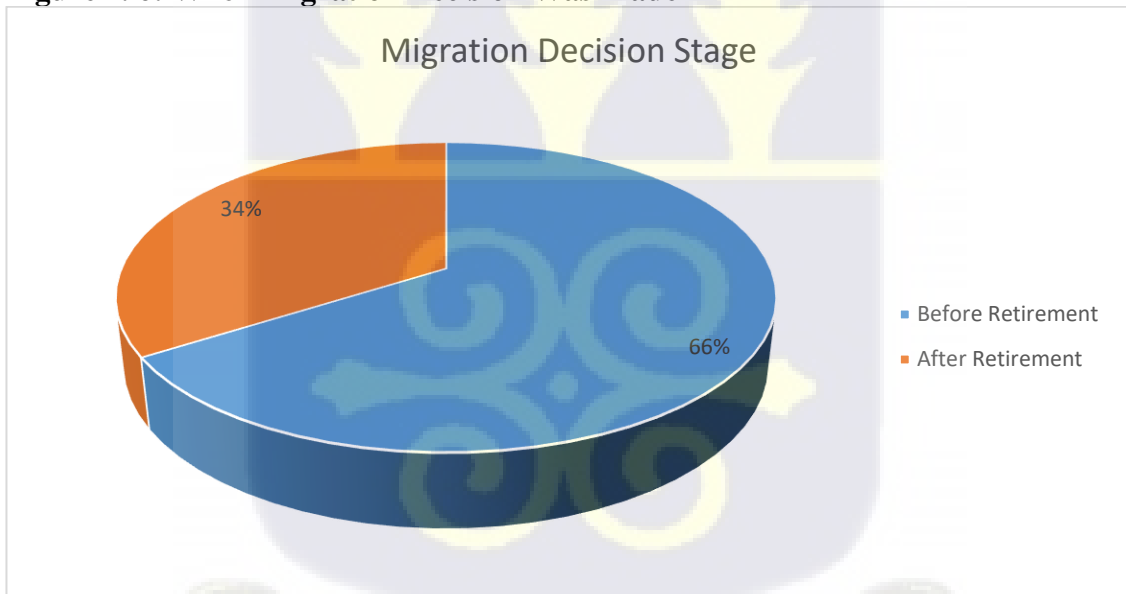
The study examined the point at which the respondents made the decision to migrate to Aburi, whether before retirement or after retirement. The question is important for understanding the preparation that went into the decision to migrate to the community. Moreover, the experiences of those who took the decision to migrate before reaching retirement and those who did so after retirement may differ.

The results of the data analysis indicate that two-thirds (66%) of the respondents took their decision to migrate to Aburi before reaching retirement while slightly more than one-third (34%) of them did so after retirement (See Figure 4.6). The finding from the empirical study confirms the decision to migrate at the later stage in life requires a lot more assessment since any mistake at the stage in life can be fatal. Considering that there is no state care policy for the elderly, those who are indigenes migrating back to Aburi have a safety net as they got closer to their kinsmen who can provide care for them.

The majority of the respondents from the study generally were motivated to take the decision to migrate to Aburi prior to their retirement. The decision to migrate in retirement requires

long-term planning and commitment, which involves adequate preparation. According to Peil et al. (1988), most retired migrants decide to migrate to host communities prior to retirement as opposed to deciding after retirement. This finding of the study corroborates Peil et al. (1988), as it indicates that the majority of the elderly migrants took the migration decision prior to retirement. Although the decision to migrate to Aburi was done prior to retirement the actual action of migrating to the community was done after retirement. According to Haas and Williams (1997) the retirement is not concurrent with the decision to migrate. Therefore, for some retired migrants it took an average of two years to do the actual movement to the new destination. The deduction from the empirical study and the study by Peil et al. (1988) shows that retirement migration is a process which can take several years to plan and it is not a rush decision.

**Figure 4. 6: When Migration Decision Was Made**



**Source: Survey June-July 2021**

Below are some responses from some participants engaged to ascertain whether the decision to migrate to Aburi was made before or after retirement;

Case 1

*“I am not from Aburi originally, I schooled in Aburi and worked in communities in and around Aburi but prior to exiting active employment as a teacher I bought a piece of land and developed my house and not ever going back to my hometown” (Rose, 70 years).*

Case 2

*“Even at the early stage of my career I knew one day I will come back to Aburi when done with active service. With this in mind, I started developing place of abode for my retirement. The decision to migrate to Aburi was collective decision that involved my late husband and I have not regretted till date” (Emma, 74 years).*

Case 3

*“I was born and brought up in Aburi, I however worked as a teacher in other communities within Eastern Region. In the last 4 years of my working life, I came closer to towns in Aburi that is when I decided to develop a place for the family and myself so I live when in retirement” (Comfort, 68 years).*

The various comments from the participants shows that a lot of planning goes into the retirement migration decision. Most of them initiated the process prior to their retirement, with those whom are indigenes making regular visits to the community. Strong family ties according to Peil et al. (1988), is a major factor in later life migration decision making in Southern Nigeria. In the case of persons who are not from Aburi, their decision making process involved having repeat visits through friends and business ventures developed over the years which facilitate their interest to have a place in the community to stay in retirement.

#### **4.4 Motivation of Later Life Migration Decision**

Migration motivation among the younger people contrasts with that of the elderly. Younger people may migrate as part of career changes and other engagements. As persons, get older

their motivations for migrating change in relation to their life-stage. The study inquired from the participants their motivation for migrating to Aburi and the resultant experiences.

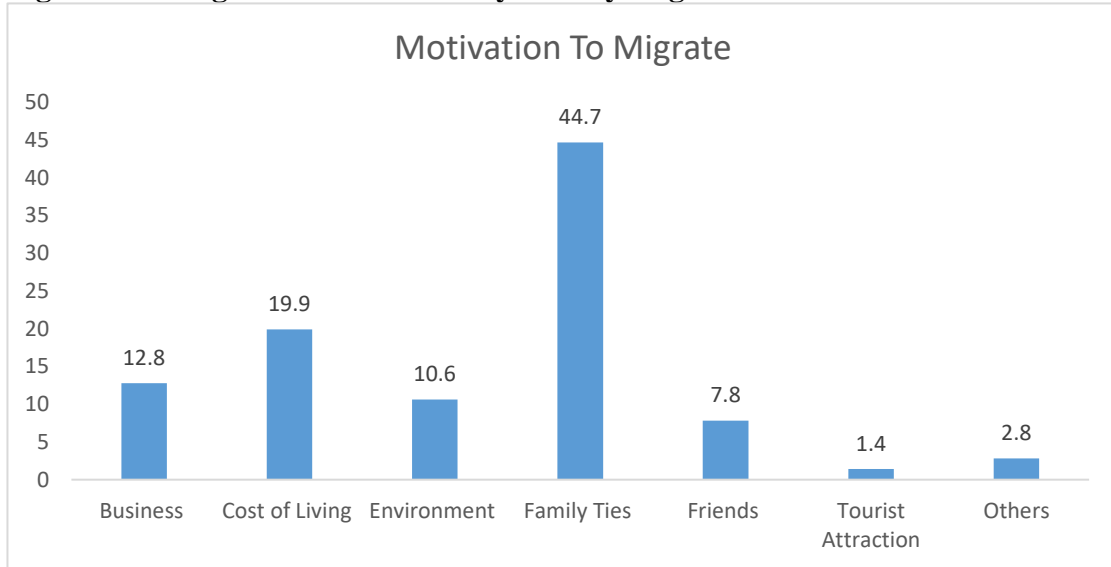
A hierarchy of factors motivated the elderly to make migration decision to relocate in Aburi. As can be seen from Figure 4.7, more than two-fifths (44.7%) of the participants indicated that family ties in Aburi was the motivation to return to the community upon retirement. Almost one-fifths (19.9%) of the respondents indicated that the lower cost of living at Aburi was a motivation factor them to migrate there as opposed to living in other major cities. Retired migrants from the Northern European countries of the Mediterranean countries considers the comparatively lower cost of living in the place of destination. According to Repetti et al. (2018) retired migrants take into account comparative cost of living and ultimately the effect of the new location on their living standard in making the migration decision. The finding of the study in Aburi corroborates Repetti et al. (2018) with comparative lower cost of living in Aburi considered in the decision to migrate. The next motivating factor among the respondents is connected with business within the community. The engagement in business in the community (12.8%) is the third major motivation to migrate to Aburi among the participants. A further 10.6 percent of the respondents indicated that the unique environmental and climatic condition and serene nature attracted them to migrate to Aburi in retirement. The attraction of the climatic condition of Aburi as a motivation factor for retired migrants is line with study by Breuer (2005) which considered climatic condition of the Canary Island serving as a major consideration for migration motivation of retired migrants to the Island. The difference with the study in Aburi is that most of the migrants to Canary Island were affluent retirees and the majority resided on the Island on seasonal basis compared to retired migrants in Aburi with the majority on lower pension incomes and mostly permanently resident in the community as compared to those seasonal migrants as in the study by Breuer (2005).

The existence of strong relationship with friends in the community constitute 7.8 percent of the motivation to Aburi. Love for tourism and nature attracted 1.4 percent of the respondents to the community. Figure 4.7 shows the motivations of the elderly migrants to Aburi.

The push-pull theory as used in this study reflects the pulling factors that motivated the elderly migrants to take that decision. As a process in finalizing on migrating to Aburi, the participants considered the positive factors which includes their connection to a business venture in the community, the comparative cost of living, the serene nature of the environment, family ties, and the attractive nature of the area and the possible repeat visit which subsequently resulted in a much more permanent decision. As much as these factors served as a pulling factor in deciding to migrate to Aburi there were other counter factors at their place of origin that somehow pushes them to Aburi. One notable example is the comparative high cost of living in the major cities they worked in prior to retirement. The reduced income levels and the lack of access to some economic incentives, which were part of their normal package as employees such as fuel allowances, bonuses, free medicals tend to push a lot of pressure on retirees who continue to leave in the major cities. Retirement migration is thus used as a coping strategy by retirees to mitigate the potential reduction in disposable income during retirement.



**Figure 4. 7: Migration Motivation by Elderly Migrants**



**Source: Survey June-July 2021**

As posited by Dekker and Engbersen (2014), motivations play a significant role in migration decision making. It was in this vein that motivational factors were explored in terms of gender also. Among those who migrated because of business, the majority (88.9 percent) were males while the rest were females. Again, the cost of living as a motivation to migrate had a unanimous response for both genders. A careful observation of the rest of the motivational factors for migration indicates that the males having a higher percentage except for family ties where the females who cited it constituted three-fifth (60.3%). This particular assertion resonates with work done by Schaffar et al. (2019) who explicated that females are more concerned with familial issues than their male counterparts are. The results of the analysis indicate a significant association ( $p < 0.05$  between gender and motivation to migrate, the associated P-value from the study of 0.0130 shows a strong statistical significance. This could be attributed to the emerging infrastructure development and economic activities sprawling in the study area and the changing roles of women with more and more of them becoming independent and influential in making decisions that affect the family including migration decision. The increasing influence of the aged female in the latter years plays a role in migration decision and this is driven by the ability of the elderly female

migrants to offer the needed companionship and support during their old age when most of their children are no longer with them.

One of the female retirees noted:

*“I bought the land some years back when the place was inhabitable but today it looks beautiful with better housing facilities and that is what has attracted many retirees to migrate here. Its proximity to Accra is also a good thing” (Mansa, 63 years).*

Table 4.8 basically examined the migration motivation factors from the perspective of the men and the women.

**Table 4. 8: Migration Motivation Factors by Sex**

Sex	Motivation Factor							Total
	Business	Cost of Living	Environment	Family Ties	Friends	Tourist Attraction	Other	
Female	2	14	7	38	4	0	2	67
	11.11	50.00	46.67	60.32	36.36	0.00	50.00	47.52
Male	16	14	8	25	7	2	2	74
	88.89	50.00	53.33	39.68	63.64	100.00	50.00	52.48
Total	18	28	15	63	11	2	4	141
	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

First row has *frequencies* and second row has *column percentages*

***Chi-square = 16.15, P-value = 0.0130***

According to Stockdale (2017) during the active economic life stage of couples, the male usually drives the migration decision with the women usually described as ‘trailing wife’ or ‘trailing mother’. Post retirement period is characterized with women becoming more influential in the migration process especially the decision of migrating to smaller towns and communities. There is a new phenomenon of ‘trailing husband’ post retirement, which becomes a natural occurrence as the husband age and needs more care from the wife.

The empirical finding from the retired migrants in Aburi indicates that the women played a major part in the post retirement decision making by leveraging on their family support and relationships maintained over the years to facilitate their migration to Aburi. Although in the study of the elderly retired migrants in Aburi the influence of the female participants is

acknowledged as strong it will be however premature to conclude that the male participants are now trailing their wives but however the females played a significant role in the migration decision-making.

In a focus group discussion, the participants were asked to explain further their motivation in migrating to Aburi upon retirement. It was clear from the deliberation that people had different motivating factors attracting them to Aburi but in most cases there was one thing that really stand out for them. The succeeding narratives are specific comments by individuals on what really motivated the choice of Aburi as the choice destination community for their retirement.

#### **4.4.1 The Climatic and Serene Environment and Attraction to Aburi**

Aburi is noted for the serene and comparatively cold environment, which attract people to the community. One of the major pulling factors in choosing Aburi as a destination for retirement life has to do with the serene nature of the environment, which is cooler comparative to other part of the country and the unique vegetation cover.

##### **Case 1**

*“I am originally from the Ashanti Region but spent majority of my work life in Accra. My family and I developed love for Aburi and the environs anytime we visited. We bought a land and developed our home. We love the cool climatic condition and serene environment (Ama, 68 years).*

##### **Case 2**

*“I am an indigene of Aburi with both parents coming from Aburi. I worked as a mechanical engineer with Ghana Bauxite Company Limited, Awaso but returned back home in retirement. The decision to move back to Aburi started way back when I was in active employment, gradually building my house, the decision to migrate to Aburi was collectively done with my spouse and we have been enjoying life here since we came. The usually cool weather and the peaceful neighborhood is good for oldies like myself” (Edward, 69 years).*

#### 4.4.2 Inheritance and Family Ties

The interaction with the native retired elderly migrants in Aburi revealed that having strong family ties and maintaining strong relationship with their kinsmen served as a motivation to migrate to the community. They are able to leverage on the bonding social capital, which they get associating with family network within the community.

##### Case 1

*“I am from Aburi, my late father left for the family a house in Aburi. Am currently the only child around with some living outside the country I took the decision to move into the community only after my retirement. I started this by starting a small petty trading in the community and gradually I moved in permanently” (Felicia, 66 years)*

##### Case 2

*“Although I left Aburi after my formal education I continued to stay in touch with my family and participated in most of the event back home. I also played some role with the traditional authority this thus made it much easy for me in taking the decision to migrate home in retirement” (Adu, 64 years).*

##### Case 3

*“Originally, I came from the Western Region but my wife hails from Aburi. Over the years, we visited together for family events so I developed some love for the community especially the cool climate that I enjoy so much. We do not need air condition in our homes and our grandchildren love it here any time they are on school break” (Hammond, 69 years).*

#### 4.4.3 Escape from the City Environment

The busy life of major cities and the stress of getting around makes it attractive for the elderly who are currently retired to migrate to communities outside the major cities to enjoy the peace and calm environment. In the major cities, including the Greater Accra life is brisk and equally expensive in terms of accommodation and daily commuting. Movement around smaller towns such as Aburi becomes much easier than moving around most major cities.

Case 1

*“I moved permanently to Aburi upon retirement to concentrate on my pineapple farm which I started during the final years of my career. It has been a good transition for me and can spend more time to improve my yield while into the peace in the community. At least I got the chance to escape from the busy life in Accra coupled with traffic and general congestion” (Kwaku, 68 years).*

Case 2

*“I had to return back to Aburi after retirement in view of the increasing pressure on my finances staying in Accra. My rent was expensive and living expenses with my small pension income could not sustain me so I had to move to Aburi where I had free accommodation and spend much lower daily comparatively” (Afua, 71 years).*

#### **4.5 Integration of the Elderly Migrants in the Community**

The decision to migrate to Aburi is the first step towards settling in the community. Upon migrating into the community, the integration process becomes equally important. The integration of native retired elderly migrants into the community has an influence on the experiences of the elderly migrants. Figure 4.8 shows how the participants experienced the integration process in Aburi. The findings show that a little more than 7 out of every 10 (72.4%) of the participants indicated that they had no difficulty integrating into the community. Almost a quarter (24.8 percent) of the respondents indicated that they had some form of difficulty integrating into the community permanently. This finding is in line with Setrana's (2017) work which showed that elderly migrants lack the social connections they had prior to migrating and that affects their integration process. Her work was referring to international return migrants though. It is however worth noting that even some internal migrants like those in this study also had similar challenges. A percentage of the participants, 2.8 percent indicated that at the initial stages of arriving migrating into the community they had some cultural shock. Some of the cultural behaviors, which they took for granted shocked them. Leaving in the community among the kinsmen exposes most

elderly migrants to traditional practices, which most city dwellers are not exposed to. In a related study on the return of elderly migrants in Nigeria by Odii et al. (2022) it showed that although there are bound to be challenges with returnee elderly persons some will be able to cope much better upon return that will be based on the informal care system available to them and the financial position of the persons involved. The absence of good support system and the required financial capacity of the elderly returnee can make the lived experiences as retired migrants much more difficult.

In an attempt to get a better understanding of the experiences in the integration process into the community, the respondents were engaged through an in-depth interview to appreciate how they integrated and how they managed the initial difficulty, if any. Some of the respondents gave the following narratives on their individual experiences in integrating into the community of Aburi.

The following are some quotes from respondents who narrated their experiences in relation to their integrating process to Aburi as retired migrants.

Case 1

*“I had no difficulty integrating after returning to the community. In my case, although I left Aburi to work in other part of the country I never broke my connection to the community. I actively participated in family meetings and events and that made my transition after*

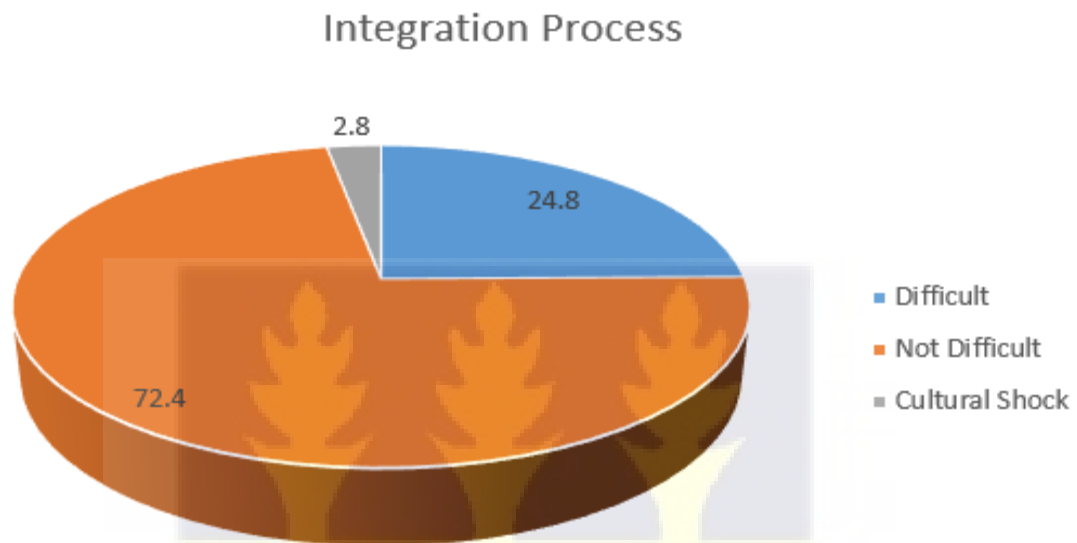
Case 2

*“Moving to Aburi was not difficult since my late husband had done all the necessary arrangement for the family to move to the community. I had great relationship with my in-laws and they ensured I had a comfortable stay during our early days in Aburi” (Rebecca, 65 years).*

Case 3

*“I had a hard time when I returned to Aburi after my career. I did not make adequate money working in the city and as such, I could not fully complete my house then so I had to leave in a family house, which resulted in experiencing disrespect from family members. Thank God, my son managed to assist me to complete the house, which I currently stay. It was really difficult at the beginning”* (Peter, 72 years).

**Figure 4. 8: Integration of Elderly Migrants to Aburi**



**Source: Survey June-July 2021**

Integration into a new society or community comes with many responsibilities (Faist, 2000) mainly from the migrant and partly from the community. In terms of cultural shock both sexes had similar experiences. In terms of integration into Aburi, the study result show that the male participants find it less difficult integrating into the community as compared to the female participants. The reason is that males are able to withstand these shocks compared to their female counterparts as opined by (Nagel & Staeheli, 2008). According to Stockdale (2017), post-retirement migration experiences are different and gendered to a greater extent. The study by Stockdale (2017) specifically shows that males tend to find it difficult adjusting to the new environment which entails complexity of different life situations in contrast to their busy career and social groups accustomed to. The female finds it much

easier adjusting to the new social transition into the new community. The findings from the study in Aburi do not corroborate Stockdale’s (2017) study. This outcome can be attributed to the Ghanaian traditional cultural background where men are seen as the providers or breadwinners and manage difficult situations by not showing much emotions to their spouse.

Table 4.9 shows the relationship between the gender and integration. However, there is no significant association ( $p > 0.05$ ) between gender and integration processes and that is supported by the empirical findings with  $P\text{-value} = 0.9831$  which shows there is no statistical significance. This could be attributed to migrants adopting any of the processes that best suit them. This finding is in line with Wiseman’s (1979) conceptual models on the elderly integration where they considered a lot of factors that differ among males and females.

**Table 4. 9: Integration Process by Gender**

Sex	Integration Process			Total
	Cultural Shock	Difficult	Not Difficult	
Female	2	17	48	67
	50.00	48.57	47.06	47.52
Male	2	18	54	74
	50.00	51.43	52.94	52.48
Total	4	35	102	141
	100.00	100.00	100.00	100.00

First row has frequencies and second row has column percentages

**$\chi^2 = 0.03, P\text{-value} = 0.9831$**

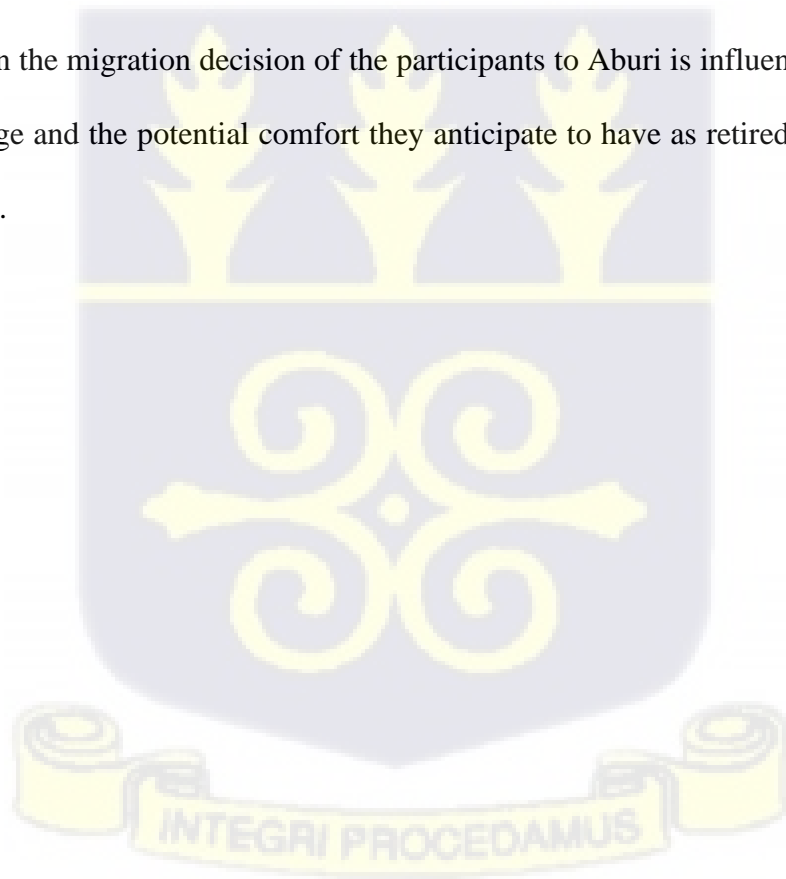
#### 4.6 Summary

The chapter describes the socio-demographic characteristics of the study population who are native retired elderly migrants currently residing in Aburi. The chapter also examined the age composition of retired migrants in the community and the sex composition. The level of educational attainment by the retired migrants was inquired from participants.

The chapter also addresses the objective of the study, which seeks to examine the factors that influence the migration decision of the retired migrants and their choice of Aburi as the study community. The migration motivation among younger people differs from that of the elderly people. The research found that the majority (66%) of the participants took the

decision to migrate earlier before retirement. This finding is in line with the findings of Peil (1995) which confirms that Africans in general initiate the process of migrating to any location prior to retirement as opposed to after retirement. The results of the analysis of the data shows that there are various factors that drives retired migrants to migrate to Aburi. The highest motivation for the retired migrants to Aburi is their family ties, which facilitate their integration process in the community after retirement. It is worth noting that the participants were concerned about the cost of living in major cities and the comparative reduced expenditure of staying in Aburi and away from the busy life of the major cities. The opinion of the participants in the study is that migrating to Aburi has overall positive impacts on their lives as retirees.

In conclusion the migration decision of the participants to Aburi is influenced primarily by their life-stage and the potential comfort they anticipate to have as retired migrants in that environment.



## CHAPTER FIVE

### LIVED EXPERIENCES OF THE RETIRED MIGRANTS:

#### OPPORTUNITIES AND CHALLENGES

##### 5.0 Introduction

The chapter examined the lived experiences of the retired migrants in Aburi and the opportunities and the challenges they face with respect to their life-stage as retired migrants. The relationship between the independent variables and dependent variable was examined to ascertain the level of statistical significance. To appreciate their living conditions, the study considered their living arrangements, taking into account the nature of dwelling and ownership. To understand the possible opportunities available to the retired migrants in the study area, the study analysed the activity status of the elderly in retirement and the various disabilities that invariably affect their general wellbeing.

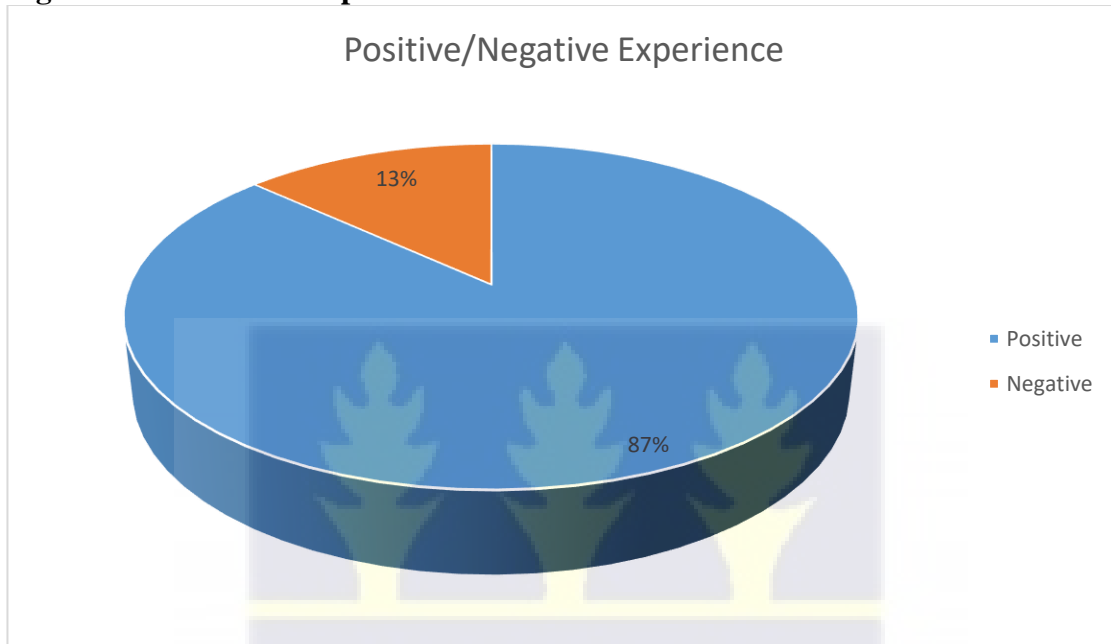
To have a deeper understanding of the lived experiences of the elderly migrants' some participants were engaged through focus group discussions to understand the stories behind their lived experiences as retired migrants in Aburi.

##### 5.1 The Nature of the Experiences of the Retired Migrants in Aburi

To ascertain the nature of lived experiences of the retired migrants in Aburi, that is whether upon their migration to Aburi they have positive or negative experiences the participants were engaged in an in-depth interview which gave their individual narratives as to the nature of their experiences. The conceptual framework identified key independent variables namely education level, marital status, monthly pension income, extended family support and the physical health which has influence on the nature of the experiences of the elderly migrants that is either positively or negatively. Figure 5.1 shows the proportion of respondents who have positive experiences and those that have negative experiences. As in

Figure 5.1, the majority of the respondents, that is 86.8 percent, indicated that they had positive experiences migrating to Aburi. There were, however, more than one-tenth (13.2%) of them who indicated that they had negative experiences migrating to Aburi. The study further probed with follow-up questions on the positive and negative experiences for further appreciation of the nature of experiences.

**Figure 5.1: Nature of Experience**



**Source: Survey June-July 2021**

A binary regression model was used to analyse the factors influencing the lived experiences of the retired migrants in Aburi. The binary logistic regression is used because the dependent variable is dichotomous (0/1, positive/negative). The independent variables are continuous or categorical and gives prediction of probabilities. (See Table 5.1).

The model reveals that approximately 50 percent of the experiences of the retired migrants in Aburi are explained by the socio-demographic conditions of the respondents.

The result of the model shows monthly utility expenses have a negative marginal effect on the experiences of the retired migrants. At the 5% level of statistical significance, a GHS 1.00 increase in expenditure on utility is 0.2% less likely to result in a positive experience

for the retired migrants in Aburi. The finding resonates with Iorio (2020) who examined the life stories of retired migrants in Bulgaria as destination of choice because of the comparatively lower cost of living which implied that retirees from much affluent countries could have positive experience from living there and spending much less on utilities in general.

In terms of the pension income level and the effect on the experiences of retired migrants, the model result shows that there is a positive association between higher pension income levels and the experiences. The results shows that experiences improve as monthly pension income increases across the income bracket ‘GHS2,500 - GHS 4,999’ to ‘ GH5,000 and above’. In terms of average marginal effects or probabilities, retired migrants within the GHS 2,500 - GHS 4,999 income bracket are about 32 percent more likely to have positive experiences compared with those with monthly pension income bracket “Below GHS1,000” at the 10% level of statistical significance. Regarding retired migrants within the ‘Above GHS5,000’ income bracket, we find a stronger statistical significance than those within the GHS2,500 - GHS 4,999 relative to the reference category (Below GHS1,000). Considering the average marginal effects, the finding shows that retired migrants within the pension income ‘Above GHS5,000’ are 35 percent more likely to have positive experiences compared with the reference category, i.e., those within the “Below GHS1,000” pension income bracket. The empirical result resonates with findings of Obiri-Yeboah (2014). According to Obiri-Yeboah (2014), the income levels obtained during active service is reflective of the future retirement income, which invariably has direct effect on the nature of your lived experience. The study related the level of disposal income to the ability of retirees to purchase property prior to retirement.

The model result shows that there is a strong influence of extended family support on the experiences of the retired migrants in Aburi. The study finds a strong positive relationship

between the two variables at the 1 percent level of statistical significance. In terms of average marginal effects, specifically, retired migrants with extended family support are 90 percent more likely to have positive experiences than retired migrants with no extended family support. The finding corroborates with Kendig et al. (1990) and Ofori-Dua (2014) which revealed that having contact with the family significantly affects positively the wellbeing of persons in later-life.

Considering the nexus between lived experiences and physical health, the study finds a strong positive relationship between the two variables at the 5 percent level of statistical significance. In terms of average marginal effects, native retired elderly migrants who are physically healthy are 37.4 percent more likely to have positive experiences than native retired elderly migrants who are not physically healthy at the 5 percent level of statistical significance. The study result resonates with the study by Hall and Hardill (2016) which examined the lived experiences of the very old British nationals in Spain in their frail state as a result of poor health associated with their age. The poor health condition of the elderly British nationals negatively affects their experiences as compared to their earlier stages when they were much healthier and enjoyed their destination country.

Pension type has an association with experiences. Relative to the reference category (Cap 30), the finding shows that both Private and SSNIT pension type have a positive relationship with experiences, however the effect of the Private pension type is not statistically significant. With respect to the effect of the SSNIT pension type on experiences, there is a significant relationship at the 5 percent level of statistical significance. Interpreting the average marginal effects, the study finds that retired migrants who are on the SSNIT pension type are 27.5 percent more likely to have positive experiences than retired migrants who are on the Cap 30 pension type at the 5 percent level of statistical significance. The finding

confirms study by Agblobi's (2021) work which indicates that the recipients of SSNIT are less likely to be poor compared to recipients of CAP 30.

The model results shows that there is no significant difference between the experiences of returned and non- natives elderly migrants in Aburi.

In probability terms, on the average, Protestants are 47 percent more likely to have positive experiences as compared with Catholics in terms of probability, at the 5 percent level of statistical significance, Moslems are 45.5 percent less likely to have positive experiences as compared to Catholics. Even though Pentecostal or Charismatic worshippers have a slight negative effect, it is not significant.

Education shows a positive effect on retired migrants' experiences although lower categories of education such as primary, JSS/JHS/Middle school and SSS/SHS/ O levels are not statistically significantly related to the elderly migrant's experiences. Thus, the retired migrants with primary, JSS/middle school and SSS levels of education do not have a statistically significant relationship with their experiences as compared to migrants with no formal education. Nonetheless, categories of education such as the post-secondary diploma and university level education show significant relationships with experiences and the latter shows a stronger level of significance. On the average, respondents with post-secondary diploma level education are 58% more likely to have positive experiences compared with (reference category is "no education") at the 5% level of statistical significance. At the 1% level of statistical significance, those with university level education are about 81% more likely to have positive experiences as native retired elderly migrants as compared to those without any formal education. The finding of the study corroborates those of Dampson and George (2022) which indicated that the level of education has an influence on retirement planning and subsequently the nature of retirement experience. According to Dampson and George (2022) persons with higher education are more confident and exposed to effective retirement planning which can positively influence their lived experience as retirees.

**Table 5.1: Logistic regression on factors influencing the experiences of retired migrants in Aburi.**

VARIABLES	Binary Logistic Regression	
	Coefficients Experience	Marginal Effect Experience
<b>Retired Migrant</b>		
RC (Non-Native)		
Return Migrant	0.0701 (1.131)	0.015 (0.243)
<b>Monthly Utility Expense</b>	-0.00935** (0.00450)	-0.002** (0.001)
<b>Religion</b>		
RC (Catholic)		
Islam	-4.121** (1.634)	-0.455** (0.215)
Pentecostal/Charismatic	-0.514 (1.293)	-0.123 (0.309)
Protestant	2.855** (1.127)	0.470** (0.224)
<b>Monthly Pension Income</b>		
RC (Below GHS 1000)		
GHS 1000 - GHS 2499	-0.243 (0.829)	-0.057 (0.195)
GHS 2500 - GHS 4999	2.588 (1.994)	0.317* (0.172)
GHS 5000 and above	4.137* (2.350)	0.349** (0.140)
<b>Extended Family Support</b>		
RC (No)		
Yes	4.275*** (1.121)	0.901*** (0.205)
<b>Physically Healthy</b>		
RC (No)		
Yes	1.776** (0.804)	0.374** (0.164)
<b>Pension Type</b>		
RC (Cap-30)		
Private	1.097 (2.172)	0.242 (0.393)
SSNIT	1.295** (0.637)	0.275** (0.135)
<b>Education</b>		
RC (No Education)		
Primary	0.518 (0.882)	0.034 (0.105)
JSS/JHS/Middle School	0.931 (0.878)	0.083 (0.218)
SSS/SHS/ O Level	1.406 (2.009)	0.136 (0.140)
Post-Secondary Diploma	3.384* (2.038)	0.576** (0.237)
University Education	4.664** (2.337)	0.805*** (0.191)
<b>Sex</b>		
RC (Female)		
Male	0.387 (1.018)	0.082 (0.217)

Age		
RC (60 -64 Years)		
65 -69 Years	-0.638 (0.893)	-0.154 (0.207)
70 - 74 Years	0.443 (1.023)	0.091 (0.216)
75 - 79 Years	2.381 (1.562)	0.294 (0.179)
80 - 84 Years	0.306 (1.693)	0.065 (0.348)
Constant	-4.780 (2.676)	
Chi-square	87.13	
Prob > chi2	0.000	
Pseudo r-squared	0.5018	
Log likelihood	-43.257219	
Observations	128	

Standard errors in parentheses  
 \*\*\*  $p < 0.01$ , \*\*  $p < 0.05$ , \*  $p < 0.1$

Where RC refers to the reference category or the base line category.

**Source: Field data, 2021.**

The overwhelming outcome is that the majority of the respondents are happy with the experiences as retired migrants in Aburi.

The research further interviewed the participants in-depth to give details of the positive and negative experiences. They narrated a wide variety of stories and experiences regarding what they considered positive and negative.

### 5.1.1 Positive Experiences

The migration of the elderly to Aburi as per the study result has received positive response from participants. They generally recommended that other elderly persons across the major cities should make migration decision of such nature in the future. The general notion from respondents is that being around the family gives them some sense of belonging and safety. They were also delighted with their ability to move freely within the community with less traffic as experienced in major cities prior to their retirement. The focus of discussions with participants was to ascertain from them their subjective experiences as retired migrants in Aburi. The participants who generally were of the opinion that as retired migrants in Aburi they have positive experiences managed to make a case that outweighs the negatives of

migrating to Aburi as retirees. The conclusion of the discussion was that although a few of the respondents indicated that they had some negative experiences they accepted the fact that those negatives were not significant enough to change their migration decision and that overtime they managed to cope with the challenges in the community that affected their experiences. The following are examples of the details of their experiences narrated via an interview with the participants.

Case 1

*“My experience in Aburi as a retiree has been positive. It positive because am enjoying the role as Abusua Payin of the family. This comes with respect within the community and keeps me busy and not idle” (Forson, 67 years).*

Case 2

*“When I was in active service working life was strenuous and required me starting my day very early feeling tied by close of day. I can now have enough rest and enjoy my immediate environment and my grandchildren” (Rose, 66 years).*

Case 3

*“My experience in Aburi as a retiree has been positive. It positive because am enjoying the role as a traditional leader and relevant to the local development. This comes with respect within the community and keeps me busy and not idle” (Patrick, 67 years).*

Case 4

*“I feel at home in Aburi, all my love ones are around me and there is always a family member ready to help me with my upkeep whenever needed. I have some challenge with my knee but I get the assistance required to move around. My children in Accra find it convenient visiting regularly and that makes me happy” (Serwaa, 73years).*

Case 5

*“I used to work with Ghana Telecoms now Vodafone as a cashier and came with a lot of daily pressure and tension. There were times I felt difficult sleeping at night, in retirement I feel more relaxed and my health is very stable now” ( Felicia, 68 years).*

The second major factor cited by the elderly migrants as contributing to their positive experience in Aburi is reduced cost of living, compared to life in the major cities prior to retirement. As the retirees depart from active employment, they are deprived of some earnings such as allowances and benefits that made life leaving in the big cities much convenient. As the disposable income reduces, it becomes imperative for some retirees to consider the option of retirement migration specifically to smaller towns, which has comparatively lower cost of living.

Case 1

*“Returning back to Aburi has been good and much comfortable than I was at Awaso. I am able to manage my pension income in view of a much lower cost of living. I do most of the activities within Aburi without traveling much” (Edward, 69 years).*

Case 2

*“When in active service there was too much pressure on me, strangely I could not save very much, I am now managing my pension income with less stress” (Rose, 70 years).*

Case 3

*“If I compare the expenses, I was making leaving in Accra to my expenditure now in Aburi am better off. I live in a family house so I do not pay any rent, my electricity and water bill are reasonable, cost of transport has reduced significantly. More importantly am into subsistence farming so most of the food crops I do not buy and that has made life in Aburi very comfortable for me” (Sophia, 68 years).*

The respondents also indicated that the weather condition in Aburi is very serene and profess some peace, which, as older people, they enjoy.

Although the majority of the respondents have positive experiences as retired migrants in Aburi, some were of the view that they had some negative experiences. They specified the

following as some of the key negative situations that have adversely affected their stay in Aburi as retired elderly migrants. The demands of the extended family and the resultant financial burden are among the key issues mentioned. Lack or limited access to certain basic services and the need to travel from time to time to Accra for such services were other concerns noted by them. No income-earning venture to sustain life post retirement was considered by the elderly migrants as another negative experience.

To obtain detailed negative experiences from the retired migrants in Aburi, an in-depth interview was conducted to get individual stories that reaffirms the statistics of those with negative experiences. Below are some of the narratives of the native retired elderly migrants in Aburi;

Case 1

*“My negative experience leaving in Aburi in retirement has to do with family conflicts, residing in family house and the various tensions among some family members has made life much difficult. Unfortunately, I could not develop my own property during my active career days. Over the years I have learnt to leave in harmony with them although challenging sometimes” (Kwapong, 68 years).*

Case 2

*“The extended family put too much financial burden on you. Everybody thinks you can assist them all because you ended your career at high grade in a government entity, by the way my pension is not as high as they may think” (Kwabena, 67)*

## 5.2 Dwelling and Living Conditions

In understanding the lived experiences of the retired migrants in Aburi, the study also examined the nature of their dwelling place and the acquisition and the challenges of securing personal place of abode either before or after retirement. This aspect of the study aimed to ascertain if they are living in comfortable dwelling or if their dwellings pose challenges for their wellbeing.

According to the GSS (2013), the condition of dwelling place, largely, influences the wellbeing of the occupants. This implies that the quality of the dwelling place and the availability of basic household amenities will have an impact on the life of the retired elderly migrants. In view of the life stage of the respondents of the study it would be ideal if they have their own dwelling place with the necessary basic amenities to enable them enjoy their retirement. This scenario however is a dream to some of the retired migrants, and it requires some intervention by the state by introducing opportunity for workers to acquire personal dwelling place before retirement. In Ghana generally, the majority of the nationals reside in rental accommodation, the challenge with rental homes in Ghana has to do with non-implementation of the rent laws. The situation thus results in home owners renting properties to tenants using their own discretion to determine the price and the increase which can be arbitrary. There is always some form of power struggle between the land lords and the prospective tenants who mostly challenged to accept the terms of the land lord (Owusu-Ansah et al.,2018). Traditionally most land lords request for advance renting beyond six months, which tend to be a burden for many. There is a debate for and against the request for rent advance, there are various positions based on the life stage. Ehwi and Gavu (2022) explored the argument for and against rent advance system and confirmed that there are different standpoint on either to pay rent advance or not and mostly related to the stage in life of the individual and the income levels. The situation even becomes more difficult in retirement when earning power reduces thus making retirees with no family support go through difficulty. Most retirees who are still renting will have challenges coping with the regular increases in rent by property owners, which their pension income will not be able to match the annual increases of rent by property owners. The implication of this is that some retirees would not have any choice but reside in dwelling places that do not have requisite

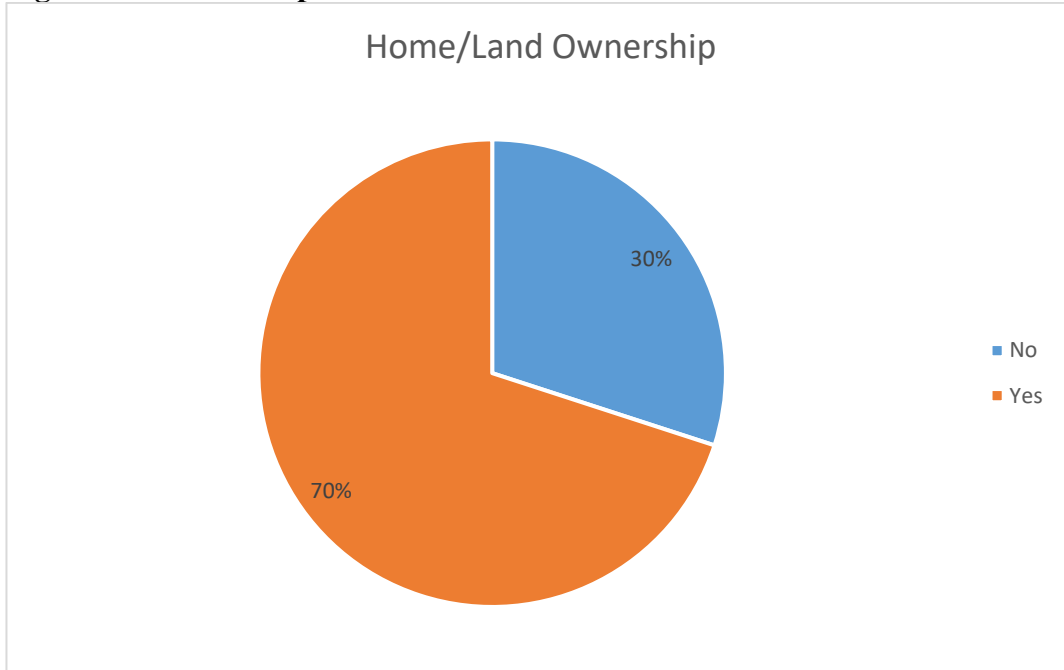
facilities thus negatively affecting their wellbeing. The findings on their dwelling place and the challenges experienced in securing the place are discussed in the sub-sections below.

### **5.3 Ownership of Land/Home**

The findings of the study indicate that more than two-thirds (70%) of the respondents own a home or land in the community. Almost one-third (30%) of the participants do not own or have either their own dwelling place or a piece of land within the community (Figure 5.2). The ownership of dwelling per the study among the elderly migrants, which is 70 percent in Aburi, is much higher than the 28.9 percent national average ownership of dwelling place among the elderly reported at 2010 Population and Housing census. This is found in the monogram report on the elderly in the country (GSS, 2013). According to Brown (1990), about 47.3 percent of the elderly in Ghana owned their house. The various studies were done in different periods and things have changed over the period. The high percentage of the participants in Aburi owning their place can be attributed to the conscious effort of migrating as retirees. Most of them have planned over many years and thus find themselves occupying their own dwelling place. The interaction with the participants revealed that most of them took the initiative to buy the land earlier when land value was low in the community and others relied on family land, which can be a contributing factor to the high rate of ownership of land /home among them.



**Figure 5.2: Ownership of Land/Home**



**Source: Survey June-July 2021**

#### **5.4 Ownership of Dwelling**

The study acknowledges that there is a possibility of some persons owning land but never owning their own dwelling. This thus necessitated the need to inquire from the respondents specifically whether they owned a dwelling place in Aburi or not. The respondents were asked to select among the following list of living arrangements pertaining to them: owner occupied, rent-free, renting, and perching/squatting. The results show that a little over 6 out of every 10 (62.7%) of the respondents occupied their own dwelling place. The next highest form of dwelling ownership status is the rent-free (18.6%). The high numbers of rent-free is as a result of family ties that enabled some native retired elderly migrants to stay with extended family members in shared accommodation with no rent payment. Some older native retired elderly migrants are limited to the option of renting and that group constitute 16.7 percent of the study population. The percentage of the native retired elderly migrants perching and squatting among the elderly migrants in the study area is (2 percent) and this can be attributed to the communal support among families that prevent elderly persons from

becoming persons who are perching or squatting as such status tend to result in societal disrespect towards the affected dwellers. The key point from the study is that the majority of the native retired elderly migrants selected for the study had their own dwelling place. The high proportion of participants having their own dwelling place is due to conscious effort made by retired elderly migrants to work towards having a dwelling place in retirement in Aburi. The process involved long-term planning prior to retirement, which gave the opportunity for the participants to develop the place of abode over a long period of time. The process of building the dwelling place required regular visits among some participants and for some of them the use of trusted persons within the community to undertake the project. Although most of the respondents retired on lower incomes, they indicated that they had to invest every little money they had during their career to build the property. Looking back to what they managed to do they wondered if they could ever get the bulk money to build but the strategy of building bit by bit was the prudent strategy. It is also important to state that the percentage of the respondents who continues to rent and those squatting and perching raises some concern about the wellbeing of the elderly and their housing needs. Table 5.2 shows the kind of dwelling ownership.

**Table 5.2: Ownership of Dwelling**

<b>Dwelling</b>	<b>Percent</b>
Owner Occupied	62.7
Renting	16.7
Rent-free	18.6
Perching/Squatting	2
Total	100

**Source: Survey June-July 2021**

### **5.5 Ownership of Dwelling Place by Gender**

The result of the study indicates that 50.4 percent of the females owned their dwelling place compared to males with no dwelling place of 53.3 percent. The female counterparts with no dwelling constitute 46.6 percent. The study result indicate that more of female elderly retired

migrants owned their own dwelling place. The general implication of this finding is that there are the shifting roles of gender in contemporary times where women have assumed the position of being economically empowered and owning properties more than their male counterparts in a society deemed more patriarchal. This assertion resonates with research conducted in Bangladesh by Goetz and Gupta (1996) which had women trusted with credit thus enabling them to acquire their own properties. In most instances, there is wealth disparity among men and women with most men having more of the wealth. The assertion as described in Deere et al. (2013) a comparative study on Ghana, Ecuador and India on Property Rights and Gender Distribution of Wealth. Generally, gender gaps in property ownership were considered high more especially among countries within the sub-Saharan African countries (Gaddis et al., 2018). The study in Aburi do not resonates with the findings of Gaddis et al. (2018) which shows more women owning their dwelling place. In this study, the widows indicated they inherited property from their spouse partly contributing to more of the women having their own dwelling place. There were some of the female retired migrants who jointly owned the property with their spouses that gave them the right to indicate ownership. Some female homeowners gave some comments in relation to their ownership of the property.

*“The house was built with my late husband, I currently leave here with my daughter”*  
(Abena, 78).

*“I am the eldest among my siblings and an indigene of Aburi. Although my husband built a house in Tema for the children and myself. I took the initiate to develop a property in Aburi, which my husband supported me to finish”* (Akosua, 67).

The chi-square test ( $p > 0.05$ ) shows no significant association between one's gender and owning a dwelling place. The empirical  $P$ -value=0.6689 is not statistically significant. The

implication of this finding is that one's gender does not influence the ownership of land or house. There are other factors such as the persons status in life and financial capacity that determines the ownership and not the sex. (See Table 5.3).

**Table 5.3: Tabulation of Property (Home/land) Ownership by Sex**

Sex	Property (Home/land) Ownership		
	No	Yes	Total
Female	21	53	74
	46.67	50.48	49.33
Male	24	52	76
	53.33	49.52	50.67
Total	45	105	150
	100.00	100.00	100.00

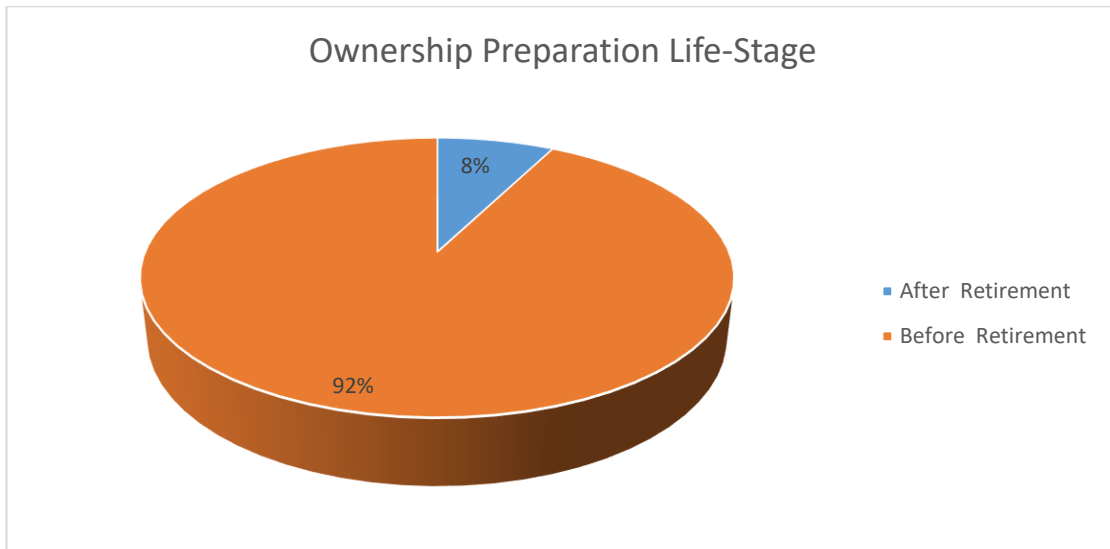
First row has frequencies and second row has column percentages

**Chi-square = 0.18, P-value = 0.6689**      **Source: Survey June-July 2021**

### 5.6 Life Stage and Development of Dwelling Place

The ownership of a dwelling place requires some level of planning and sacrifice, which may take a long or short period, depending on the financial capabilities of the person involved. To understand the mindset of the elderly migrants interviewed, the researcher inquired from them the process of acquiring the landed property and know at what point in time in their career they took the initiative to own a property in Aburi. That is whether the decision was taken prior to retirement or was taken after retirement and the unique experiences they went through. For the participants that initiated the process of owning their place in Aburi prior to retirement it involved strategically working on the project for extensive period of years. This, in most instances, required them making regular visit to the community to ensure that the project is progressing. For participants that developed their dwelling place after retirement it came with a lot more pressure and in some instances the building get occupied when it is not fully complete. Figure 5.3 shows the proportion of retired migrants who initiated the process of acquiring the dwelling place before retirement against those who initiated the process after retirement.

**Figure 5.3: Dwelling Ownership Preparation and Life-Stage of Decision**



**Source: Survey June-July 2021**

Figure 5.3 indicates that more than 9 out of 10 (92%) of the respondents initiated the process of owning their dwelling in Aburi before retirement. The study results further show that 8 percent of the respondents started the process of owning their dwelling place after retirement. To appreciate the experiences of the respondents on the rationale behind their decision to either start building before retirement or after retirement we engaged them with an in-depth discussion for their experiences. Although the participants acknowledged that there were some private real estate's coming up in the area, they indicated that they were expensive and it was comparatively cheaper for them to build at their own pace on their own land. This provided the participants the opportunity to give their subjective experiences on the process of developing their dwelling place. This is important because it allowed the researcher the opportunity to interpret the meanings behind the figures that confirms the stage of ownership of dwelling place. In terms of the stage at which the respondents developed their dwelling place, some developed their property prior to retirement however there were some who developed their dwelling place after their retirement. The study shows clearly that although the decision to develop a property in Aburi started prior to retirement not all of them managed to complete the project fully prior to retirement. There were some

retired migrants who completed their dwelling place post retirement. In both instances they had, different experiences they shared. For the respondents who developed dwelling place prior to retirement they shared the following experiences;

*“I always knew that eventually I will return to Aburi after retirement. Although I worked all my life in Accra, I never acquired a property in Accra I rather invested my energy and funds in building my house in Aburi. My family were not in favor at the time but now they see the sense in my decision. The three children we have are all married and now leaving with their families and I have also moved into my small house in Aburi and am happy”* (Forson, 67 years).

*“Personally, I had a slow career, the early stages of my career did not earn me much but my finances improved significantly in the last 5 years before retirement coupled with assistance from my wife, we managed to put up a two bedroom house in Aburi were we currently leave. It not much but it better than nothing”* (Samuel, 72 years).

There were some retired migrants however, who indicated that they completed their dwelling place post retirement.

*“The decision to have our own dwelling in Aburi started before retirement however it delayed when my late husband got seriously ill and eventually passed on. My elder son was very helpful in finishing the project for me after I came on retirement”* (Rebecca, 70 years).

*“Although I started the process of building my dwelling place in the latter stage of my career, I could only finish post retirement using some of my bulk pension payment to finalize”* (Joseph, 67 years).

In terms of experiences those who developed their dwelling place before retirement they indicated that they experienced reduced financial burden on them after retirement. For those who completed their dwelling place post retirement they indicated that it required them investing much more money with the increasing prices of building input. The general implication is that for those who initiated the process much earlier it enabled them to have

a much relaxed retirement whiles for those who initiated the process post retirement it put a lot of financial pressure on them especially during the early stages of retirement.

### **5.7 Property ownership and Occupation**

The relationship between occupation of the retired migrants prior to retirement and property ownership was explored among retired migrants. A cross-tabulation of occupations the retired migrants (Table 5.4). It can be seen from Table 5.4 that for those who own no property, more than two-fifth (44.4%) of them were Agriculture and forest workers followed by those in the craft and related trade and plant and machine operators (16.7%). On the other hand, for those who own properties, more than a quarter (29.4%) were Agriculture and forestry workers while 26.5% of them were also service and sales workers. Less than one-fifth (14.7%) of them were managers and professionals. The overall implication of this finding is that many were having jobs that were defined and secured. However, the chi-square test shows statistically significant relationship ( $p < 0.05$ ) between the type of occupation and owning a property. The associated  $P$ -value as the empirical finding is 0.0101 which is statistically significant. The reason is that those who had better employment were able to secure a property. The finding also corroborates with work done by Sanders, Nee and Sernau (2002) who posited that the acquisition of properties largely depends on one's job and the income earned from it.



**Table 5.4: Tabulation of Property (Home/land) Ownership by Occupation**

Occupation	Property Ownership		
	No	Yes	Total
Clerical Support Worker	1	0	1
	5.56	0.00	1.92
Craft and Related Trades	3	1	4
	16.67	2.94	7.69
Manager	1	5	6
	5.56	14.71	11.54
Plant and Machine Operator	3	0	3
	16.67	0.00	5.77
Professional	0	5	5
	0.00	14.71	9.62
Service and Sales Worker	0	9	9
	0.00	26.47	17.31
Skilled Agric & Forestry	8	10	18
	44.44	29.41	34.62
Technicians & Associate Prof.	0	1	1
	0.00	2.94	1.92
Other	2	3	5
	11.11	8.82	9.62
Total	18	34	52
	100.00	100.00	100.00

First row has frequencies and second row has column percentages

***Chi-square = 20.07, P-value = 0.0101***

### 5.8 Acquisition of Land, Development of Dwelling and Associated Challenges

The acquisition of land and the development of property in peri-urban communities in Ghana come with a number of challenges, and they have been widely documented (Owusu, 2008). The study inquired from the participants how they acquired the land for the development of their dwelling place. Table 5.5 shows the various ways by which the retired migrants in Aburi acquired land to build their dwelling place. Almost half (49.5%) of the respondents self-purchased the land for the building of the house. A little over a third (34.3%) of them indicated that they built their dwelling place using land offered them by their family. Scheme land purchase constitute 7.6 percent while others got theirs as gift from friends. The scheme land purchases were mainly organized by their previous employers for interested employees with land purchased at reasonably lower cost and secured together to protect the interest of the group.

**Table 5.5: Process of Land Ownership**

Details	Percent
Family Land	34.3
Scheme land Purchase	7.6
Self-Purchase	49.5
Other (Specify)	8.6
<b>Total</b>	<b>100</b>

**Source: Survey June-July 2021**

### 5.8.1 Challenges in Acquisition and Building of Homes

The question of the challenges encountered in the acquisition of land and building of property in Aburi was inquired from the participants. The results of the data analysis indicate that the majority (58.7%) of them had no challenge in acquiring their land and building their homes in the community (See Table 5.6). A further 16 percent of the respondents indicated that they had limited funds in acquiring the land and building the house. The majority of them indicated that in view of their low incomes saving to acquire land and build their dwelling place took a while. A percentage of the respondents constituting 10 percent had challenges with the process of acquiring land within the community. Land acquisition in Ghana generally has inherent risks, which include multiple land sale and land litigation. The area in view of its serene nature and proximity to Greater Accra is attractive to most people thus making the demand for land very high. Although during the time they purchased their piece of land people showed interest in acquiring piece of land in Aburi the demand now is high. The challenges of land acquisition in Ghana and its management are reiterated by Ameyaw and Devries (2021). The article indicates that land in Ghana is managed under customary and statutory or public administration. Customary lands in Ghana constitute about 80% of lands in Ghana with public land constituting 20% of land managed in Ghana. Generally, most land buyers purchase land from the traditional authority, which tend to have some inherent risk of multiple sales by various family heads. According to Ameyaw and Devries (2021), to mitigate the challenges associated with the land administration in Ghana

there is the need to adopt the block chain technology as an effective way of addressing the issues of land administration in Ghana. The block chain technology is a smart way of managing the land system in the country by using technology, which will ensure openness and trust by all stakeholders. Access to affordable building materials constituted 5.3 percent of the challenges faced in developing the property in the community. To cope with this challenge some of the respondents indicated that for some building materials they visited the bigger hardware companies to get factory prices, they also stockpile those inputs that are not perishable such as electrical cables, iron rods and pipes to mitigate against the potential price increases. There were 6.7 percent of the respondents who specified their challenges in such areas such as encounter with intermediaries who tend to inflate the price, and the confusion on who to go to in acquiring a genuine land. Some of them never needed to acquire any land or develop a property since they could stay in family property indefinitely, according to them. Another challenge that also impacted their process of developing their dwelling place has to do with using the services of artisans who could offer quality service.

**Table 5.6: Challenges in Acquisition of land and building the house in the community**

Challenges in Acquiring land and building a house	Percent
Land Acquisition	10
Limited access to affordable building materials	5.3
Limited/no funding	16
No challenge	58.7
Others(specify)	6.7
Unavailability of skilled artisans	3.3
	100

**Source: Survey June-July 2021**

With respect to land acquisition, more than half (53.3%) of the females had challenges compared to 46.67 percent of the males. Among those who had no challenge, close to three-fifth (55.7%) were females and the rest were males. The study result show that 80 percent of the male participants indicated that unavailability of skilled artisans in the community was a challenge encountered in the building of their dwelling place compared to the 20 percent of female participant who had similar challenge. The coping strategy to this specific challenge of obtaining skilled artisans generally according to the cross section of the respondents was to bring in artisans from outside the community who provided quality service to them at reasonable fee. In some instances, they got artisans from neighbouring African countries, specifically the Togolese whom they indicated had good finishing to their work and are trustworthy and professional compared to their counterparts' local artisans who mostly delayed the process and charged much higher fees. A participant had this to say about his coping strategy to obtaining very good artisans;

*“A friend introduced me to some artisans from Togo who did a good job at a reasonable fee which I used them and recommended to other friends building’ Kwaku, 68 years.*

According to the study result, gender also plays a role in the kind of challenge faced in the acquisition of land and building of houses. The chi-square test confirms a significantly statistical relationship between one's gender and the challenges associated with land acquisition and building. The *P-value* 0.0342 shows a strong statistical significance between the gender and the challenges associated with land acquisition and building. (See Table 5.7)

**Table 5.7: Tabulation of Acquisition Challenges by Sex**

Sex	Acquisition Challenge						Total
	Land acquisition	Limited access to affordable building materials	Limited/no Funding	No challenge	Unavailability of skilled artisans	Other	
Female	8	0	10	49	1	6	74
	53.33	0.00	41.67	55.68	20.00	60.00	49.33
Male	7	8	14	39	4	4	76
	46.67	100.00	58.33	44.32	80.00	40.00	50.67
Total	15	8	24	88	5	10	150
	100.00	100.00	100.00	100.00	100.00	100.00	100.00

First row has frequencies and second row has column percentages

**Chi-square = 12.05, P-value = 0.0342**

**Source: Survey June-July 2021**

One of the female retirees noted:

*“Being a woman when it comes to certain things is difficult. Can you imagine when I was buying land, the owner inflated the price and delayed with the land registration documents because he felt I cannot threaten him as a woman but made the males who bought from him documents as early as possible to avoid the threat and hauling before the police” (Agnes, 64 years)*

For the researcher to confirm the challenges in the acquisition of land and any other landuse concerns, an expert interview was conducted with a personnel of the Department of Town and Country Planning office located within the Aburi Botanical gardens. To maintain anonymity a pseudonym Mr. B, was used to identify the Planning Officer. There were key themes that emanated from that interview.

**1. The Elderly and the Planning of the Community;**

The officer indicated that although the department provides the spatial planning of the entire community there is no specific consideration to take into account the special needs of the elderly. He, however pointed out that the development in the community is currently outpacing their planning scheme. This trend, according to the department affects their ability

to implement emerging development concepts that will include planning to make native retired elderly migrants enjoy their life in the community.

*“As a department, we plan for the community in terms of the layout however; the major challenge is that private persons and families mainly own the lands in the area. Currently we do not factor the elderly in the planning layout of the community” (Officer B).*

## **2. Challenges with land Ownership in Aburi;**

The challenges with land acquisition is a general problem across the country with no exception to Aburi. The community continue to become attractive to many people because of the serene nature of the area and strategic location, which makes it easy to go to the national capital for any service within the shortest possible time. The demand for land in Aburi has influenced the selling price of land in the community, which tend to affect the ability of some interested prospective buyers to buy and subsequently migrate to the community. Land litigation, according to the officer, is gradually becoming a common feature within the community with increasing number of people showing interest in purchasing land within the community and the immediate environs. This high demand has made some bad individuals to take advantage of interested persons. The study finding resonates with Fosu (2021) which examined the impact of local land conflicts on land-use planning in peri-urban communities in Ghana. The findings of Fosu (2021) indicate that the deprivation of indigenes of their legitimate land underlines most of the conflict especially instances were the chiefs abuse their authority take our lands belonging to ordinary members of the community. The planning officer interviewed advised that purchasing of land either in Aburi or any other place require good due diligence before cash is dispensed.

*“There are numerous land issues in the community. The landowners mostly buy land in very large acres. The disturbing trend in the community is that some of the youth in the community usually sell those lands when they are vacant for a while. In most cases when there are issues with land, their first point of call is the police station instead of engaging the department for an informed position. Currently in Aburi, the average price of land is about GHS40,000-GHS60,000(averaging USD3,600- USD5,500) and beyond. The cost of land is on the ascendency in Aburi” (Officer, Mr. B)*

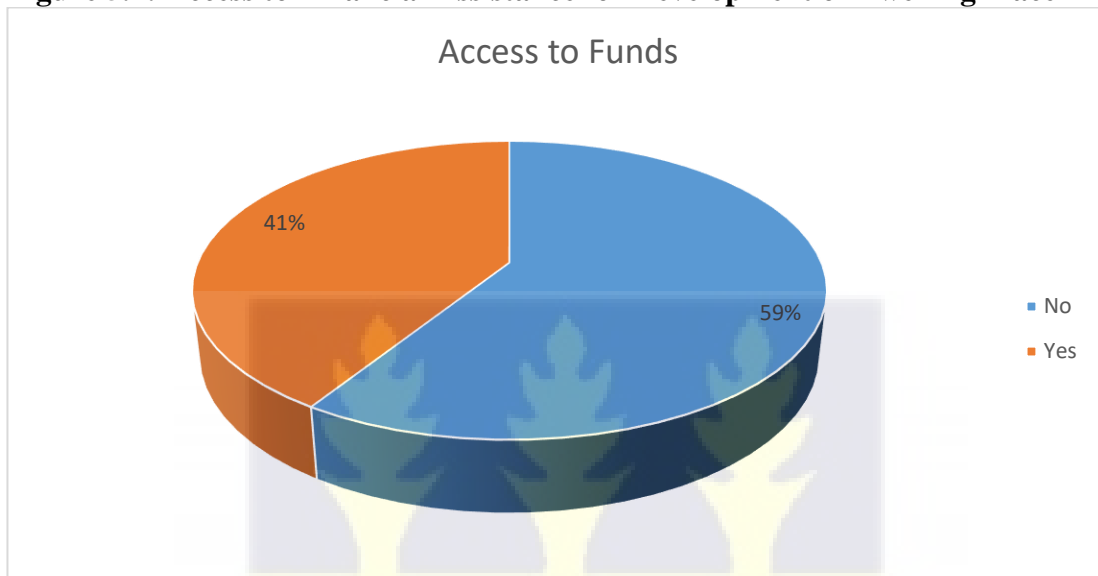
The sale of land by the youth in the community as per comment from the Planning Officer is not the norm with land acquisition in which prospective buyers engage the traditional authority. From the interaction with the expert, it confirmed that there are challenges in acquiring land. However, those who have families with land find themselves in a much better position to obtain land. The increase in the cost of land in the area put the majority of ordinary persons from acquiring land thus paving the way for affluent persons with or without family connections in the community to have access to land for development in the community.

The ascendency of land prices in Aburi currently makes it difficult for potential low-income retired migrants to migrate to Aburi. The rising prices of land in the community was confirmed when the official of the Department of Town and Country planning was interviewed. He indicated that the prices of land in the community is on the ascendency, which will make it difficult for ordinary Ghanaians to move to the community. In some instances, land is priced in dollar equivalent, which makes it almost impossible for the average person to consider migrating to the community. Although there are, some real estate companies coming up in the community the target market are the affluent Ghanaians who can afford estate house.

### 5.8.2 Access to Financial Assistance and the Source of Funds in Developing Dwelling Places

The findings indicate that approximately half (49.5%) of the respondents acquired their dwelling place through self-purchase. To understand how participants self-purchased their property the researcher probed further to know how the financing was sourced, that is either through financial institutions or from personal sources.

**Figure 5.4: Access to Financial Assistance for Development of Dwelling Place**



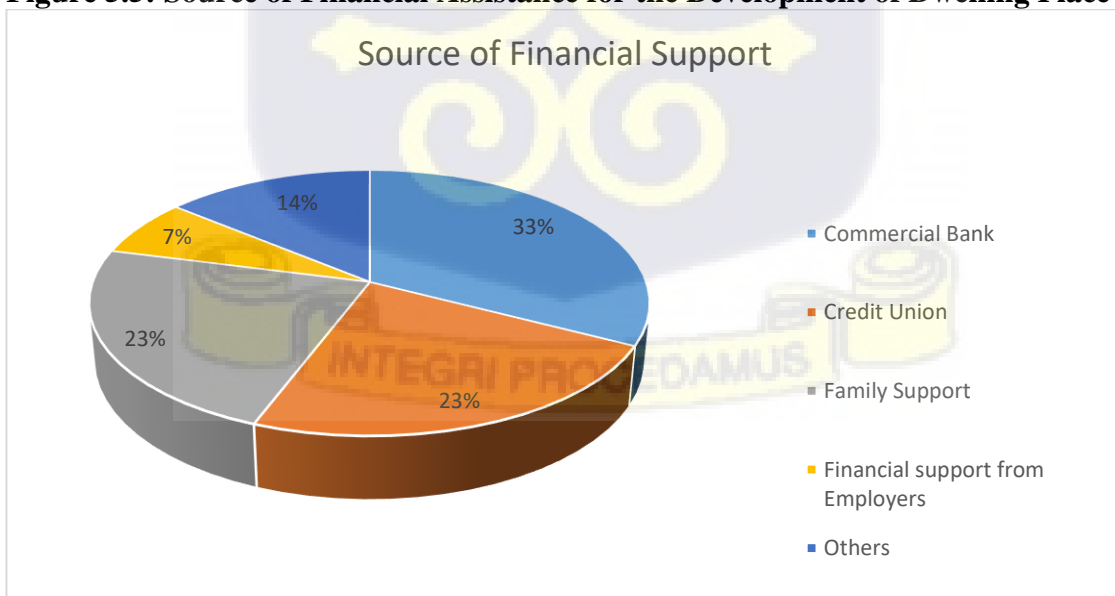
The results of the analysis show that more than half of the participants (59%) had no form of financial assistance in acquiring their dwelling place. This implies that the majority of them relied on their own income and savings over the years to develop their property. More than half (59 percent) of the participants indicated that they had no access to funds from financial institutions. Over two-fifths (41 percent) of the respondents indicated that they had access to some form of financial support in developing their dwelling place. The high cost of bank financing deters the majority from opting to use bank financing. Access to bank financing becomes more difficult for elderly in post-retirement period because their earnings may have reduced in most cases and the banks would consider the risk in terms of how old the prospective borrower is. The other factor that deters the native retired elderly migrants who wanted to rely on funds from financial institution was the requirement by financial

institution to provide some form of collateral. In most instances it was difficult to provide the security that can facilitate access to the funds for their project. The bank financing especially for mortgage financing are usually long-term and require the borrower to pay more interest over the period. This situation thus affects the ability of the borrower to meet any other form of financial access but to focus on the mortgage payment. In view of the challenges associated with using bank financing, most of the native retired elderly migrants preferred to use their own savings gradually to build over a long period.

The main source of financial assistance obtained by the respondents for securing their dwelling place in Aburi was examined. Figure 5.5 shows the various sources as indicated by the retired migrants. Almost a third (32.6%) of the funds for the development of their dwelling place was sourced from commercial banks.

The next major source of finance for developing dwelling place is through credit unions and family support, each with 23.2 percent of the elderly migrants indicating them. Financial support from employers constitutes 7 percent of the overall source of funds to retired migrants in the development of their dwelling place. In some organizations, they have some internal loan schemes that employees utilise from time to time to support building projects.

**Figure 5.5: Source of Financial Assistance for the Development of Dwelling Place**



**Source: Survey June-July 2021**

### 5.8.3 Assistance and the Source of Funds in Developing Dwelling Place by Gender

The research explored further to ascertain sources of financial assistance by gender. According to Morsay (2020), the financial inclusion continues to be a major drawback for women seeking to secure funding for their projects. In Ghana, like in most African countries, women are less likely to own their own land or property. Access to credit continues to be a setback for women who want to develop their businesses and/or develop their dwelling places. Several scholars have indicated the importance of microfinance lending to increase access of credit to women in retail business. The microfinancing demands less stringent requirements that enable women with no security cover to access credit for their businesses and to eventually develop their own dwelling places when required (Addai, 2017; Batinge and Jenkins, 2021). Concerning the commercial banks, close to three-quarters (71.4%) of the females cited it while less than a quarter (28.6%) of the men sourced funds from the commercial banks. Credit unions as a financial source was equally use by both sex (50.0%). Other financial sources such as family support and support from employers were depended upon by higher proportions among males. Females sourcing financial support from employers constitute two-third (66.7%). As opined by Jyoti, Sharma, and Kumari (2011), women are considered more trustworthy regarding financial obligations than their male counterparts, which is a reflection of the finding. However, there is no significant association  $P=0.3237$  ( $p > 0.05$ ) between gender and financial sources. The reason is that people only resort to places they are likely to get the necessary financial support in developing their dwelling place. (See Table 5.8)

**Table 5.8: Sources of Financial Assistance for Developing Dwelling by Sex**

Sex	Property Financial Assist Source					Total
	Commercial Bank	Credit Union	Family Support	Financial Support from Employers	Other	
Female	10 71.43	5 50.00	8 80.00	2 66.67	2 33.33	27 62.79
Male	4 28.57	5 50.00	2 20.00	1 33.33	4 66.67	16 37.21
Total	14 100.00	10 100.00	10 100.00	3 100.00	6 100.00	43 100.00

First row has frequencies and second row has column percentages

**Chi-square = 4.66, P-value = 0.3237**

### 5.9 Activity Status of the Elderly Migrants in Aburi

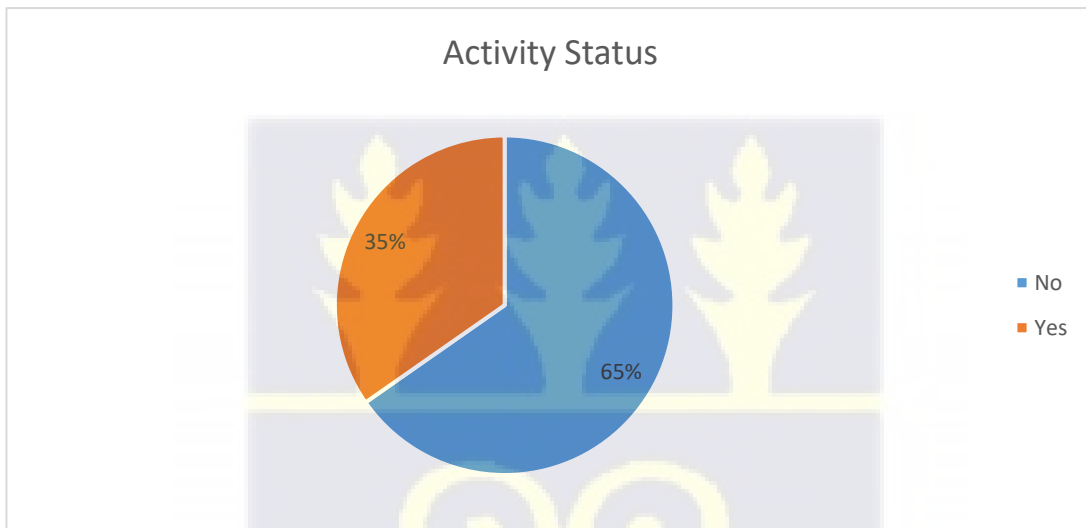
According to the results of the 2010 Population and Housing Census, Ghanaians elderly like many other African countries do not consider ageing as a limitation to participating in active economic activities as far they have the strength to continue to work. The large informal sector makes it common to see elderly persons beyond the retirement age engaged in some form of economic activity. It is, therefore, natural to see the elderly undertaking some forms of work after age 60 years until the point which they can no longer carry on because of the advanced age and the associated challenges. The census report shows that the majority of the elderly who were economically active beyond age 60 years were engaged in agriculture and some in the informal sector, which does not have any stipulated retirement age.

#### 5.9.1 Engagement in Economic Activity

The study enquired about the number of retired migrants who had some form of income generating occupation even in retirement. The question was necessary to ascertain which proportion of the respondents are economically active and those who are not economically active. The lived experiences of each will be different and the rationale behind either staying active economically or not will differ depending on the individual retired elderly migrant. The gradual increase in the life expectancy among people in Ghana implies that there will increasing number of elderly persons beyond the retirement age who will still be capable of

contributing to the human resource needs of the country with their rich experience gained over the years. The engagement in economic activity post-retirement can be a coping strategy to complement the low pension income. There are some elderlies who are economically inactive not because they do not want to be engaged but there are no opportunities for them to be employed unless they operate their own small-scale businesses. (See Figure 5.6). It shows the proportion of the native retired elderly migrants who are currently engaged in economic activity that provide some form of income post retirement.

**Figure 5.6: Proportion of the Native retired elderly migrants Engaged in Economic Occupation.**



**Source: Survey June-July 2021**

The result shows that a little more than one-third (34.7%) of the respondents said yes to the question of whether they are engaged in some form of economic activity or occupation. The remaining 65.3 percent indicated that they are not engaged in any form of economic activity that provide them with any form of income post retirement. According to GSS (2013) monogram report on the elderly, more than half (58.5%) of the elderly were economically active. The study result in Aburi does not corroborates the GSS report on the activity of the elderly. The differences in the study are that the census was done much earlier moreover the census statistics considered the overall elderly both those in the formal and informal sector compared to this study which focused on those in the formal sector. As indicated earlier, persons in the informal sector continue to work beyond 60 years. In the conceptual

framework one of the key independent variables is the respective age of participants and for this the age category of 60 years and above who engaged in formal work with mandatory retirement age of 60 years. The mandatory retirement age for those in the formal sector of 60 years and the continuous working of elderly beyond age 60 in the informal sector corroborates the assertion made by Kpessa-Whyte and Tsekpo (2020).

As indicated earlier, the proportion of retired migrants who were involved in economic activity representing 34.7 percent of the retired migrants in the study were involved in different types of economic activities as shown in Table 5.9, which shows the nature of employment in which the retired migrants are engaged.

**Table 5.9: Nature of Economic Activity**

Nature of Economic Activity	Percent
Employee	9.6
Self Employed with Employee(s)	48.1
Self Employed without Employee(s)	19.2
Casual Worker	3.8
Contributing to family Business	5.8
Other	13.5
Total	100

**Source: Survey June-July 2021**

The findings show that out of those who were economically active post retirement, 48.1 percent of the respondents are self-employed with employees while 19.2 percent were self-employed without employee(s). A further 9.6 percent are still working as employees on post retirement contracts. The study also showed that 5.8 percent and 3.8 percent worked in a family business and as casual workers respectively. Approximately fourteen percent (13.5%) of the respondents indicated that they were involved with other forms of occupations for their upkeep and that includes contract workers, petty trading and private teaching. The key information from this analysis is the number of retired migrants who are now self-employed and create job opportunities for the young in the community.

### 5.9.2 Nature of Economic Activity by Gender

The result shows a statistically significant association  $P=0.0478$  ( $p < 0.05$ ) between gender and the nature of economic activity after retirement. In terms of those involved in casual work, both the males and females had same proportion. In terms of contributing to family work, two-thirds (66.7%) of the males cited it while a third (33.3%) of the females did so. In terms of an employee and self-employed with employees, it was higher among males than females except for self-employed without employees where the females outnumbered their male counterparts. The informal sector is predominately driven by women trading different kinds of product. In most cases such business does not require much capital outlay and technical knowledge to participate in these businesses. Thus, finding resonates with Gopinath and Poornappriya's (2020) which emphasized that females are likely to start business with little capital compared to males due to their risk averse nature. The overall implication of the finding shows that gender plays a role in the type of economic activity engaged in by respondents in their retirement. In Ghana most women are engaged in the informal sector which has limited entry barriers and does not require significant financial outlay (Kpessa-Whyte and Tsekpo, 2020). (See Table 5.10)

**Table 5.10: Nature of Economic Activity by Gender**

Sex	Nature of economic activity						Total
	Casual worker	Contributing to family worker	Employee	Self-employed with employee(s)	Self-employed without employee(s)	Other	
Female	1	1	1	7	8	1	19
	50.00	33.33	20.00	28.00	80.00	14.29	36.54
Male	1	2	4	18	2	6	33
	50.00	66.67	80.00	72.00	20.00	85.71	63.46
Total	2	3	5	25	10	7	52
	100.00	100.00	100.00	100.00	100.00	100.00	100.00

First row has frequencies and second row has column percentages

**Chi-square = 11.19, P-value = 0.0478**

### **5.9.3 Reasons why Retired Migrants Engage in Economic Activity**

Even though there is a notion that retirement is a stage in the life-time of a person when he or she is to withdraw from active service and enjoy life and the wealth they have acquired over the years. Recent research findings indicate that being active in old age is important for several reasons and promotes good health (Gyasi et al., 2019). The native retired elderly migrants in Aburi indicate that they are still motivated to get economically active for various reasons. Table 5.11 shows the reasons why retired migrants continue to engage in economic activities.

In terms of the respondents who were still involved in some form of economic activity post retirement there were different reasons given by them for their continuous involvement in economic activity. The majority of the respondents, specifically 57.7 percent, indicated that they engaged in economic activity post retirement to meet their livelihood. They referred their low pension income as inadequate to meet their needs hence the need to complement by participating in economic activity. The understanding from them is that they need to work to be able to meet some necessities, which they could easily meet prior to retirement. The study revealed also that over two-thirds of the participants (36.5%) needed to engage in economic activity to enable them continue to support both the nuclear and extended families. Although in retirement, some continue to play active role in supporting the nuclear and extended family, which tend to put pressure on their finances at their current life-stage with limited incomes. A further 5.8 percent of the respondents have specified that they are engaged in an economic activity not necessarily for the money but as a way of keeping them active which improves and sustain their health condition (Gyasi et al., 2019). This mindset of the elderly migrants in Aburi is in line with the Activity theory of ageing which is built on the premise that older persons who are active tend to be more satisfied and better adjusted than older persons who are less active (Asamoah, 2017). The findings from the study on

the activity levels of elderly migrants in Aburi do not support the stance or viewpoint that the aged in the developing economies are not active compared to their counterparts in the developed countries. The result shows that the retired migrants are willing to engage in some form of economic activity to stay active post retirement. According to Bastia et al. (2022) although the contribution of the older age cohorts is overlooked in the migration-development nexus debate there is strong indication of the positive impacts of the economic and social contribution of the elderly age cohorts to the development of the local economy and society as a whole.

**Table 5.11: Why the Engagement in Economic Activity**

Why Engage in Economic Activity	Percent
Meet Livelihood	57.7
Support Nuclear and Extended Family	36.5
To Keep Fit & Healthy	5.8
Total	100

**Source: Survey June-July 2021**

The study result show that the post retirement it becomes imperative for some of the retirees to be engaged some form of economic activity to meet livelihood. The study examined the reasons why some retired migrants were not involved in any form of economic activity and their coping strategy as retired migrants. It is important to understand the distinction and the rationale behind their decisions. The lived experiences for each group are likely to be different thus the need to inquire further. Table 5.12 shows the reasons stated by the participants for not engaging in any form of economic activity.

The 7.1 percent of the respondents who formed part of those with other reasons not specified gave the following reasons to support their decision for not engaging in any form of economic activity; being old and not active any longer, taking a long-awaited rest after years

of active service, leaving off pension abroad, have no funds to start any form of economic activity.

**Table 5.12: Why no Engagement in Economic Activity**

<b>Why no Engagement in Economic Activity</b>	<b>Percent</b>
Family Support	43.9
Health Concern	27.6
No Available Work	21.4
Others (Specify)	7.1
Total	100

**Source: Survey June-July 2021**

The study results shows that family support to the elderly continue to be important for the upkeep of the elderly. The interactions with the respondents showed clearly the absence of family support would have affected their ability to survive, considering the small pensions they earned.

The health state and physical capability were considered as other reasons they could not participate in any form of economic activity. They indicated that at the present life-stage they were not physically strong enough to be involved in any form of economic activity, hence their decision not to be involved in any form of economic activity.

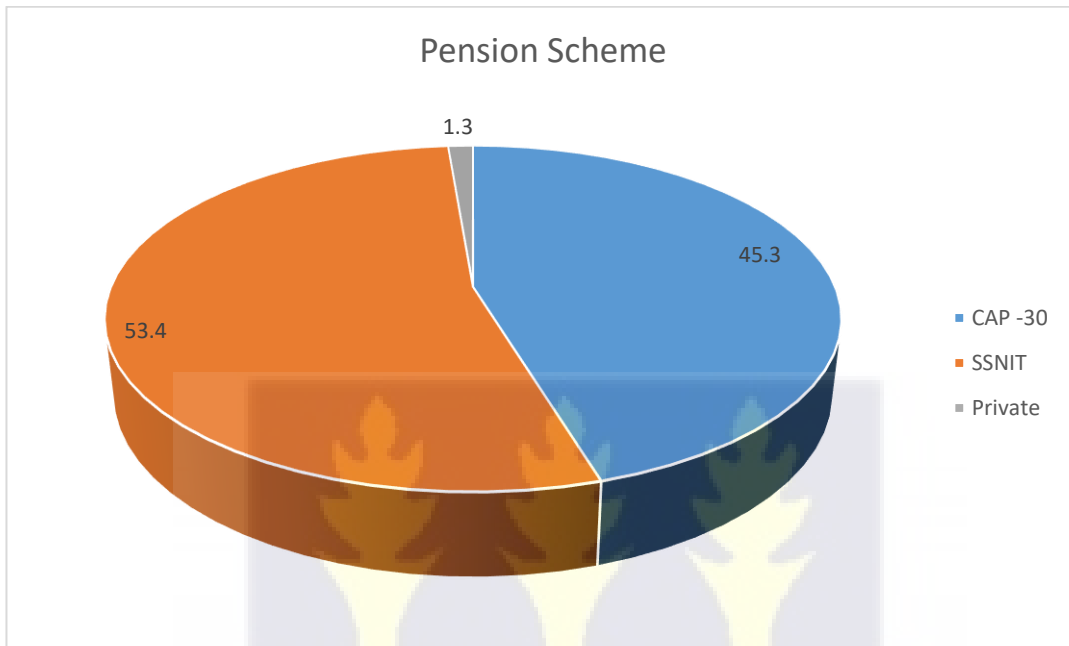
There were over a fifth (21.4%) of the respondents who indicated that they were not involved in any form of economic activity because of limited opportunity for them at their age.

### **5.10 The Nature of Pension Scheme**

The study focused on native retired elderly migrants who worked in the formal sector, the implication is that all the respondents have a particular pension scheme from which they received pension earnings. In Ghana, prior to the enactment of the new pension law; the National Pensions Act, 2008 (Act 766), the various types of pension schemes that were in

existence in the country were the CAP 30 scheme, SSNIT pension scheme and the private pension which includes the Ghana Universities Staff Superannuation (GUSS) scheme. Figure 5.7 shows the various pension schemes and the proportion of the respondents under each scheme.

**Figure 5.7: Pension Scheme Type**



**Source: Survey June-July 2021**

The results of the study shows that a little over half (53.4 percent) of the respondents are currently under the SSNIT pension scheme. Another 45.3% of the respondents are under the CAP-30 pension scheme. The findings further show 1.3% representing private pension, which includes those under the Ghana Universities Staff Superannuation (GUSS) scheme. The findings from this analysis show that those under SSNIT pension scheme form the largest percentage of the participants. However, most of them indicated that they were not happy with the benefits that they receive from the scheme. The participants under the CAP 30 comparatively to the SSNIT scheme were more comfortable with their scheme and the benefits availed to them.

Globally, as posited by Begim (2018), people on retirement or approaching retirement relied on their pensions for survival for the rest of their active life. Based on this assertion, the pension type and monthly pension income received were explored. With respect to the CAP-30 pension type, half (50.0%) of the retirees receive an income below 1,000 cedis followed by those who receive between (1,000-2,499) cedis. The rest who received 2,500 cedis and above as CAP-30 holders were less than 7%. With the private pension type, those receiving from 2,500 Cedis and above constituted half (50.0%) of the retirees while the SSNIT pension holders were close to three-fifth (56.3%) and receives below 1,000 Cedis followed by those receiving (1,000-2,499) Cedis with a percentage of 35 percent. The rest of the SSNIT pension holders receiving 2,500 Cedis and above per month were less than 10%. There is a significant statistical relationship ( $p < 0.05$ ) between the type of pension and the amount received. The implication of this finding shows that those who contributed to private pension schemes received better remuneration in retirement compared to those who depended on government pension. (See table 5.13).

**Table 5.13: Monthly pension income by Pension type**

Monthly Pension income	Pension Type			Total
	CAP-30	Private	SSNIT	
Below Ghs 1000	34	0	45	79
	50.00	0.00	56.25	52.67
Ghs 1000 - Ghs 2499	28	0	28	56
	41.18	0.00	35.00	37.33
Ghs 2500 - Ghs 4999	4	1	6	11
	5.88	50.00	7.50	7.33
Above Ghs 5000	2	1	1	4
	2.94	50.00	1.25	2.67
Total	68	2	80	150
	100.00	100.00	100.00	100.00

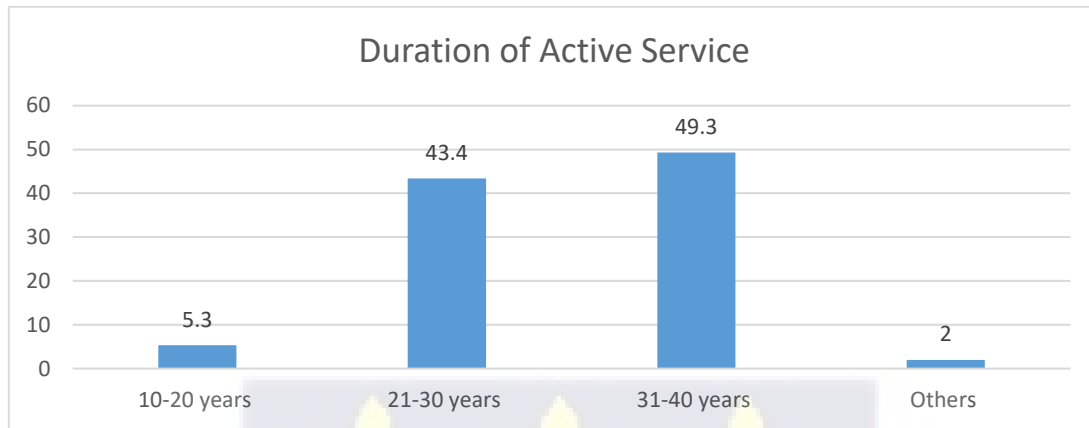
First row has frequencies and second row has column percentages

**Chi-square = 25.06, P-value = 0.0003 Source: Survey June-July 2021**

The study in trying to understand the lived experiences of retired migrants in Aburi having identified their occupation also sought to ascertain the number of years of active service undertaken by them. The duration of active service is relevant since the pension organizations namely SSNIT and CAP 30 pensioners use the number of years of

contributions as part of the calculation of pension incomes. Although the number of years contribution to the pension scheme is important the income level earned over the period will determine the likely pension earnings. SSNIT usually use the person’s best three years of contribution in the computation of their pension benefit.

**Figure 5.8: Duration of Active Service by Retired Migrants**



**Source: Survey June-July 2021**

Figure 5.8 gives a pictorial presentation of the number of years spent in active service by the retired migrants in Aburi. The findings of the study show that about half (49.3 percent) of the respondents did between 31 to 40 years of work, this followed by those between 21 to 30 years that constitute 43.4 percent with 5.3 percent doing between 10 to 20 years. Table 5.14 shows career duration and monthly pension income.

**Table 5.14: Career Duration and Monthly Pension Income**

Duration of Active Service	Monthly Pension Income				Total
	Below GHS 1000	GHS 1000 - 2499	GHS 2500 - 4999	Above GHS 5000	
10-20 years	4	2	0	2	8
	5.26	3.57	0.00	50.00	5.44
21-30 years	28	29	7	1	65
	36.84	51.79	63.64	25.00	44.22
31-40 years	44	25	4	1	74
	57.89	44.64	36.36	25.00	50.34
Total	76	56	11	4	147
	100.00	100.00	100.00	100.00	100.00

Pearson Chi2 = 20.65  
 P = 0.0021

First row has *frequencies* and second row has *column percentages*

The computation of pension income generally takes into account the number of years of contribution. The general notion is that the more years you contribute to the pension fund the more you are likely to earn. The study result shows that about half (50%) of the respondents earning above GHS5,000 had career duration between 10-20 years. Respondents earning between GHS2,500 and GHS4,999 constituted 63.6 percent and had career duration between 21-30 years. As per the formula for calculating the SSNIT pension for instance the best 36 months (3 years) average salary is used as basis in determining the pension income likely to be earned. The implication is that workers and for that matter prospective pensioners while in active service should focus more on employment that put a lot of premiums on salary as opposed to allowances which are not factored in the contribution by employers to the pension provider. Most pensioners continue to complain about low pensions because their employers preferred to give the allowances, which will require the discipline of the respective worker to save and do good investment that can provide them returns in their retirement to complement payment for the pension provider. The introduction of the second tier pension, which involves lump sum payment, provides additional funds for pensioners.

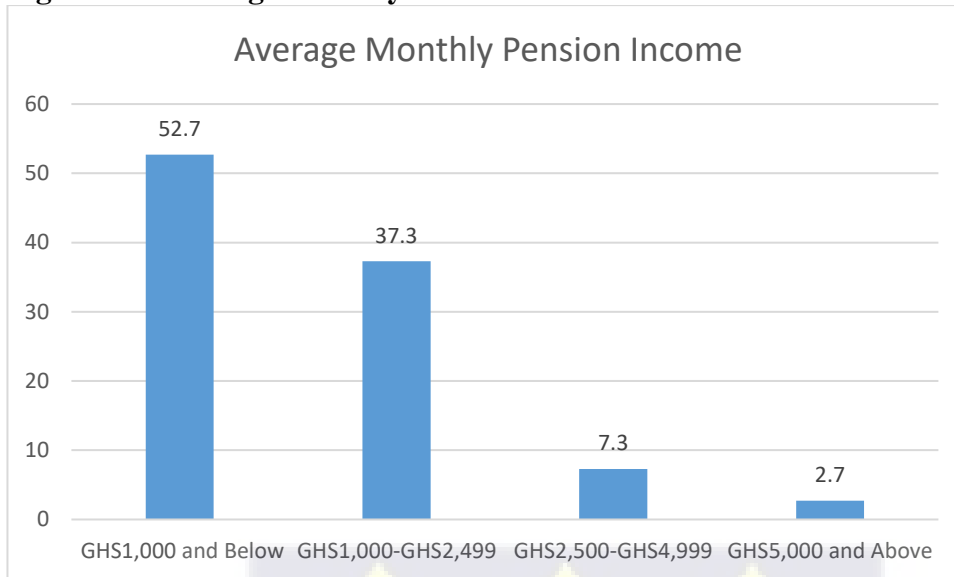
There is a significant statistical relationship ( $P < 0.05$ ) between the duration of career and monthly pension income. The associated  $P$ -value of  $0.0021$  from empirical study shows statistical significance between duration of career and monthly pension income.

#### **5.10.1 Average Monthly Pension Income**

Retirement income is essential in the life of retirees. The study enquired about pension income levels, which has a direct impact on the lived experiences of retired migrants. Retirement incomes are likely to reduce for most retirees compared to life in active employment. The exit from specific roles in the corporate world comes with the loss of

some benefit that that invariable affect their wellbeing. Figure 5 .9 gives pictorial view of the average pension income earned by participants.

**Figure 5.9: Average Monthly Pension Income**



**Source: Survey June-July 2021**

The study revealed that more than half (52.7 percent) of the respondents received pension income below GHS1,000, those who earn from GHS1,000 to GHS2,499 represented 37.3 percent of the respondents. The respondents who earned between GHS2, 500 and GHS4,999 constituted 7.3 percent. Those who earn more than GHS5,000 among the participants constituted 2.7 percent. The implication of the empirical findings on the earnings of the retired migrants is that majority of them are put in challenging circumstance that will require them depending on family support to have a positive experience as retirees. The purchasing power of the retirees continue to reduce with increases in prices of basic needs. There is the likelihood of dragging most of the elderly persons into poverty in their old age. The findings of the study in Aburi resonates with Andoh (2019) which examined the retirement income and the well-being retirees in Ghana. The result of Andoh (2019) shows that the retirement income levels have an influence on the general wellbeing of the retirees. The study further elaborates on non-financial things which complement the financial well-being.

The study also explored another important dimension by establishing the association between old age experiences and income using monthly pension income as an indicator for income poverty. A significant incidence of income or consumption poverty among older persons and their households is indicated by survey data on old-age poverty in Latin America and Africa (Barrientos, 2006). Compared to the general population, older adults typically experience greater rates of income poverty (Barrientos et al., 2003). For instance, older persons in Ecuador had a 1.5 times greater likelihood of being poor than any other age cohorts chosen at random from the community (Barrientos, 2007).

Taking into account the results of the chi-square test of association, a similar conclusion emerges as in the case of the old-age experiences and marital status. Again, comparing categories of experiences (i.e., negative and positive) with categories of monthly pension income, results reveal that even though the proportion of individuals with positive experiences (86%) is larger than that of individuals with negative experiences (14%), the differences between the categories of monthly pension income are not statistically significant. The lack of statistically significant association of monthly pension income and with old-age experiences per the chi-square results could be indicative of the fact that individuals rely on other assets (land, farm, etc.), personal or family resources, apart from pension incomes or have support from relatives for their livelihood and sustenance. This is evident from the significance of the extended family support variable presented in the regression results.

In addition, the insignificant association between old-age experiences and monthly pension income may be because of individuals' emotional wellbeing and thus lived experiences may be limited by other aspects of their temperament and life circumstances once they reach a certain level of consistent income as noted by Kahneman and Deaton (2010) (See Table 5.15).

**Table 5.15: Experience and Monthly Pension Income**

Experience	Monthly Pension Income				Total
	Below Ghs 1000	Ghs 1000 - 2499	Ghs 2500 - 4999	Above Ghs 5000	
Negative	12	8	1	0	21
	15.19	14.29	9.09	0.00	14.00
Positive	67	48	10	4	129
	84.81	85.71	90.91	100.00	86.00
Total	79	56	11	4	150
	100.00	100.00	100.00	100.00	100.00

*Pearson Chi2 = 0.97*

*P = 0.8090*

First row has *frequencies* and second row has *column percentages*

To appreciate the concerns raised by pensioners in relation to their level of pension income and the misconceptions they had on their benefits the researcher-interviewed personnel of SSNIT for expert perspective. An officer of the SSNIT office located in Mampong was interviewed. The interview confirmed some of the concerns raised by native retired elderly migrants in Aburi. More specifically the low pension earnings they receive and the challenges they go through accessing their income on monthly basis. The personal observation from the participants is that they felt frustrated with low pension incomes and the lack of transparency with the managers of their pension benefit.

As a response to the issue of low pension incomes and complaints from retired migrants the officer gave the response below;

*“Occasionally requiring updated information on their files becomes difficult. Most of them often requires reconciliation and thinks they are not receiving what they expected to have. We continue to reach out to elderly within the communities around especially at church to educate them on how we can meet their pension needs”.*

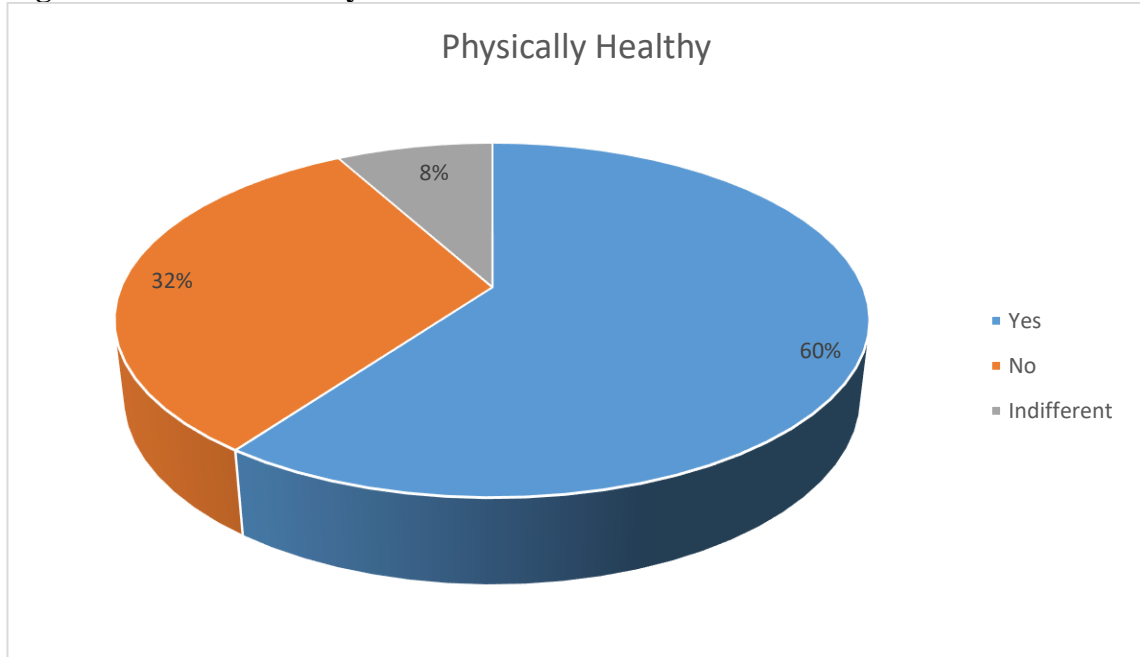
### 5.11 Health Status of Elderly Migrants

The respondents were asked to state how they perceive their physical health condition at the period of the research.

The importance of appreciating their health condition from their own point of view is to enable the researcher understand the lived experiences of the native retired elderly migrants and their coping strategies in dealing with any form of ailment they have. The implication is that for native retired elderly migrants who had some health conditions that hamper their free movement they required some form of assistance to cope. This section of the study thus directly links to the surviving strategies used by elderly migrants with physical health conditions and more importantly the social networks available to them to leverage. The research revealed that less than two-thirds (60%) of the respondents responded in the affirmative that they are healthy. The study result shows that less than one third of the respondents (32%) were not physically healthy based on their own admission. There were however 8 percent of the respondents who were indifferent and did not specify if they were physically healthy or not. In terms of the coping strategies of those who considered they were not physically healthy, they indicated that they rely on healthcare provided by the Mampong health facility. The experiences of native retired elderly migrants whether they have positive or negative lived experiences are impacted by the physical health of the individual retired migrant. Figure 5.10 shows proportion of respondents who consider themselves either physically healthy or not.



**Figure 5.10: Status of Physical Health**



**Source: Survey June-July 2021**

According to Verropoulou (2009), healthy living is a key component of the physical status of people, especially the aged. It is in this vein that the study looked at the distribution of physical health status by gender. Among the female population, those who responded yes were close to two-fifth (37.8%) while those who said no were close to half (46.0%). The female retirees who were reluctant to indicate their health status were less than a fifth of the female population. They were of the opinion that as far as they have life they are not bothered about whether they are physically healthy or not. On the other hand, their male counterparts who were physically healthy and know their status was a little more than four-fifths (81.6%) while those who responded no in that category constituted (18.4%). The finding shows a strong statistical relationship ( $P\text{-value} = 0.00$ ) between one's gender and their physical health status. The reason is that males are more likely to engage in physical activities compared to their female counterparts. (See table 5.16) According to Milanovic (2013) there is a reduction in physical activity among both the male and female which is natural with ageing. In terms of the statistical significance of relationship the record shows  $P < 0.05$  for test among males and females.

**Table 5.16: Physical Health Status by Sex**

Physically Healthy?	Sex		
	Female	Male	Total
Yes	28	62	90
	37.84	81.58	60.00
No	34	14	48
	45.95	18.42	32.00
Don't Know	12	0	12
	16.22	0.00	8.00
Total	74	76	150
	100.00	100.00	100.00

First row has frequencies and second row has column percentages

***Chi-square = 33.16, P-value = 0.0000***

### 5.12 Physical Disability among the Retired Migrants

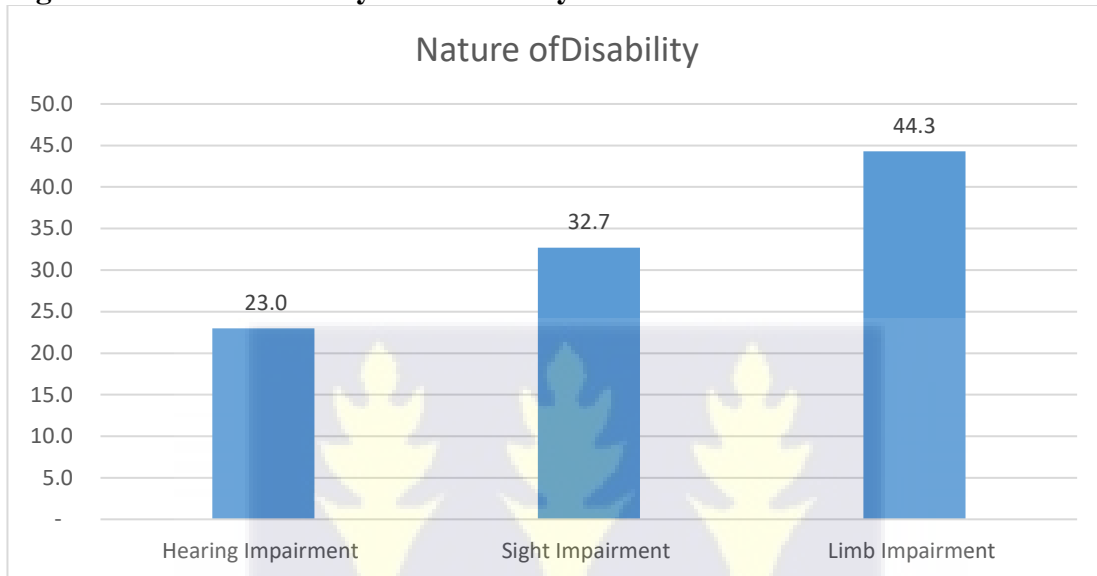
The research gave the opportunity to the researcher to observe any physical disability noticeable among the respondents. The importance of observation on the physical disability will provide the opportunity to enquire the support system available to enable them move around freely. The non-existence of any form of support system for an elderly with some of physical disability can adversely affect their lived experiences as retired migrants. The observation revealed that approximately 8 out of every 10 of the respondents' representing 80.7 percent had no obvious physical disability. There were however, 19.3 percent of the participants per observation had some form of physical disability. Although some had multiple disabilities, they indicated the main disability that affect their experiences as retired migrants.

#### 5.12.1 Nature of Observed Physical Disability of Retired Migrants

The research observation and interaction with respondents enabled the researcher to notice the various forms of disability experienced by the elderly migrants. Figure 5.11 shows the various forms of disabilities experienced by the elderly migrants in Aburi. Hearing impairments is the dominant disability with slightly higher than a fifth (23%), this is followed by limb weakness which was reported by 11.5 percent of the respondents. The

sight impairment was reported to be about a tenth (9.8 percent) of the respondents. Although the respondents that the researcher interacted with had the mentioned disabilities, none of them had an extreme condition that is to say either blind or deaf. The interaction with them shows that their physical abilities are more severe at older ages. They were, however, strong enough to articulate their experiences as elderly migrants.

**Figure 5.11: Nature of Physical Disability**



**Source: Survey June-July 2021**

In addition to the observation of the nature of disability by the respondents the researcher interacted with them for them to give other health challenges that they experience which can affect them as retired migrants. The general notion from the respondents is that they have some health challenges, which has more to do with them ageing.

### **5.13 Summary**

The chapter examined the lived experiences of the retired migrants in Aburi with specific emphasis on their living arrangements and the ownership status of their dwelling place. The study also looked at the challenges faced by native retired elderly migrants in acquiring land and building their home. The majority of the participants did not face any challenge in

securing their land for building their individual place. The use of financial institutions was not the first choice of participants in developing their dwelling place.

The chapter also examined their economic activities by the retired elderly migrants, their affiliation to specific pension scheme and their average monthly income. The majority of the participants were on monthly income below GHS1,000. This, they unanimously concluded is inadequate to meet their daily expenses.

The study revealed that access to family support during the period of retirement has significant influence on the nature of experience as retired elderly migrants. Other factors such as monthly pension income, expenses in utility and physical health condition contributed to the nature of lived experiences that is either positive or negative experience as retired elderly migrants' in Aburi.



## CHAPTER SIX

### AVAILABILITY AND ACCESS TO FACILITIES AND AMENITIES

#### 6.0 Introduction

This chapter mainly focuses on the availability of the various facilities and amenities in the community and the extent to which the elderly persons are able to access them, in view of the limitations associated with their age. The migration decision of those in the working age category focused on job opportunities. In the case of the elderly, the migration decision is amenity and facility driven since access to them can influence their experiences either positively or negatively at the place of destination which in this case is Aburi. The facilities and amenities include water, electricity, sanitation, health facilities, recreational centers and community centers. The chapter also examines the levels of expenditure on the utilities used by the retirees in their homes, the type and nature of place of convenience used and their disposal of solid and waste water; and more importantly, their access to healthcare in the community. The importance of the availability and access to the basic facilities and amenities to this study is to appreciate its effect on their quality of life as elderly migrants. The ability of integrating smoothly into the local life in Aburi is influenced by the availability and access to the basic amenities in the community.

#### 6.1 Facilities Availability in the Community

The availability of some facilities and amenities for the native retired elderly migrants are very important in assessing their wellbeing in the Aburi community. The quality of life of the respective native retired elderly migrants was examined by considering their access to basic amenities that are required for their day-to-day living. The availability of the basic amenities in the community largely influenced the migration decision of the retired elderly migrants. They were asked to provide information on the availability of facilities and

amenities in Aburi such as water, electricity, sanitation, medical facilities, recreational centers and community centers.

The results of the data analysis indicate that a little more than one-third (34.5%) of the respondents confirmed the availability of electricity in the community and less than one-third (31.7%) of the respondents also indicated the availability of portable water. (See Table 6.1) In the area of sanitation, more than one-fifth (22.2%) of them indicated the availability of sanitation services. There were 8.3 percent of them who indicated that they relied on the services of small medical facilities within the community. Most of the respondents were of the view that although they have access to a medical facility, they have to go to Mampong for that service. They were of the view that having a good facility within the community with some priority for the elderly within the community will improve their wellbeing. The respondents, however, were of the view that having a health facility within the Aburi community will be convenient to the community and more especially the elderly in the community.

The limited access of native retired elderly migrants in Aburi to health facilities is in line with the study by Wairiuko et al. (2017) which examined the health access of elderly in the informal urban communities in Kenya. According to their study, the access to health facility is influenced by socio-cultural factors such as support of the family, preference of health facility and the work ethics of the health personnel they encountered. In the case of retired migrants in Aburi, some of them preferred to use the services of traditional health attendants and self-medication as oppose to going to a recognised health facility. The implication is that although they have access to a health facility some of them indicated their choice of alternative health delivery services, that poses some risk to their health.

The proportion of the retired migrants who indicated the availability of a recreational and community center was just 2.1 percent and 1.2 percent respectively. Currently, various community meetings are done on private compounds belonging to individuals. The availability and access to the various amenities facilitates the integration process of the native retired elderly migrants in the community who are used to the availability of these amenities at their last place of residence from which they migrated to Aburi. Table 7.1 shows the availability of social services among elderly migrants in Aburi in multiple responses.

**Table 6.1: Availability of Social Services in Aburi**

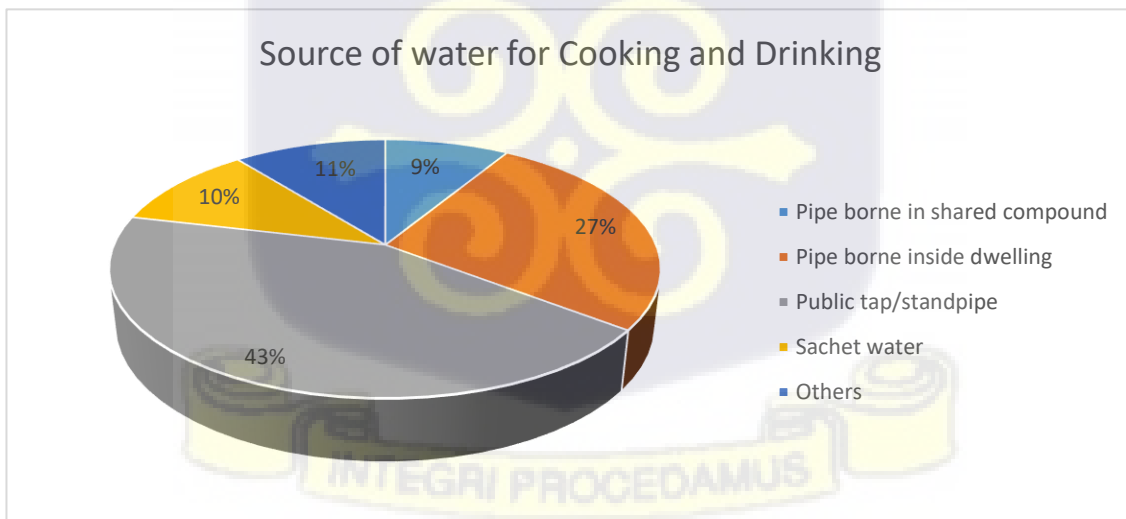
Type of Service/ Amenities	Percent	Percent of Cases
Water	31.7	91.3
Electricity	34.5	99.3
Sanitation	22.2	64.0
Medical Facilities	8.3	24.0
Recreational Centers	2.1	6.0
Community Centers	1.2	3.3
<b>Total</b>	<b>100</b>	<b>288</b>

**Source: Survey June-July 2021**

Water is one of the major amenities required by the community and it serve as a big attraction for migrants, more importantly elderly retired migrants. The source of drinking water for the elderly migrants is an important element of their wellbeing and quality of life. Figure 6.1 shows the various sources of drinking water available to the retired migrants in Aburi. The findings shows that more than two-fifths (43%) of them have access to public/standpipe water within the community (See figure 6.1). The findings also show that more than one-fifth (27%) of the respondents have pipe-borne water inside their dwelling. There were also some respondents who had pipe-borne water in the same compound but shared with others and they constituted 9 percent. Approximately 1 out of 10 of respondents (10%) relied on sachet water as source of drinking water. There were, however, some proportions of the respondents who used other sources of drinking water that constitute 11

percent, for example, boreholes. The findings from the empirical study show that access to potable water is not a problem among the elderly migrants in Aburi. In a study by Agbadi et al. (2019) on access to improved drinking water and sanitation in Ghana. It was indicated that the socio-economic factors in relation to the household have an effect on the access to improved water and sanitation and this varies from community to community. Households with heads attaining at least middle school level of education tend to have an improved access to potable water and sanitation. The assertion on the importance of educational attainment on the access to improved water and sanitation resonates with the study in Aburi that also shows that majority of the native retired elderly migrants in Aburi have educational attainment of middle school certificate and beyond. This further reflects how the level of education of the head of household can influence access to potable water and sanitation and ultimately the lived experiences of the elderly in Aburi. The empirical result from Aburi resonates with Agbadi et al. (2019) with participants having the socio-economic status that enabled them to have portable water into their homes.

**Figure 6.1: Source of Water for Cooking and Drinking**

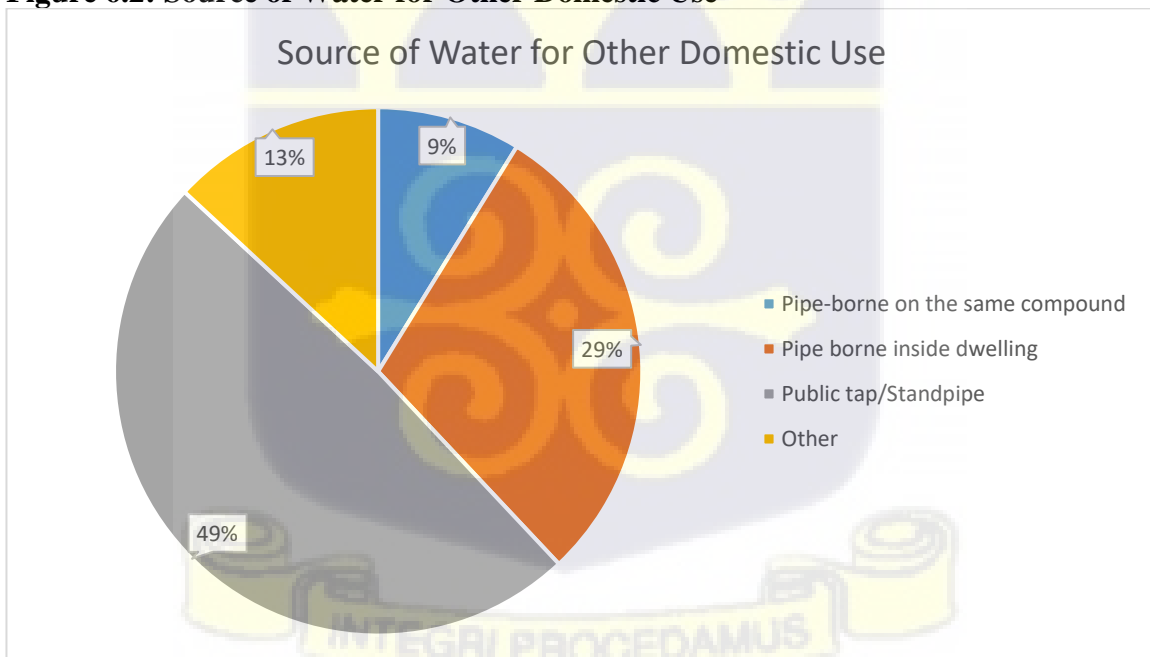


**Source: Survey June-July 2021**

In addition to access to water for cooking and drinking purposes, the elderly migrants use different sources of water for other domestic purposes, including washing and cleaning of

the household. The findings indicate that almost half (49%) of the native retired elderly migrants in Aburi use water from public tap/standpipe for domestic functions, including cooking and washing. More than one-fifth (29%) performed domestic functions using pipe-borne water inside dwelling place which are not shared with other people. There were, however, 9 percent of the respondents who said they used shared pipe-borne water with their neighbours. More than one out of every ten (13%) indicated that they use other sources of water which include the use of boreholes, rainwater and streams. Generally, the access to water resource is not a major challenge among retired migrants however irregularity sometimes create a challenge for them. This challenge resonates with Braimah and Rosenberg (2021) which indicated access to water is a challenge for rural communities but for cities the challenge is more with the irregularities of the water supply. This situation requires households to store more water when the water flows during a particular week.

**Figure 6.2: Source of Water for Other Domestic Use**



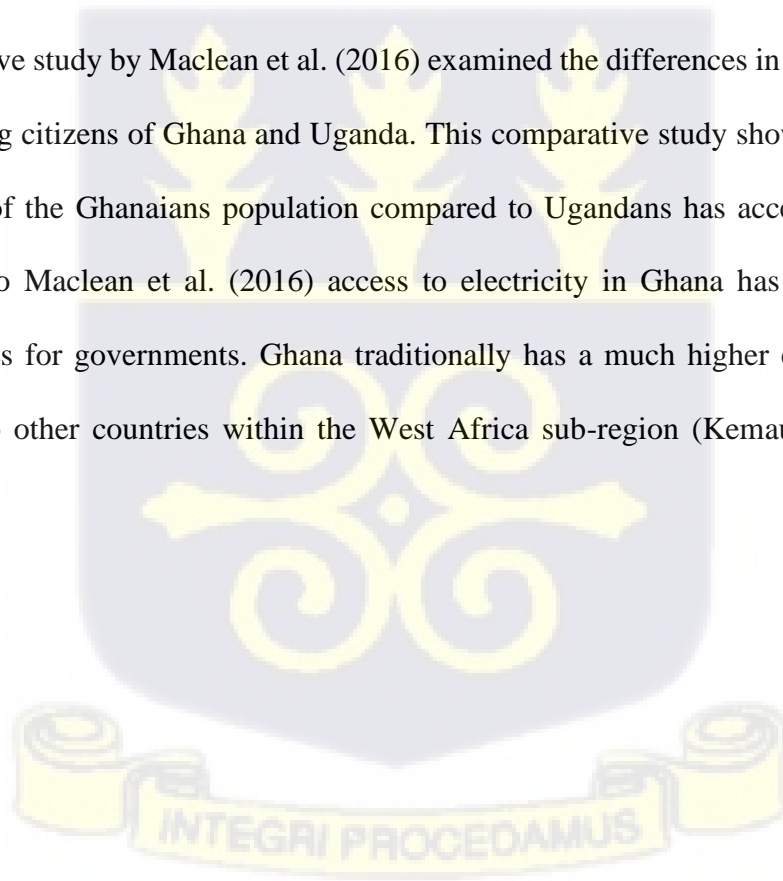
**Source: Survey June-July 2021**

### **6.1.1 Main Source of Electric Power**

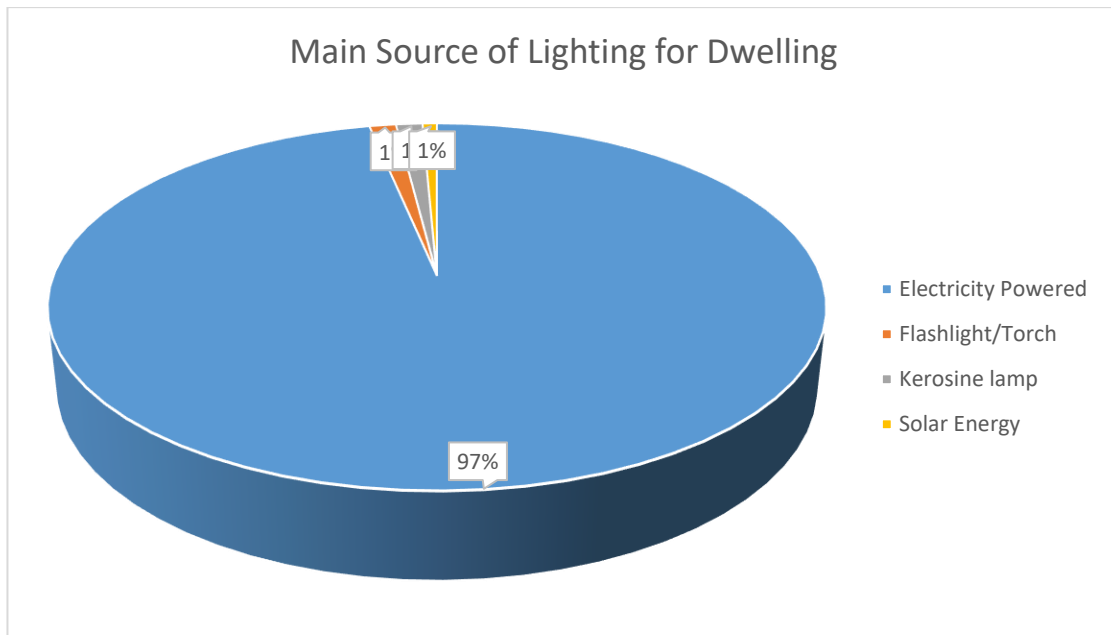
The second major amenity important to the wellbeing of the retired migrants is the energy sources available to them. The availability and access to electric power for lighting is

essential in the wellbeing of the elderly migrants in the community. The availability and access to electric power for lighting for the elderly in the community is important in view of their life stage and the need to have constant access to lighting especially, electricity for the treatment and storage of medication when needed. The findings shows that almost all (97%) of them have electricity in their dwelling place. The use of Kerosene lamp, flashlight/torch and solar energy was reported by 3 percent of the retired migrants in Aburi as 3 percent of the energy source of retired migrants in Aburi as their energy source. The high proportion of them with access to electric power in the community in itself serves as a potential attraction of the community to retirees who want serene environment with access to electric power. (See Table 6.2)

A comparative study by Maclean et al. (2016) examined the differences in access to electric power among citizens of Ghana and Uganda. This comparative study showed that a higher percentage of the Ghanaians population compared to Ugandans has access to electricity. According to Maclean et al. (2016) access to electricity in Ghana has serious political consequences for governments. Ghana traditionally has a much higher electricity access compared to other countries within the West Africa sub-region (Kemausuor & Ackom, 2017).



**Figure 6.3: Main Source of Lighting for Elderly Migrants in Aburi**



**Source: Survey June-July 2021**

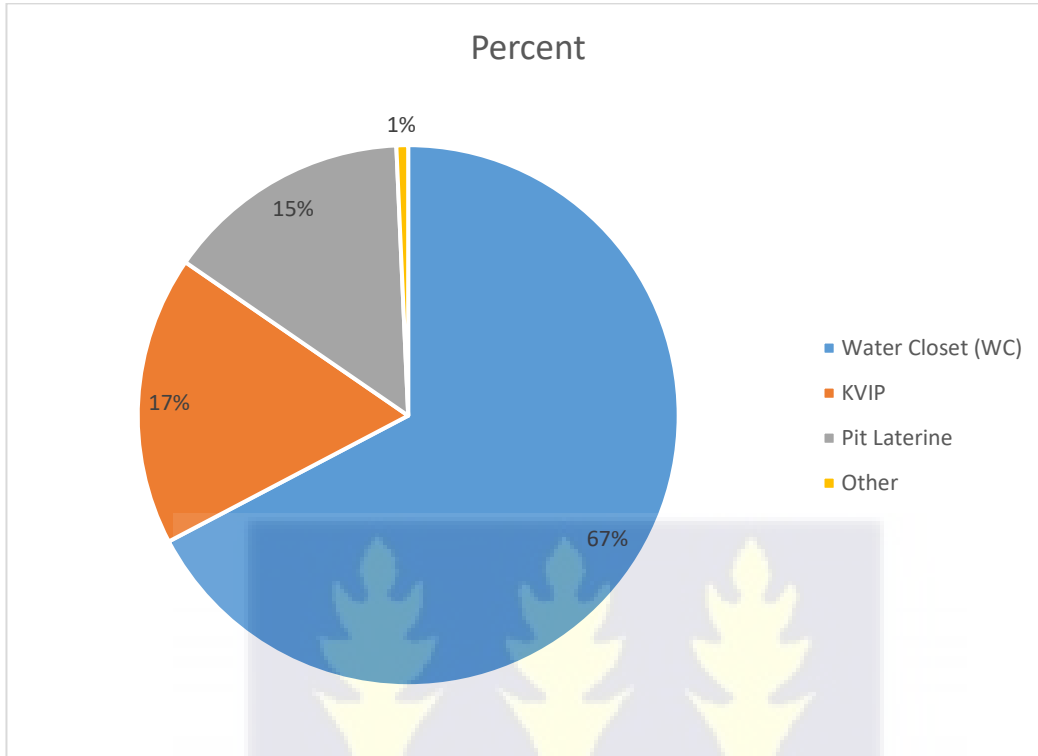
### 6.1.2 Availability of and Access to Toilet Facilities

The availability and access to toilet facility among the elderly in particular is important in the life stage of the elderly persons. As mobility of the elderly reduces due to their life-stage it becomes important to have an improved place of convenience with less challenge in physically accessing them. It can be used as a measure of the living standard and general wellbeing. The implication is that non availability and access can affect the lived experience of the elderly in the community.

The findings show that a little more than two-thirds (67%) of the respondents use water closet in their dwelling place. The use of water closet within their dwelling place, which is the most improved type of toilet facility, provides some indication of their wellbeing in the community. Lesser percentages of the respondents used Kumasi Ventilated-Improved Pit (KVIP) (17%) and pit latrine (15%) respectively (See Figure 6.4). The KVIP is the type which allows the content of one pit to compost while the other pit is in use. The pit laterine

is seen as outmoded continue to be use by the elderly in the community. The use of the pit laterine can pose some physical challenge and potential injury to the elderly.

**Figure 6.4: Type of Toilet Facility to the Elderly**



**Source: Survey June-July 2021**

Generally, access to toilet facility is an important social amenity which directly affects the well being of the elderly migrants. Equally important is whether the facility is shared with other households, which in itself can provide some pressure on the facility and thus reduce access when most needed.

The findings show that the proportion of the retired migrants that either share the toilet facility with other households and those who do not share have access to the place of convenience when needed. The results of the analysis indicate that a little over half (51%) of the retired migrants share the toilet facility with other households while almost half (49%) of them do not share their toilet facility with other households. The significant finding from this aspect of the study is that although there is access to the various toilet facilities including

water closet, which is the most improved type, a little more than half (51%) said they share the facility with other households. The implication of this is that although toilet facilities are available to them, there may be instances when they have to wait for other users in the household. The study result corroborates Simiyu et al. (2022) which indicated that it is common to see persons sharing sanitation facilities with other people within their community in Ghana.

The payment for the use of toilet facilities is not an unusual practice in Ghana. In view of this, the research sought to know the expenses the retired elderly persons make in that regard. This is important because during the period of retirement when the elderly persons have reduced income levels, any form of expenditure no matter how small can have an impact on the retiree.

The findings indicate that 77.4 percent of the respondents do not make any form of payment for using toilet facility. However, more than one-tenth (13.3%) of the respondents pay below GHS1.00 for using a toilet facility. There were others (9.3 percent) who were indifferent and did not indicate whether they pay or not and the amount involved.

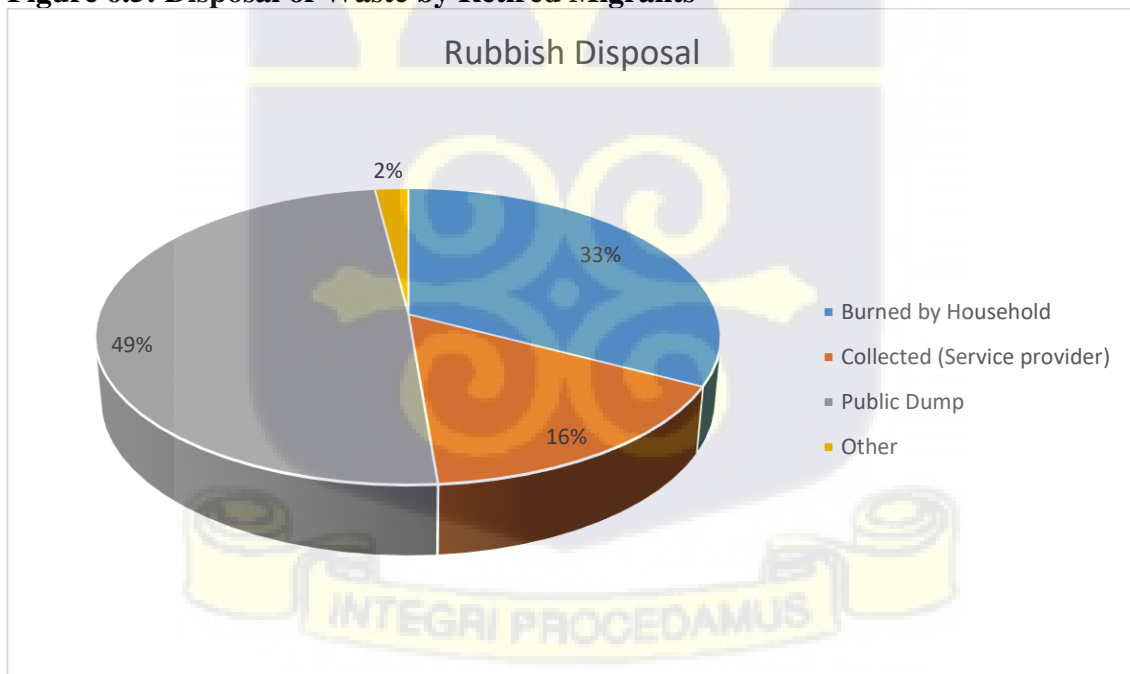
### **6.1.3 Disposal of Household Rubbish Waste by Retired Migrants in Aburi**

In the context of the study the importance of providing the conducive environment that will make the elderly migrants have a positive life experience in all aspect of their wellbeing including the disposal of household waste is important. The disposal of rubbish regularly and appropriately has an impact on the health of retired elderly migrants. A household with good environmental sanitation is good for the health of the elderly. To examine the living conditions of the retired migrants in Aburi the research sought to find out how they dispose of waste from their place of dwelling. This directly contributes to the quality of their environmental sanitation and ultimately their health condition.

The findings show that almost half (49%) of the respondents dispose their waste via public dump, with one-third (33%) of the respondents indicating that they dispose their waste by burning them close to their homes. This is comparable with the 2021 population and housing census result, which indicated that 37.5 percent of households in urban areas dump solid waste at a public dumpsite. Less than one-fifth (16%) of the respondents indicated that they use the services of service providers for the collection of waste from their homes (See Figure 6.5). Others who specified that they spread them in their farms and the rest dump them in a hole close to their homes.

The general outcome from engaging them shows that they are all particular about the disposal of rubbish in their community and ensuring the general cleanliness of the community, which is obvious when you walk through the community. The observation was made as part of the qualitative aspect of the fieldwork.

**Figure 6.5: Disposal of Waste by Retired Migrants**



The study sought to know also how the elderly migrants in Aburi dispose liquid waste that emanate from their households. The understanding of the disposal of their liquid waste gives

further insights into the hygiene condition of the native retired elderly migrants in Aburi.

The various liquid waste disposal methods as identified in Table 6.2 below.

**Table 6.2: Disposal of Liquid Waste by Retired Migrants**

<b>Disposal of Liquid Waste</b>	<b>Percent</b>
Drainage system into a gutter	20
Soak away	34
Through the sewerage system	13.3
Thrown into gutter	3.3
Thrown into the street outside	28.7
Other	0.7
<b>Total</b>	<b>100</b>

**Source: Survey June-July 2021**

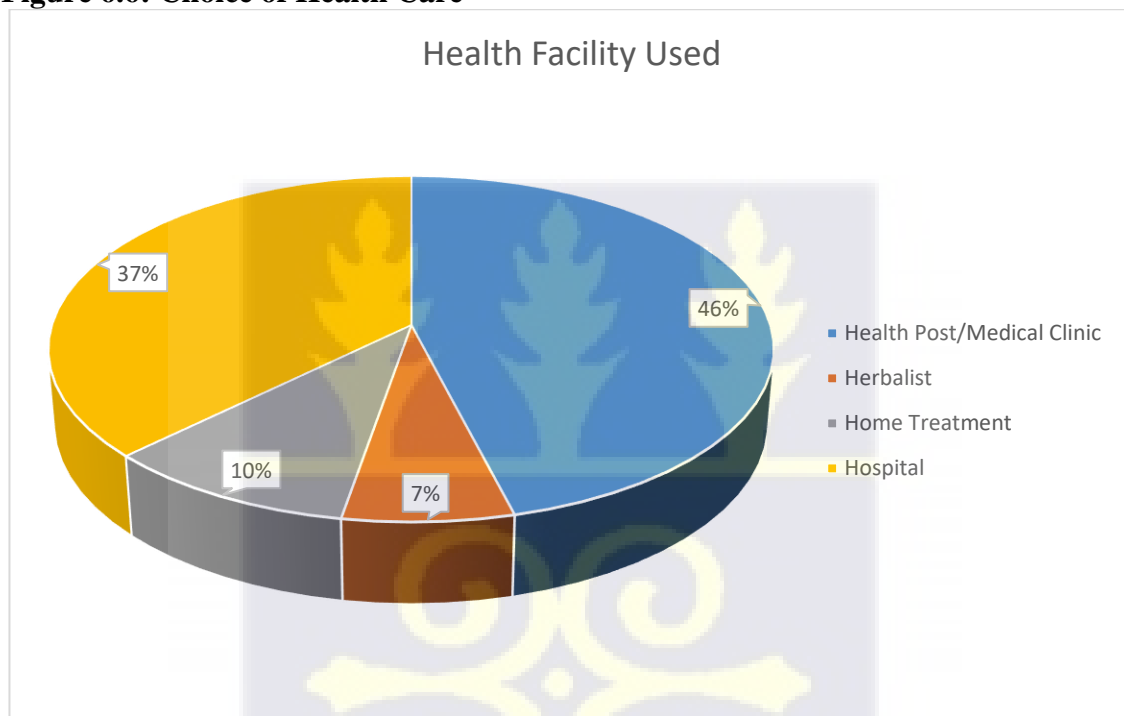
The use of the soak away in disposing liquid waste was indicated by more than one-fifth (28.7%) of the retired migrants in the study. The findings show that two out of ten (20%) of the respondents use their drains in their homes to channel liquid waste into the main gutter. The throwing of liquid waste into the main gutters constitute 3.3 percent with a further 0.7 percent of the respondents using other liquid disposal, which they find convenient.

#### **6.1.4 Nature of Health Facilities Available to Elderly Migrants in Aburi**

Ageing is a life stage that naturally comes with some form of health concerns, which implies that, the availability and access to medical care is critical for the wellbeing of the elderly migrants. Research participants were asked to indicate their place of medical care when they are ill. The findings show the various health care options that the retired migrants use when they are ill. The use of the health post/medical clinic is the health care facilities used by most of the respondents. The findings indicate that more than two-fifth (46%) of the respondents use the health post/medical clinic (See Figure 6.6). The percentage that uses of hospital by in the event of sickness is more than one-third (37%). The study also revealed that 10 percent relied on home treatment and 7 percent dependent on herbal treatment when ill. A further 3 percent indicated that they practice self-medication as oppose to visiting a health facility. The general conclusion on the health delivery in the community is to have a

hospital within the community that can meet their health needs without them travelling out of the community in the event of an emergency. In terms of the nature of health facilities the elderly migrants both the native and non-native were of the view that they relied a lot on the health service centers their previous employers made provision for them and their families. In retirement not all of them still had access to that health benefit they had earlier in their active career as such they had to resort to any form of health facility that is in close proximity to them.

**Figure 6.6: Choice of Health Care**

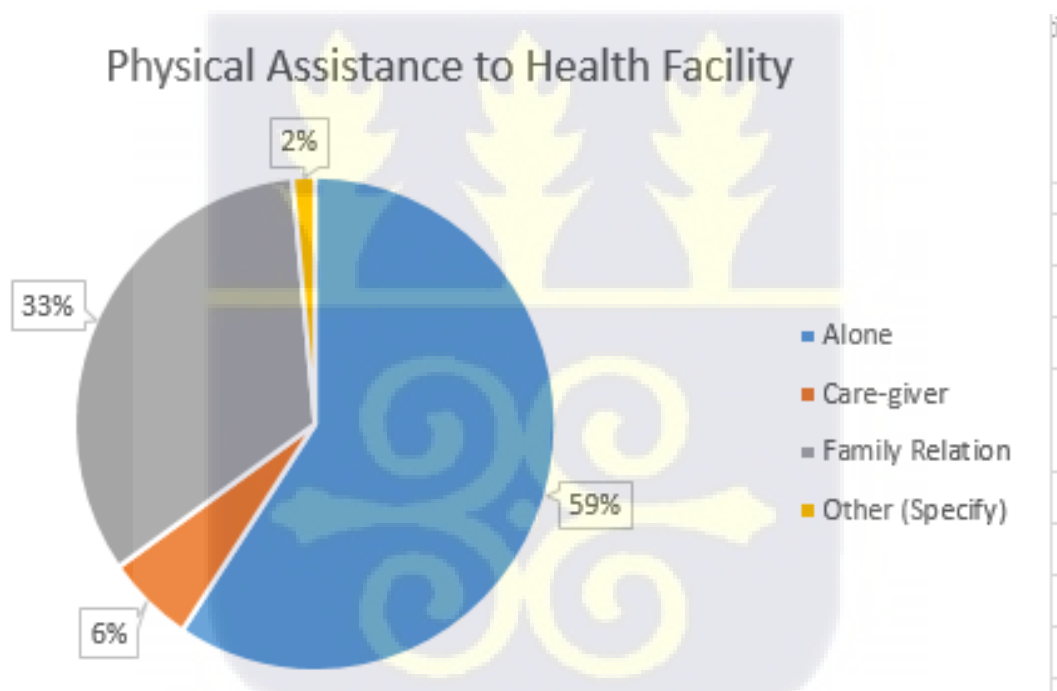


**Source: Survey June-July 2021**

The physical assistance to the health facility and the care provided to take elderly migrants to seek health care is very important. In view of their life-stage and reduced mobility moving to the health facility may require physical assistance. Elderly migrants who have challenges with their mobility are limited in getting access to health facility at the right time and moment, this can affect their lived experiences as retired elderly migrants. More than half (59%) of the respondents indicated that they attend to the health facility alone without any form of assistance. A further one-third (33%) of the respondents indicated that they attend

the health facility through the assistance of family relations. The research also showed that 6 percent of them were sent to the health facility by caregivers. The others, which constitute 2 percent of the respondents, specified that their children take them to the health facility when ill. The proximity to the health facility continues to be an important factor which the participants believe will go a long way to have a positive impact on their lived experiences as retired migrants in Aburi. The conclusion from this finding is that care provided by family in general in ensuring that the elderly are taken to the clinic, to a large extent enhances their lived experience as retired elderly migrants. Figure 6.7 below gives a pictorial presentation of who assist the native retired elderly migrants to the health facility when ill.

**Figure 6.7: How the Elderly Migrants gets to the Health Facility**



**Source: Survey June-July 2021**

The elderly migrants indicated that they attend different health facilities both within the area and outside the community, depending on the degree of sickness. Table 6.3 shows the time taken by various elderly migrants to get to the health facilities either within or outside the community. The findings show that more than half (56%) of the respondents take between 15 and 30 minutes. The research also revealed that less than one-third (30%) of the

participants use less than 15 minutes to get to their respective health facility. The participants who use health facilities outside the community indicated that it takes from 30 minutes to an hour to get to their health facility mainly in the city for specialized care. The average time required by the retired migrants to reach the health facilities gives an idea of the average time required by native retired elderly migrants to get to the health facility in the event of an emergency. The longer the time it takes to the facility the likelihood of life being prematurely lost. The period in their life-stage in itself places most of the retired migrants in a difficult situation of moving around freely. This has a negative implication for them to reach the health facility alone; and they reach there with extreme difficulty. The general conclusion from respondents of the study is that having health facilities in close proximity will be ideal situation and will influence their lives positively as retired migrants in Aburi. The study finding on the importance of proximity to health facilities resonates with the findings of the study by Buor (2003) indicated that the distance to the health facility is the most important factor that influences the use of the health facility. The study was conducted in the Ahafo-Ano South District in Ghana. The recommendation of Buor (2003) was to reduce the distance one travels to a health facility which is in line with the recommendation of this study that support close proximity of health facility to users especially the elderly.

**Table 6.3: Time taken to the Health Facility**

<b>Time Frame</b>	<b>Percent</b>
Less than 15 minutes	30
15-30 minutes	56
30-45 minutes	7.3
45 -1 hour	6
Over 1 minutes	0.7
<b>Total</b>	<b>100</b>

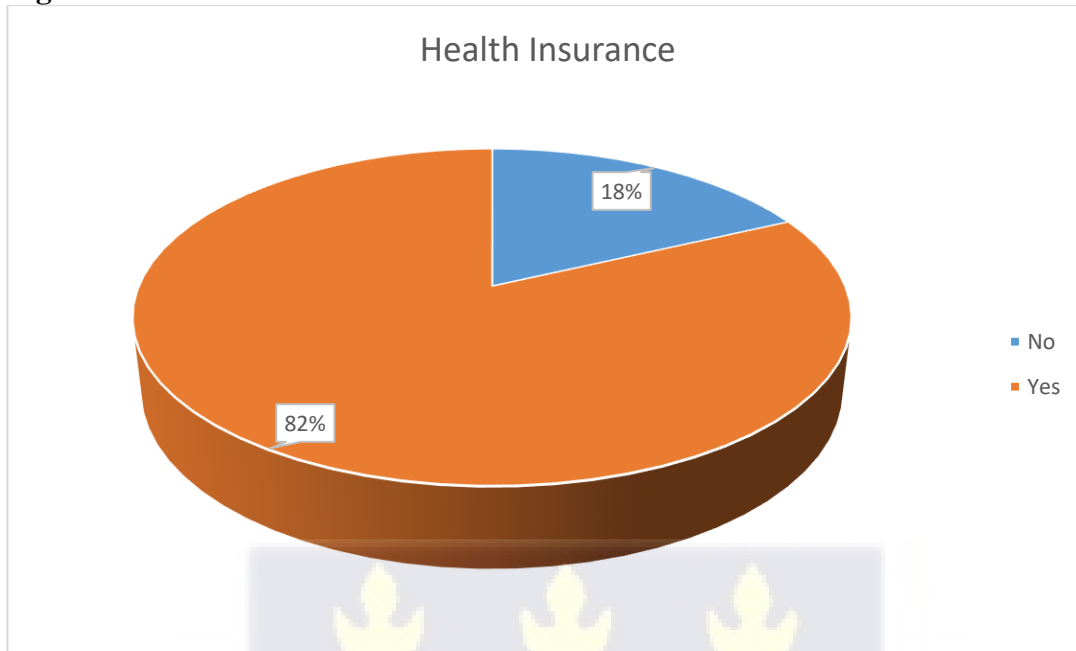
**Source: Survey June-July 2021**

### **6.1.5 Health Insurance Access**

The study also examined whether elderly migrants in Aburi had any form of health insurance. This information is necessary to help ascertain how they manage the bills for their health needs. The findings of the research revealed that 82 percent of the respondents have some form of health insurance with less than one-fifth (18%) indicating that they do

not have any form of health insurance. Figure 6.8 shows the proportion of elderly migrants on health insurance.

**Figure 6.8: Access to Health Insurance**

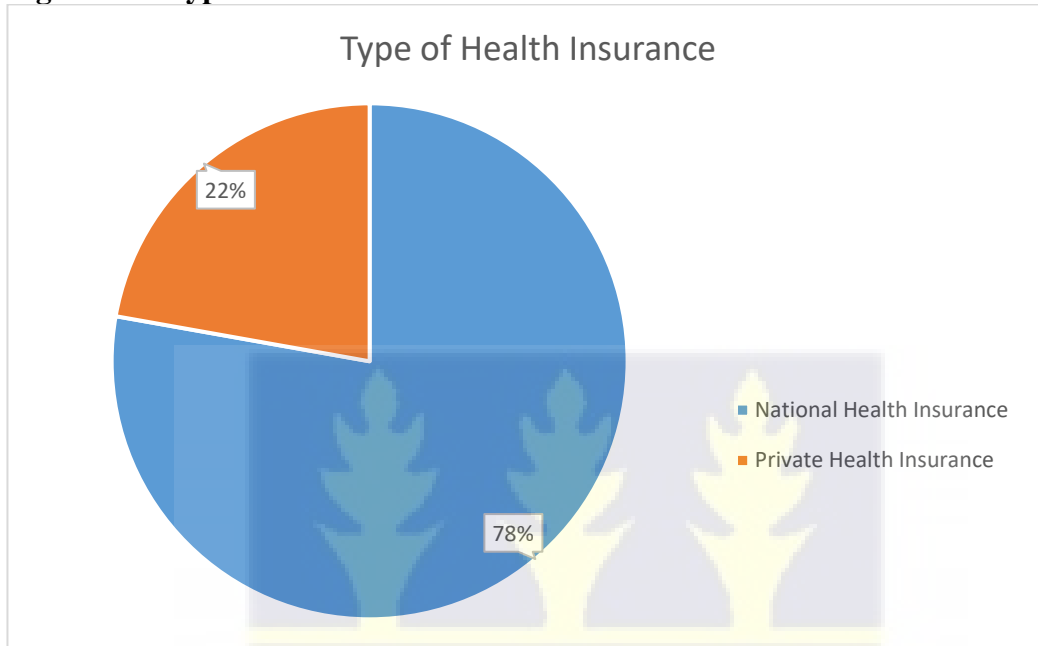


**Source: Survey June-July 2021**

The majority of the native retired elderly migrants interviewed had some form of health insurance, which in itself is a good indicator of some cover for their health. The findings indicate that 78 percent of the respondents have National Health Insurance, with holders of Private Insurance constituting more than one-fifth (22%). The findings of the study are consistent with Amarteifio et al.'s (2022) indicates that finding that a substantial proportion of the Ghanaian population, including the aged have subscribed to the National Health Insurance Scheme (NHIS). The increase in the patronage of health facilities is influenced by the use of health insurance that facilitate their access to medical care. According to Van Der Wielen et al. (2018) those engaged in the formal public sector are more likely to use the NHIS, this assertion reflects the empirical study results from native retired elderly migrants in Aburi which had retired migrants who worked in the formal sector. Although the NHIS is to provide some relief to the elderly and provide some form of cover for the elderly in Ghana it has not achieved the overall objectives. The unfortunate situation with the NHIS is that there are some major health conditions and medications, which are peculiar to the

elderly but not covered by the scheme. The implication is that most pensioners have to use their low pension incomes to purchase the required medication, which affects their disposable income and ultimately their lived experiences. According Braimah and Rosenberg (2021) the National Health Insurance is free only for the elderly persons 70 years and above. (See figure 6.9).

**Figure 6.9: Type of Health Insurance**



**Source: Survey June-July 2021**

## 6.2 Summary

The chapter answers the research question on access of the elderly migrants to social services and amenities.

The findings indicate that the community generally has access to the various types of social amenities such as water, electricity, sanitation and medical care. The respondents generally shared the idea of the authorities locating a community clinic within Aburi Township to meet their local health needs and make accessibility much more convenient for them, especially during emergencies.

The percentage the elderly migrants with access to potable water and electricity among the elderly migrants in Aburi is high. The high access to improved potable water and sanitation

is driven by the educational attainments of retired migrants, which were mainly above middle school certification. The major concern was consistent with increase in the utility bills, which negatively affected their disposal income as pensioners and ultimately their wellbeing. The conclusion from the findings is the importance of city authorities ensuring elderly persons within the community have access to amenities that make their later life comfortable.



## CHAPTER SEVEN

# COPING STRATEGIES AND PARTICIPATION IN COMMUNITY ACTIVITIES BY THE NATIVE RETIRED ELDERLY MIGRANTS IN ABURI

### 7.0 Introduction

Ageing is a stage in life that comes with some level of reduction in physical strength and health challenges. The life stage of retirement and more importantly migrating at this advance age requires some form of coping strategies to help the native retired elderly migrants go through the challenges that come with their age. This chapter basically, is on how the elderly migrants in Aburi cope with life as retired migrants and the various networks they leveraged on in the host community. The living arrangements and social networks available to them are examined. The study ascertained their level of involvement in community activities within the community and the various government interventions available to the elderly, the gaps and the expectations of retired migrants from governments to make life comfortable for them as retired migrants.

### 7.1 Description of Living Arrangements for Retired Migrants

The living arrangements for elderly person's, specifically the native retired elderly migrants is of interest to this study. The findings revealed that more than one-fifth (24%) of the respondents lived with their spouse which in itself is a good indication of a good support system among the spouses in their advanced age. The findings also show that 22 percent of the respondents live with their children (biological and non-biological children). Living together with the children ensures the provision of the required care for them and provide some safety net for them when there is any health emergency and assistance for daily activities. There are instances when the elderly may leave with children but may receive

the required care needed due to varying circumstances which per the Ghanaian culture is alien since the young take care of the elderly in their old age. In reality not all elderly persons have the comfort of their children and family around them to provide them the care they require during their old age. In Ghana like most developing countries, the formal care system for the elderly is not common as such most rely on the informal family arrangements. In the study by Van der Geest (2016) in Kwahu-Tafo it was revealed that some elderly persons were abandoned by children. The study also shows that about one-fifth (19.3%) of the respondents live with the nuclear family. This implies that the native retired elderly migrants live together with the spouse and biological and non-biological children. The study indicates also that 1 out of every 10 (10%) of the native retired elderly migrants live alone. According to the GSS report on the elderly in Ghana, those in the age category 65-69 who stay alone form 9% of the elderly population aged 60 years and over enumerated at 2010 Ghana Population and Housing Census. Those in the age category 75-79 had 11.4 percent living alone (GSS, 2013).

Living alone at this advance age in itself brings some burden on the elderly which requires them looking out for alternative ways of coping with life after retirement. The neglected elderly persons left on their own face numerous challenges as shown by the work of Nkansah et al. (2021). A participant gave a narrative of his lived experience living alone in Aburi. Strategy as a retired elderly migrants.

*“Unfortunately, I leave alone with nobody around. My wife died some few years back and have been alone since, I have a person who clean my house for me weekly and prepare food for me most times. This arrangement was initiated by my son based in the U.K” Kwame 72.*

A further 12 percent and 4.7 percent respectively lived with other relatives and non-relatives to support them with their daily living activities in their dwelling place. Other respondents

specified that they lived with extended family and grandchildren. This assertion from the empirical study resonates with findings from the 2013 monograph report on the elderly in Ghana. The report indicates that less than a tenth (8.3%) of the elderly in Ghana are most likely to receive support from the extended family (GSS, 2013).

**Table 7.1: Living Arrangements and Support System in their Dwelling Place**

<b>Living Arrangements and Support System Available at Dwelling Place</b>	<b>Percent</b>
Brother/Sister	0.7
Child(son/daughter)	22
Living Alone	10
Non-relative	4.7
Nuclear Family	19.3
Spouse(wife/Husband)	24
Other relatives	12
Other	7.3
<b>Total</b>	<b>100</b>

**Source: Survey June-July 2021**

The study shows that spousal support system in the living arrangement of the elderly is slightly above one-fifth (20.7%). Children (34.7%) and the extended family (24.8%) constitute the largest sources of support. In-house caregiver support system is used by approximately a tenth (9.9 percent) of the retired migrants. A further 10 percent indicated they live alone and do not have any form of support system. The study result shows that care support from children and assistance from the extended family is a strong coping strategy among retired migrants in the study area. According to Van der Geest's (2016) a study on the elderly in Kwahu-Tafo in the Eastern region it indicated that most families reciprocate care giving to the elderly based on the actions of the individual and care he/she provided when economically active. The notion is backed by the Ghanaian adage that indicate that as parent take care of children to grow their teeth they also must care for their parent to lose their teeth in their old age. According to Aboderin (2004) the support from families to the elderly continue to decline in Ghana and other African countries. The trend has resulted in large numbers of the elderly persons exposed to urban poverty. The reduction of care to the elderly has been partly attributed to some constraint by the youth to provide for them and the weakening of the traditional values resulting from the adoption of western

lifestyles and cultural values. According to Maleku et al (2022) later life migration brings about some socio-economic challenges that will require support usually from the available network. In the study by Maleku et al (2022) the older migrants to the United States had to rely very much on the family ties around them cope with the challenges of migrating into a new environment. This finding resonates with the study in Aburi which shows the importance of family ties in having positive lived experience.

The ageing policy of the country formulated more than a decade ago although acknowledges the growing elderly population and the challenges they go through its implementation has not received the political will needed to execute its content to the benefit of the elderly in Ghana.

**Table 7.2: Coping Mechanism with the Type of Living Arrangement**

<b>Coping Mechanism for Elderly Migrants</b>	<b>Percent</b>
Spousal Support	20.7
Children Support	34.7
Extended Family Support	24.8
In-house care-giver	9.9
Other	9.9
<b>Total</b>	<b>100</b>

**Source: Survey June-July 2021**

Table 7.3 further information on coping strategies available to retired migrants taking into account the sex of the respective retired migrants. (See Table 7.3).



**Table 7.3: Tabulation of Living Arrangement Coping Mechanism by Sex**

Living Arrangement Coping Mechanism	Sex		
	Female	Male	Total
Children support	12 16.22	18 23.68	30 20.00
Children support & Extended family support	10 13.51	0 0.00	10 6.67
Children support, Extended family support & In house care giver	3 4.05	1 1.32	4 2.67
Children support & In house care giver	1 1.35	3 3.95	4 2.67
Extended family support	20 27.03	3 3.95	23 15.33
In house care giver	2 2.70	9 11.84	11 7.33
Spousal support	8 10.81	7 9.21	15 10.00
Spousal support Children support	3 4.05	9 11.84	12 8.00
Spousal support & Children support & Extended family support	3 4.05	13 17.11	16 10.67
Spousal support & Children support & Extended family support & In house care giver	0 0.00	1 1.32	1 0.67
Spousal support & Extended family support & In house care giver	0 0.00	1 1.32	1 0.67
Spousal support & In house care giver	0 0.00	1 1.32	1 0.67
Other	12 16.22	10 13.16	22 14.67
Total	74 100.00	76 100.00	150 100.00

First row has frequencies and second row has column percentages

**Chi-square = 42.70, P-value = 0.0000**

According to Datta et al. (2007), the aged have always adopted coping mechanisms for their survival, especially in developing countries where social structures are very limited. Exploring this with respect to gender, it was evident that out of the female population and in ranked order, the extended family support (27.0%), child support and other support (16.2%) and spousal support (10.8%) were the major coping mechanisms relied on by female retirees. In terms of the male's perspective, the finding shows that a large proportion (23.7%) relied on children support followed by spousal, and extended family support (17.11%) as well as other support such as friends (13.2%). The deduction made out of the

finding is that familial support is an important coping mechanism relied on by the aged. This is supported by works done by Babu (2013) on support systems for the aged where the author posited that in African and other developing countries, the aged relied on their family relations for both economic and social support for survival. In a comparative study by Lee et al. (2020), it examined the quality of life of the elderly in low and middle income countries including Ghana, South Africa, China, India and Russia. The comparative study showed that gender differences reflect the quality of life of the elderly because of the role each of them plays in decision making. According to Lee et al. (2020), South Africa elderly population with family support had a positive association with the quality of life more especially among the elderly females compared to the other countries in the study. The chi-square test result shows a significant association ( $p < 0.05$ ) between coping mechanisms and gender. The associated empirical findings is that there is a strong statistical significance at  $P=0.000$  which reflect the coping mechanism in relation to the sex of the elderly migrants. The use of social networks as a coping strategy was examined by the study. The native retired elderly migrants engaged in the research indicated that they are involved with a number of social groups including the pensioners associations, faith-based organizations and community-based organizations with others and also specifying that they are members of credit unions. The findings of the study show that more than two-fifth (48%) were involved with pensioners association and 41.3 percent were involved with faith-based organizations. The findings indicate that 7.7 percent of respondents are actively involved with activities of community-based organizations to keep them active. The willingness of the native retired elderly migrants in the study area to belong to a social group resonates with the activity theory of ageing as compared to the disengagement theory of ageing. The narrative from the elderly migrants in Aburi shows that they are active and socialize within the community and not disengage as premised by the disengagement theory of ageing which

state that the elderly especially those in developed economies like Ghana disengage in their old. The native retired elderly migrants showed commitment to their social groups and the desire to stay active in their old age by attending events organized by their social groups. The attraction to the specific social group is underlined by the opportunity to associate with their age peers and obtain mutual support.

The findings on how the native retired elderly migrants in Aburi leverage on the social networks available to them as a coping strategy is underlined by the social network theory adopted in this study. The elderly migrants in Aburi apply the various types of social capital, which includes the bonding, bridging and linking social capital. This includes them using the assistance of family and friends to facilitate their integration process in the community, which is essential for their wellbeing.

**Table 7.4: Type of Social Network Groupings**

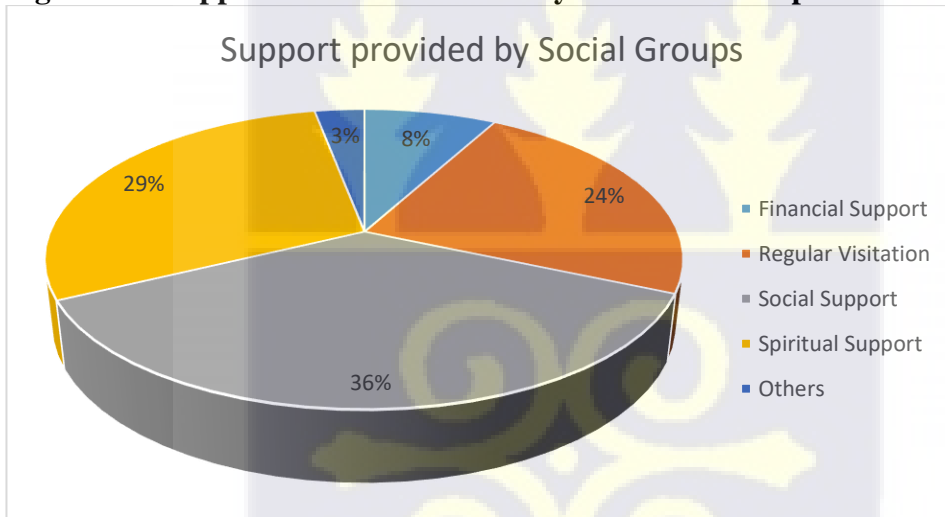
<b>Social Groups</b>	<b>Percent</b>
Pensioners Association	48.0
Faith Based Organization	41.3
Community Based Organization	7.7
Other	3.0
Total	100.0

**Source: Survey June-July 2021**

The various social groups provide some form of support to their members. The study, to ascertain the benefit derived by associating with the various social groups, inquired from the participants the various benefits. The result of the findings shows that more than one-third (36.3%) of the respondents indicated that they obtain social capital by being associated with the social group. This implies they widen their social network through meetings and interaction from other elderly migrants in the community. The study also revealed that more than one-fifth (29.2%) of the respondents rely on the social group for spiritual support. A further 23.5 percent said that they benefit from the regular visitation from the group that

inspire and encourage them to stay strong and healthy as they age. The findings also indicate that 8 percent of the respondents said that they get some financial support from the association in the form of donations and assistance when the need arises. According to them, members are levied monthly dues, which they use to support members occasionally when support is required. Others specified however that they obtain some allowance as executive members for phone calls to facilitate regular contact with members especially those whose physical mobility is limited because of their age. They also do regular physical visits to peers who are home to encourage and support them. They concluded that the associations need assistance from the Government to meet the needs of members. Figure 7.1 shows the various forms of support services provided by the social groups.

**Figure 7.1: Support Services Provided by the Social Group**



**Source: Survey June-July 2021**

The study shows that more than two-third (71%) of the retired migrants in Aburi are members of a social network group while less than one-third (29%) are not part of any social network group.

Patronizing community groups or social groups, according to Zhou (2005), helps the aged to be emotionally, psychologically, and physically stable due to programmes initiated by these groups or associations. It was under this premise that retirees were asked whether they

belong to or are members of any social or community groups in terms of their sex. Among the female population, more than half (52.4%) were members of the social group while the rest were not. According to some of the respondents, the females patronise religious groups while the males prefer hometown or fitness or educational groups. The findings show clearly that there is a general desire by both elderly men and women migrants to associate themselves to social network group. The clear distinction between the men and women from the study shows that while most of the women concentrate more on the religious groups such as ‘Women’s Fellowship’ and groups the men tend to join many other social groups. The findings of the study indicate chi-square of 6.40 and *p-value of 0.0114*. There is therefore a significant association ( $p < 0.05$ ) between gender and being a member of a group. (See Table 7.5)

**Table 7.5: Tabulation of Social Group Membership by Sex**

Social Group Membership	Sex		Total
	Female	Male	
No	10	5	15
	47.62	15.63	28.30
Yes	11	27	38
	52.38	84.38	71.70
Total	21	32	53
	100.00	100.00	100.00

First row has frequencies and second row has column percentages

**Chi-square = 6.40, P-value = 0.0114**

## 7.2 Participation in Community Based Development Activities

A section of the native retired elderly migrants interviewed indicated that as part of their coping strategy they are involved with community-based development activities, which tend to make them active. The question on their decision to either associate or not with community-based development activities was ascertained. The findings of the study show that less than two-thirds (64.7%) of the respondents have no involvement in community-based development activities in Aburi while a little more than one-third (35.3%) do so. Although the majority of the respondents were not actively involved in community development activities, they indicated they will participate depending on the particular

community development activity. The finding from the native retired elderly migrants in Aburi is contrary to the study by Atobrah (2016) which indicated strong commitment by elderly Krobo women in providing care to family members infected by HIV/AIDS and reducing the stigma associated with the sickness. The study of Atobrah (2016) further elaborate on the active nature of elderly persons which defies the general assertion that elderly in developing countries are inactive. The Queen Mothers in the community played a major role in bringing the community together to mitigate the impact of the disease on the families within the community.

The findings of the study shows that respondents are involved in different kinds of community development activities to promote the interest of the community (See Table 7.6). The activities include education of the youth through their church organizations, sanitation awareness creation through occasional cleanup exercise by the assembly, community politics and involvement in the activities of the traditional authority.

**Table 7.6: Kinds of Community Based Development Activities**

<b>Community Based Development Activities</b>	<b>Percent</b>
Education for the youth	22.9
Sanitation	30.1
Local Community Politics	15.7
Traditional Council	22.9
Other	8.4
<b>Total</b>	<b>100</b>

**Source: Survey June-July 2021**

Table 7.6 shows that three out of ten (30.1%) of the respondents participated in community programmes related to the improvement sanitation across the community. Their involvement in sanitation activities is mainly by encouraging their household and the younger neighbours to actively participate in the cleaning of the community from time to time. The percentage of the retired migrants involved in educating of the youth and in

traditional council activities was more than one-fifth (22.9%) each. The involvement in local politics by participants was less than one-fifth (15.7%), this involves them participating in political activities. Some respondents however specified other activities that include counselling services, funeral arrangement, and the enforcement of some traditional practices within the family, arbitration in family feud to ensure there is peace.

As people age there is a strong tendency for them to disengage and for that matter isolate from community activities. The findings from the study in Aburi is inconsistent with this because as a coping strategy for the retired migrants in the community they actively engage in social activities mainly through religious groups and other social groups which provide them the opportunity to socialize with their peers and society as a whole. Some elderly migrants engage in social activities for various reasons. The engagement of such activities by the native retired elderly migrants serves as a form of coping strategy in their old age to keep themselves active provide counsel to the young in the community on how to handle certain situations that tap into rich experience in the traditional norms.

**Table 7.7: Participation in Community Based Development Activities and their Welfare**

<b>Participation in Community Based Development Activities and Welfare</b>	<b>Percent</b>
Respect in Community	46.9
Good Health	9.4
Social Network	39.6
Other	4.1
Total	100

**Source: Survey June-July 2021**

More than two-fifth (46.9%) of respondents said their active participation in community-based development activities resulted in community members showing them great respect. Almost two-fifth (39.6%) of the respondents were of the view that the participation in the activities in the community has gained them good social network in the community that enabled them to obtain any support when needed from the community. The findings of the study also show that 9.4 percent of the respondents said that their active participation in

community-based activities has sustained their health since they are active as opposed to them staying indoors. This finding contrasts the disengagement theory of ageing but rather lean towards the activity theory of ageing which confirms the willingness of the elderly to continue to stay active in their old age. Africans generally are social people and like to be among their people, the old are not isolated from the family but cared for within the family system.

There is a school of thought that is of the view that attracting more aged into a community has negative impact and pressure on their social infrastructure (Egidi et al., 2020; U.S Department of State, 2007). Some literature leans towards the positive economic and social impacts of elderly migrating to the host community. The elderly thus are not always a burden to the society but play major roles in the host communities. There are elderly migrants who are affluent and have saved adequately for their pensions so their presence in the host community does not present a burden to the family and friends but rather a source of help to others even much younger age cohorts.

There is a rapid increase in the population by most developing countries across the globe. The demographic change although it poses a challenge, provides some demographic dividend. According to Mason and Lee (2006) there are two forms of dividend, the first about rapid increase in the working age population as opposed to the consuming population. The second dividend is on the population ageing and the benefit of increase savings and accumulated assets. Population ageing thus with the right policy formulation and implementation can result in a positive demographic dividend for the immediate host community and the nation as a whole. The native retired elderly migrants in Aburi are seen as important role models with respect from the community members. They provide counselling to the youth and provide important role in transferring cultural heritage knowledge to the youth.

According to Bloom et al. (2016), Africa as a continent continues to have reduced fertility and dependency ratios, which ultimately will result in second demographic dividend.

According to Kizza et al. (2020), the decline in the fertility rate in Uganda provides the potential for the country to enjoy the second demographic dividend. According to Cai (2020), China has been experiencing an aging population and that comes with its own challenges, however, that change in the demographic characteristics can be turned around for the benefit of the country. In China there is a wave of aged persons economically independent with good social security who contribute immensely to the economic growth of their community as opposed to them being considered as a burden.

To understand the impact of the native retired elderly migrants to the community an interview guide was administered to two opinion leaders to ascertain their views on the role the native retired elderly migrants play in the community. For the purpose of this study, two opinion leaders were identified to provide their opinion on the native retired elderly migrants in the community and their contribution to the community. They were described as opinion leader 1 and 2. Two key themes came from interacting with the opinion leaders.

- Awareness of native retired elderly migrants within the community.

The two opinion leaders collectively agreed that Aburi over the years has attracted and continue to attract not only elderly persons to the community but more affluent persons who prefer to build homes in the community. They indicated that they are aware of the meetings of the retired pensioners associations within the community and have some form of communication with their leadership.

- Impact of the retired migrants to the community

They collectively believe that as more and more affluent native retired elderly migrants migrate to the community it has the potential of improving the local economy. According to them, the native retired elderly migrants will make purchases in the community and some can create employment for the youth and provide them with career guidance. The community can leverage on their rich experience in the area of community development. They, however, pointed out that as more and more people demand land in the area land prices continue to rise which affect the ordinary persons who find it difficult to afford land.

There is gradual competition between the growing built environment and the farmlands. This trend has to manage to ensure that the community will continue to have their vegetation and farm lands that add up to the beauty and serene nature of the environment.

### **7.3 Summary**

The chapter considered the coping strategies adopted by retired migrants and their contribution to the destination community and the various activities performed as native retired elderly migrants in Aburi. The findings of the study shows that the retired migrants rely heavily on family support for their living arrangement.

In terms of their coping strategy as native retired elderly migrants in the community, they relied heavily on the various social networks available. This they did through active involvement in social groups, not necessarily for financial benefits but as social capital, which to them affect positively their health and general wellbeing. There is a strong inclination by most of the respondents not to disengage from the society but continue to be active in it. This finding is in contrast to the disengagement theory that is built on the premise that elderly disengage from society especially in countries of the Global South such as Ghana. The elderly migrants in the study show the desire to associate with other peers as opposed to disengaging. The conclusion from interaction with participants in the study shows that elderly persons in Aburi are described by the Activity theory which argues that the elderly being active than withdrawing from societal life.



## CHAPTER EIGHT

### SUMMARY, CONCLUSION AND RECOMMENDATION

#### 8.0 Introduction

Retirement migration as a phenomenon involves migrating of elderly persons from one area within a country to another or across international boundaries. Simply, both internal and international retirement migration take place (King et al., 2021). The global literature on migration has established some typology of retirement migration, namely amenity migration, assistance migration and migration in response to severe disability and absence of spouse (Walters, 2000). Historically, migration literature has focused more on migration of adults and the younger age groups and labour migration in general at both the place of origin and place of destination (Awumbila et al., 2014; Enu, 2015).

According to the report by the Population Division of the United Nations Department of Economic and Social Affairs (2017) there is a rapid increase in the ageing population across the world with more of developing nations having a rising ageing cohorts. Ghana, according to Kpessa-Whyte and Tsekpo (2020), is the country with the fastest growing ageing population in the West African sub-region.

Although the phenomenon of retirement migration persists in Africa and for that matter Ghana, less attention has been given to it as an area of research. Margaret Peil, a prominent researcher has played a major role in bringing to light retirement migration in Africa. The ideal scenario for most Africans is to settle in retirement in their primary place of abode and associate with their kinsmen. This assertion is reiterated in an article titled 'The son of the hawk does not remain abroad, the urban-rural connection in Africa' (Gugler, 2002).

In view of the little scholarly work done on retirement migration in the Ghanaian context, this study sought to examine the lived experiences of native retired elderly migrants using

Aburi as the host community. As more people get attracted to the community in retirement, it changes the dynamics of the area in terms of the increase in land prices and property values. This in itself poses challenge to potential retirees who decide to choose Aburi as a community to settle for retirement.

The study employed the mixed research method approach. Semi-structured questionnaires and in-depth interviews administered to ascertain the lived experiences of the retired elderly migrants. A total of 150 retired migrants were selected for the study. The study considered some specific objectives which had to be examined, this includes the factors that influence the retired migrants' decision to migrate and the choice of destination, describing the lived experiences of the retired migrants focusing on the opportunities and challenges faced in the host community, the availability and accessibility of social services and their coping strategies in Aburi.

The study employed the Push-pull model, Social network theory as the migration theories in examining the lived experiences of native retired elderly migrants in Aburi. In addition to the migration theories, the study applied the ageing theories of disengagement theory of ageing and activity theory of ageing. In examining the specific objective, which relates to the migration decision as elderly migrants to Aburi, the push-pull model was applied to ascertain the driving forces that pulled them to Aburi and the factors that push them from their place of origin. The literature shows that the migration motivation of adults and the younger age persons is different from those of the elderly persons who are in retirement. The life-stage of the respondents thus played a key role in their migration decision making and motivation. The social capital theory was applied to the study to ascertain how the participants used the available social capital to cope with life as elderly migrants in Aburi. The use of the bonding capital, for example, was a key feature of retired elderly persons who relied on family support to have a positive lived experience.

The disengagement and activity theories of ageing per literature have been associated with developing and developed economies respectively. Although there is a general notion that most elderly persons in retirement disengage from society because of the social infrastructure and opportunity for social interaction the study results showed a much different situation among the participants. The native retired elderly migrants in Aburi rather associate with their peers and the entire community through their association with religious organisations. The native retired elderly migrants in Aburi can, therefore, be associated more with the activity theory of ageing as opposed to the disengagement theory of ageing. The conceptual framework adopted showed the relationship between the key variables (such as the pension income level, extended family support, physical health) and experiences that are categorised as either positive or negative.

## **8.1 Summary of Findings**

### **8.1.1 Profile of the study population**

The study focused on respondents aged 60 years and above and in retirement at the period of the research. The age distribution of the respondents showed that a little over one-third (34.7%) were within the 70-74 age group. The next highest age group are those aged 65-69 group who were less than one-third (32.7%).

More than one-fifth (28.0%) of them indicated Middle School as their highest level of educational attainment. The Middle School level certification was the highest percentage of educational level attained by the retired elderly migrants. Interactions with them show their general appreciation of the certification and the opportunity it opened for them during their era.

A little more than half (55%) of the retired migrants were married. This finding is in line with the tradition of placing importance to marriage. In the Ghanaian context marriage is an

important institution that is to ensure continuity of the family lineage. Marriage provide opportunity for families of varying background and jurisdiction to come together to support the union. Marriage has been described according to Addai et al. (2015) as positively related to the person's subjective wellbeing. Marriage generally is said to provide the social support needed throughout the lifespan of marriage including old age.

The membership to protestant denomination, specifically the Presbyterian Church, constitute half (50%) of the religious affiliation. The Eastern Region has been described as the birth place of the Presbyterian Church in Ghana. This finding is in line with Coe's (2019) which shows that the Presbyterian Church has its roots in the Eastern region.

### **8.1.2 Migration decision and choice of destination**

Understanding the factors that influence elderly persons to migrate at their life-stage was essential in appreciating their experiences. The study showed that non-native migrants are less than two-third (57.3%) of respondents, these are mainly native retired elderly migrants who had their primary life in Aburi and have come back in retirement. The non-natives elderly migrants constituted two-fifth (42.7%) and these are elderly migrants who originally from other places but choose Aburi as the community for settlement during their retirement period.

The findings of the study show that approximately two-thirds (66%) of the respondents took their decision to migrate to Aburi before retirement while slightly more than one-third (34%) did so after retirement.

Regarding migration motivation and the choice of destination, the study result shows that more than two (44.7%) were motivated by family ties, this is followed by comparative cost of living which represents one-fifth (19.9%).

The migration decision is a collective decision by couples. The interaction with the participants revealed that the women played a major role in the migration decision in retirement. According to Stockdale (2017) during active career life of couples in most cases the husbands influence greatly the migration decision, this has been described as ‘trailing mother’ or ‘trailing wife’. In post-retirement as the male age and the career movement no longer a motivation for any form of migration it becomes a natural occurrence for the women to become more influential in the migration decision hence according to Stockdale (2017) described as ‘trailing husband’. The findings of the study in Aburi is in line with Stockdale (2017) which shows the influence of the women to the retirement migration decision.

The findings of the study indicate that the majority (72.4%) had no problem integrating into Aburi as retired elderly migrants. There was however over one-fifth (24.8%) of them who indicated that they had some challenges with integration into the community. This finding corroborates Setrana’s (2017) which shows that elderly migrants’ lack of social connection prior to migrating can affect their integration process.

### **8.1.3 Lived experiences of retired elderly migrants**

In the context of this study the experiences of the elderly retired migrants were categorized as either positive or negative. The positive experiences involve specific independent variables that can either contribute to them having a positive or a negative experience. The participants thus per their experience of the specific variable whether it has contributed positively or negatively to their wellbeing as retired migrants. A typical example is the level of pension income and their experiences as retired migrants. The majority of the study participants (86.8%) indicated that they have positive experiences as retired migrants in Aburi. However, a little over a tenth (13.2%) of them reported negative experience as retired

migrants. The in-depth interviews gave them opportunities to support their position with narratives that confirm their individual experiences.

The findings of the study shows that high utility expense has a negative effect on experiences of the retired migrants. At a 5% level of statistical significance, a GHS1.00 increase in expenditure in utility is less likely to result in a positive experience for retired migrants in Aburi. This implies that the native retired elderly migrants are sensitive to any utility price increase, which has direct impact on their disposable income as retirees. The finding corroborates Iorio's (2020), which looked at retired migrants in Bulgaria and choice of destination, taking into account the cost of living and expenditure on utilities in general. According to Iorio (2020) there is an emerging trend of poor Western Pensioners considering destinations with comparatively cheaper cost of living. Bulgaria, according to Iorio (2020), is a preferred destination for some poor Italian pensioners, the choice of Bulgaria by the Italian pensioners is because of the financial constraints they face living in Italy as pensioners. The financial constraints in Italy can thus be described as the push factor from the place of origin and the pull factor to Bulgaria is the comparatively lower cost of living. The implication is that their expenditure on their bills payment will be reduced.

The findings further revealed that there is a positive correlation between pension income level and the experiences of native retired elderly migrants in Aburi. Those earning GHS5,000 and above are 35 percent more likely to have positive experience compared to those who earn GHS1,000 and below.

Another key finding from the study is about the influence of extended family support on the experiences of the retired elderly migrants. There is a strong positive relationship between the two variables at 1% level of statistical significance. Native retired elderly migrants with extended family support are 90% more likely to have positive experience than the retired

migrants with no extended family support. The finding is line with the work of Ofori-Dua (2014) on extended family support and the care for the elderly in Ghana, which indicates that access to the extended family support in the period of old age is important to their care. The study by Ofori-Dua (2024) reiterates the importance of having adequate social networks and the right social climate for the care needed in old age.

The physical health of the native retired elderly migrants has an influence on their lived experiences. The finding shows that native retired elderly migrants who are physically healthy are 37.4% more likely than those who are not physically healthy at the 5% level of statistical significance. The results collaborate the findings of Hall and Hardill (2016) which showed that as retired British elderly migrants become frail as a result of their life-stage they undergo some challenges in the host country and community.

The results of the study show that those with higher education level tend to have positive experience compared with those with lower educational status. The retired migrants with post-secondary diploma level of education are 58 percent more likely to have positive experience compared with those with no education. At the 1% level of statistical significance, those with university level of education are about 81% more likely than those with no education to have positive experiences as retired migrants. The study collaborates Lai et al. (2020) which indicate that the elderly population that have lower disposable income and much lower educational level are more likely to have a lower subjective wellbeing and thus negative lived experiences. The study examined subjective wellbeing of elderly in Hong Kong in a multilevel analysis. The study shows that when it comes to experiences there is no statistical significance between the experience of native and non-native elderly persons in Aburi.

The study finding shows that the majority of the retired migrants in Aburi initiated the process of developing their dwelling place before retirement. It is concluded that when such plans are taken late into retirement it affects their lived experience as retired elderly migrants.

Although the majority of the respondents had no challenge, acquiring their land and building their dwelling place they indicated that the trend is changing as more people are showing interest in acquiring properties in the Aburi enclave. This assertion was collaborated by expert interview with an official of the Department of Town and Country Planning, Aburi, which revealed that there is now increasing land litigations and increase in land prices in the Aburi enclave. Aburi is not alone; other settlements, particularly Accra and other towns and cities have such challenges.

The Department of Town and Country Planning Department also indicated that currently, there is no planning scheme that takes into account the elderly in the planning of the community. The development of the area is fast ahead of their physical planning interventions which otherwise will help the elderly persons to live comfortably in the community.

In terms of engagement in economic activities after retirement, the results of the data analysis indicate that 65.3 percent were not involved in any form of economic activity while a little more than one-third (34.7%) indicated that they are involved in some form of economic activity in retirement. This finding is however in contrast with the GSS (2013) thematic report from the Ghana 2010 Population and Housing Census on the elderly which shows that more than half (58.5%) of the elderly were economically active. According to the findings from the in-depth interviews, the mindset of most elderly migrants in Aburi is to continue to be active in the society. This finding is also in contrast with the

Disengagement theory, which argues that most elderly persons in developing countries including Ghana disengage from societal life as they age. The study result is more oriented towards the Activity Theory of Ageing, which is built on the premise that older persons who are active tend to have a much-fulfilled experience.

#### **8.1.4 Availability and Access to Facilities and Amenities**

The findings of the study indicate that although they had access to health facility, they had to travel to Mampong, which is about 10 minutes', drive by car for health care during emergencies. The study shows that 10 percent of the native retired elderly migrants relied on home treatment as opposed to visit to the clinic.

The availability and access to recreational and community centers was indicated by respondent as a challenge for them to engage themselves more frequently. The findings shows that more than two-thirds (67%) of the respondents use water closet in their dwelling place. Less than one-fifth (15%) still use pit latrine in the community.

The majority (78%) of the respondents were registered under the National Health Insurance Scheme (NHIS) while 22 percent have health insurance under Private Insurance Schemes. The finding is consistent with Amarteifio et al.'s (2022) work which shows that the majority of the elderly in Ghana have subscribed to the NHIS.

#### **8.1.5 Coping Strategies of Retired Migrants**

Although the majority of the retired migrants lived with family, namely spouse, children and extended family there were 10 percent of them who indicated they live alone. This in itself comes with challenges in their life stage (Nkansah et al. 2021).

More than two-thirds (71%) of the respondents indicated that they are affiliated to social groups for coping strategy as elderly persons. There were less than one-third (29%) who indicated they were not affiliated to any social network group. Participation in faith-based

organisation and pensioners' associations play a major role in providing the opportunity for the retired migrants in the community to socialise and stay active.

## 8.2 Conclusion

Based on the findings and the conceptual framework, the following conclusions are drawn from the study.

The study bridges the scholarly gap on the phenomena of retirement migration. Retirement migration as a phenomena, although popular in the migration literature of countries in the global north, is not much has been done in countries in the global south such as Ghana. This study thus provided the narrative in the context of a developing country- Ghana, using Aburi as the case community.

The main motivation for the retired elderly persons to migrate to Aburi is the serene environment and the comparatively lower cost of living at this destination as well as access to land and owning a dwelling. The interaction with both the retired migrants who participated in the study and the expert from the Department of Town and Country Planning indicate that there is a changing dynamic in the community. The price of land is rising and development is moving ahead of the spatial planning for the community. This trend, if not controlled, will adversely affect the community and even destroy its ecological beauty.

The decision of the retired elderly persons to migrate to Aburi is influenced by availability of and access to amenities and facilities at the destination unlike job opportunities that are sought by labour migrants in the working age group. They had access to water, electricity, health facilities (though they had to travel to them), community centre, among others. Women's involvement in the post retirement migration decision unlike during the active career period is an indication that their participation in decision making is changing as they experience empowerment.

The educational system and requirements for good entry-level for job opportunities has changed considerably over the years. During the era of the retired elderly migrants, the middle school certification was an ideal certification that qualify persons for good entry-level job opportunities. Although they were of the view that during their time that certification was enough to get one an entry job situation, they found that in the current situation, with the increased population levels and limited job opportunities make it increasingly difficult for persons with much higher educational qualifications to secure jobs with the more advanced qualification.

Membership of social groups is a coping strategy among the retired migrants in the community. The Presbyterian Church is a dominant religious entity with 50 percent of the respondents affiliated to the church. The native retired elderly migrants in the community leverages on the social capital that they enjoy as members of the church and the ability to socialize with other persons even in their old age. According to Coe (2019) the Presbyterian church has its root in Ghana from the Eastern Region and there is a strong connection between the church and the community members in general.

The native retired elderly migrants are receptive to socializing and engaging with the people at the destination, Aburi. This result is in contrast with the disengagement theory of ageing which is based on the premise that the elderly persons in the developing countries such as Ghana will disengage from society in their old age. The commitment of the elderly in the community to socialize with their peers and community members as a whole is observable in their relationship with them and the resulting social networks and membership of associations and faith-based groups, among others. Studies such as Asiamah's (2017) reiterate the underlying principle of the Activity Theory of Ageing which is on the premise that the elderly in the developed economies are more active because of available socio-economic infrastructure in their society. According to adherents of the Activity Theory of

Ageing, the elderly in the developing countries such as Ghana are not active because of the non-availability of such opportunities. It however, The Ghanaian cultural context does not, however, encourage the isolation of the elderly; they are usually cared for within the family setting. The study concludes that the native retired elderly migrants in Aburi fit into the Activity Theory of Ageing as opposed to the Disengagement Theory of Ageing.

The access to extended family support has positive influence on their lived experiences. As a result, they play some roles in the community such as counselling which contribute to their positive experience at the destination. The finding collaborates the findings of Ofori-Dua (2014) which emphasize the important contributions of the family to the care needs of the elderly.

There are interrelationships among pension income and the economic wellbeing and lived experiences in general, among the retired elderly migrants. The native retired elderly migrants who earn high income are more likely to have positive experiences compared to those with low income status. The participants in the study generally expressed dissatisfaction with their earnings as retirees and the effect on their lived experiences as retirees.

### **8.3 Recommendation**

#### **8.3.1 Policy Recommendation**

Ghana launched its National Ageing Policy in 2010. The policy although it was formulated to provide a comprehensive direction on the management of the elderly population across the country. The implementation of the policy requires further attention in view of the growing elderly age cohorts and the need to introduce policies that will address the needs of the elderly. The population dynamics that show an increasing ageing population in sub-Saharan African countries, including Ghana, requires that pragmatic steps should be taken

on issues concerning the elderly population as a priority. The policy did not give attention to the migration pattern of the elderly in Ghana. That is the location and the wellbeing of the elderly Ghanaians require attention and policy direction. Some retired persons return to their hometown after many years working in major cities. In study by Gugler (2002) the phrase ‘. The Son of the Hawk does not remain Abroad’ this confirms the mindset of many Africans including Ghanaians who given the option will prefer to retire in their hometown or for that matter where it all began after many years.

Based on the findings of the study, the following policy recommendations are suggested;

- I. The Ministry of Local Government and Rural Development together with the various District Assemblies can target some of their communities and invest in them to make them attractive to potential migrant retirees who plan to migrate and settle in towns/settlements outside the major cities or their own hometown. In the developed economies such as the United States of America, they have communities that have been developed such that they attract retirees. This, in some instances, can even go a long way to boost the local economy. This approach will involve effective planning of the communities, especially the yet-to-be-developed areas to factor into consideration the needs of the elderly, thereby making the community ideal place for retirement. This model can be replicated across the country to help reduce the congestion in the major cities in the country due partly to urban-ward migration.
- II. The second recommendation is in relation to the finding of the study on the socialization of the retired migrants. The disengagement theory of ageing was based on the premise that as people age, they tend to disengage from societal life. The findings of this study are contrary to the disengagement

theory. The participants in the study area indicated that they were desirous to socialise with their peers and the community members even in their old age. The necessary enabling environment has to be made to facilitate elderly socializing with their peers and also be part of decision making within the community. The District Assembly, together with assistance from non-governmental organizations can help build multi-purpose community centers, recreational centers with the necessary amenities to meet the needs of the elderly in the society. An example is the creation of day care centers for the elderly in the community to enable the elderly spend time together and have regular medical checks with planned social events to help them socialize. The model will be a day care and as such the elderly can be sent back home to their families, this will complement the traditional care provided by families to their elderly. According to Coe (2018) there is emerging discourses on some form of institutional intervention in the area of care for the elderly as a complement to the traditional care practices. This has become necessary in view of the continuous decline in kins care and the resultant gap.

- III. The third recommendation relate to the level of retirement income earned. The pension income level significantly influences the lived experiences of retired elderly migrants. The existing pension scheme put most retired migrants in very precarious financial condition in retirement. The implication is that most elderly persons become vulnerable in retirement and becomes even more serious for elderly persons who worked in the informal sector with no mandatory pension scheme to push people to contribute towards their retirement. Although SSNIT is trying to get more persons in

the informal sector to be part of the scheme the process of getting more people on board is problematic. The recommendation in relation to the low pension income received by the majority of retired elderly migrants. As a recommendation to the low pension income level I recommend that the National Pension Regulatory Authority (NPRA) to review the existing pension regime. Special focus should be on the investment portfolio of funds accumulated from contribution to guarantee enhanced pension income. SSNIT as an organization must be monitored closely to ensure that their operational cost does not affect the expected pension income. Although the second and third tier pension have improved lump sum to be obtained by beneficiaries, more can be done to make retirement attractive. The policy of rent to own should be explored to enable workers to own their own house by the time they go on retirement. The title of Ghana's ageing policy 'AGEING WITH SECURITY AND DIGNITY' demands that the wellbeing of the aged should be addressed.

- IV. The increasing elderly population in the country should not only be seen in the negative light. The presence of the elderly migrants in the community also have positive impacts on the community that includes them bringing on board their vast experience and economic resources into the community. This can be seen under the concept of second demographic dividend as being used by a country like China. This will involve the conscious effort by the state to improve the earnings and result in improved social security, which will lead to a lot of affluent older persons who can continue to contribute to the economy and create employment opportunities. The financial resources

of the aged accumulated during their working years can be used for financing development.

- V. Another recommendation is related to the increase in the cost of land and properties in the community and the increase in land litigations in the community. The finding from the study confirms that the demand for land in Aburi and its environs has resulted in land litigations that has the propensity to create instability within the community. There should be special courts purposely established to fast track land litigations. The regional office of the lands commission should be empowered to address land issues by providing database for the lands in the area. The town and country planning department as part of their planning scheme for the undeveloped areas of the community should factor in the needs of the elderly thereby making their movement much easier and comfortable.

### **8.3.2 Recommendations for Further Research**

The study recommends further studies that will seek to investigate the gendered dynamics of retirement migration. There is an increasing trend of grandmothers migrating internally and internationally to provide care needs to their grandchildren. Anecdotal sources indicate that grandmothers continue to migrate to Europe and North America either temporary or permanent basis to provide care to grandchildren. There is the need to research into the lived experiences of these grandparents and more importantly the experiences of the left behind husband or partner.

According to Kpessa-Whyte, 2020 the aged in Ghana continue to grow and is considered as one of the fastest growing ageing population within the sub-Saharan African. Although this study specifically focused on the lived experience of retired migrants in the formal sector,

there is need for further research to study the lived experiences of elderly migrants in the informal sector and their coping strategies.

The study contradicts the literature on the disengagement theory which attributes the aged in developing countries such as Ghana as having the tendency to disengage and not be active in their old age. The research findings show that the elderly migrants in Aburi use the social networks and association with social groups as a coping strategy in their old age. The elderly in Ghana continue to contribute to their community and not necessarily as a burden as portrayed by literature on the elderly. As a recommendation, further research should be done in the area of activity levels of the elderly in Ghana and the potential contribution to their communities.

A major contribution of this study to knowledge is an understanding of the migration motivation of the elderly in Ghana as against the migration motivation of the young. The older persons are motivated to migrate at their life-stage based on factors mostly other than career motivation. The study also contributes towards the migration literature of the elderly in Ghana and their lived experience, which differ from that of the elderly in developed countries. There should be further studies on the phenomenon on retirement migration by examining the phenomenon in the context of countries of the Global South.

Another important contribution to knowledge from this study is to look at the migration-development nexus by considering the narrative from the contribution of the older age cohorts to the socio-economic development of their local communities.

The need to have a content analysis of ageing policies across different jurisdictions. The key findings of the analysis should be used to improve the ageing policy in Ghana more importantly the implementation strategies across various jurisdiction with growing ageing population.

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APPENDICES

Appendix A: Questionnaire for Retired Migrants in Aburi.

**QUESTIONNAIRE FOR SURVEY (MIGRANT RETIREES)**

**UNIVERSITY OF GHANA**

**CENTER FOR MIGRATION STUDIES**

**Retirement Migration: Lived Experience of native and non-native elderly migrants  
in Aburi, Ghana.**

*I am a PhD candidate at the Centre for Migration Studies of University of Ghana, Legon-Accra. This field research is being conducted as part of my studies. I would be grateful if you could answer the questions below. Your participation in this study is voluntary and you can withdraw at any point. Any information provided for this study would be treated with utmost confidentiality and used only for academic purposes. Thank you.*

**SECTION 1**

**SOCIO-ECONOMIC AND DEMOGRAPHIC CHARACTERISTICS OF  
RESPONDENTS**

1.1 Age

- |                   |     |
|-------------------|-----|
| 1. Below 60 Years | [ ] |
| 2. 60 – 64 Years  | [ ] |
| 3. 65 – 69 Years  | [ ] |
| 4. 70 – 74 Years  | [ ] |
| 5. 75 – 79 Years  | [ ] |
| 6. 80 – 84 Years  | [ ] |
| 7. Above 85 Years | [ ] |

1.2 Sex of respondent

- |           |     |
|-----------|-----|
| 1. Male   | [ ] |
| 2. Female | [ ] |

1.3 What is your highest level of education?

- |                                   |     |
|-----------------------------------|-----|
| 1. No Education                   | [ ] |
| 2. Primary                        | [ ] |
| 3. JSS/JHS/Middle School          | [ ] |
| 4. SSS/SHS/'O' Level              | [ ] |
| 5. Vocational/Training/Commercial | [ ] |
| 6. Post-Secondary Certificate     | [ ] |
| 7. Post-Secondary Diploma         | [ ] |
| 8. University Education           | [ ] |

9. Others (Specify).....

1.4 What is your religion?

- 1. No Religion [ ]
- 2. Catholic [ ]
- 3. Protestant (Anglican, Presbyterian, Methodist) [ ]
- 4. Pentecostal/Charismatic [ ]
- 5. Other Christians [ ]
- 6. Islam [ ]
- 7. Traditionalist [ ]
- 8. Other (Specify).....

1.5 What is your marital status?

- 1. Single [ ]
- 2. Consensual Union [ ]
- 3. Married [ ]
- 4. Separated [ ]
- 5. Widowed [ ]
- 6. Divorced [ ]
- 7. Never Married [ ]

1.6 How many biological children do you have?

- 1. None [ ]
- 2. 1-3 [ ]
- 3. 4-7 [ ]
- 4. 8 or more [ ]

1.7 How many non-biological children do you have?

- 1. None [ ]
- 2. 1-3 [ ]
- 3. 4-7 [ ]
- 4. 8 or more [ ]

1.8. What is your nationality?

- 1. Ghanaian by birth [ ]
- 2. Dual nationality (Ghanaian and Others) [ ]
- 3. Ghanaian by naturalization [ ]
- 4. Nigerian [ ]
- 5. Liberian [ ]
- 6. Gambian [ ]
- 7. Togolese [ ]
- 8. Burkinabe [ ]
- 9. Ivorian [ ]
- 10. Other ECOWAS States [ ]
- 11. African, other than ECOWAS [ ]

- 12. European [ ]
- 13. Americas (North, South/Caribbean) [ ]
- 14. Asian [ ]
- 15. Other (Specify) [ ]

1.9 Which ethnic group do you belong to?

- 1. Akan [ ]
- 2. Mole-Dagbani [ ]
- 3. Ewe [ ]
- 4. Ga-Adangbe [ ]
- 5. Guan [ ]
- 6. Gurma [ ]
- 7. Grusi [ ]
- 8. Mande [ ]
- 9. Other (Specify).....

**SECTION 2**

**ACTIVITY STATUS OF ELDERLY MIGRANTS**

2.1 Are you currently engaged in any paid work?

- 1. Yes [ ]
- 2. No [ ] *Skip to Q 2.5*

2.2 What is the nature of this paid work?

- 1. Employee [ ]
- 2. Self-employed with employee(s) [ ]
- 3. Self-employed without employee(s) [ ]
- 4. Casual Worker [ ]
- 5. Contributing to family worker [ ]
- 6. Apprentice [ ]
- 7. Other (Specify).....

2.3 What type of occupation are you engaged in?

- 1. Manager [ ]
- 2. Professional [ ]
- 3. Technician and Associate Prof. [ ]
- 4. Clerical Support Worker [ ]
- 5. Service and Sales worker [ ]
- 6. Skilled Agric and Forestry [ ]
- 7. Craft and Related trade [ ]
- 8. Plant and Machine Operator [ ]
- 9. Elementary Occupation [ ]
- 10. Other (Specify) .....

2.4 Why are you engaged in this paid work?

- 1. Meet livelihood [ ]

2. No family support
3. Support nuclear and extended family
4. Others (Specify).....  
**Skip to Q 2.6**

2.5. Why are you not engaged in any paid work?

1. Family Support
2. Health concern
3. No available work
4. Others (Specify)  
.....  
.....

2.6. How many years of active service did you do in your career?

1. 10-20 Years
2. 21-30 Years
3. 31-40 Years
4. Others (Specify) .....

2.7 Are you under any pension scheme?

1. Yes  **Skip to Q 2.9**
2. No  **Skip to Q 2.8**

2.8 Why are you not under any Pension Scheme?

.....  
.....

**Skip to Q 2.10**

2.9 Which pension scheme

1. SSNIT
2. Private
3. Others specify .....

**Skip to Q 2.11**

2.10 What are your coping strategies for not being under any pension scheme?

.....  
.....

2.11 What is your monthly pension income?

1. Below GHS1000
2. GHS 1000 – GHS 2499
3. GHS2500 – GHS 4999
4. Above GHS 5000

**SECTION 3**

**RETIRED MIGRANTS' CHOICE OF DESTINATION**

***SECTION 3A: FACTORS INFLUENCING RETIRED MIGRANTS' CHOICE OF DESTINATION***

3.1 What is your Migrant Status?

- 1. Native Returned Migrant
- 2. Non- Native-Migrants
- 3. Never Migrated  *Skip to Q 3.4*

3.2. At what stage was the decision to migrate taken?

- 1. Before Retirement
- 2. After Retirement

3.3 What motivated your decision to migrate to your home town after retirement?

- 1. Family Ties
- 2. Friends
- 3. Business
- 4. Environment
- 5. Tourist Attraction
- 6. Cost of Living
- 7. Others (Specify).....

***SECTION 3B: LIVED EXPERIENCES OF RETIRED ELDERLY MIGRANTS***

3.4. What have been your experiences since moving into this community?

- 1. Positive  Explain your answer.....
- 2. Negative  Explain your answer .....

3.5 How has the integration in this community been like?

- 1. Difficult
- 2. Not Difficult
- 3. Cultural shock
- 4. Others (Specify).....

***SECTION 3.3C: LAND AND HOME ACQUISITION***

3.6 Do you own a home/land?

- 1. Yes
- 2. No

3.7 Which of the following kind of housing arrangements apply to you?

- 1. Owner occupied [ ]
- 2. Renting [ ]
- 3. Rent-free [ ]
- 4. Perching [ ]
- 5. Squatting [ ]
- 6. Others (Specify)

.....

3.8 At what life stage did you started preparation to own this home/land?

- 1. Before Retirement [ ]
- 2. After Retirement [ ]

3.9 How did you get the home/land?

- 1. Do not have a home/land [ ]
- 2. Self-Purchase [ ]
- 3. Scheme Land Purchase [ ]
- 4. Family Land [ ]
- 5. Others (Specify)

.....

3.10 Have you encountered any challenges in acquiring land/building in this community?

- 1. No challenge [ ] *Skip to Q 3.12*
- 2. Land acquisition [ ]
- 3. Unavailability of skilled artisans [ ]
- 4. Limited/No Funding [ ]
- 5. Limited access to affordable building materials [ ]
- 6. Others (Specify)

.....

3.11 How did you address the challenges stated above?

3.12. How does your life-stage affects your ability to access independent housing in the community?

- 1. Lack of sustainable income [ ]
- 2. Poor health [ ]
- 3. Access to support system among family and friends [ ]
- 4. Others (Specify).....

.....

3.13. Did you get any form of financial assistance in acquiring land/building your home?

- 1. Yes [ ]
- 2. No [ ] *Skip to Section 4*

3.12. What is the main source of the financial assistance in building your home?

1. Commercial Bank [ ]
2. Credit Union [ ]
3. Financial Support from Employers [ ]
4. Family Support [ ]
5. Others (Specify) [ ]

.....

**SECTION 4**

**COPING STRATEGIES OF RETIRED ELDERLY MIGRANTS**

**SECTION 4A: LIVING ARRANGEMENTS OF RETIRED ELDERLY MIGRANTS**

4.1. Which of the following living arrangement applies to you?

1. Living alone [ ]
2. Spouse (wife/husband) [ ]
3. Child (son/daughter) [ ]
4. Parent/parent in-law [ ]
5. Brother/Sister [ ]
6. Other relative [ ]
7. Non-relative [ ]
8. Group quarters/Outdoor sleeper [ ]
9. Other (Specify) [ ]

.....

4.2. What are your coping mechanisms with your type of living arrangements?

1. Spousal support [ ]
2. Children support [ ]
3. Extended family support [ ]
4. In house care giver [ ]
5. Others (Specify) [ ]

.....

.....

**SECTION 4B: SOCIAL NETWORKING OF RETIRED ELDERLY MIGRANTS**

4.3. Are you a member of any social group in this community?

1. Yes [ ]
2. No [ ]

*Skip to Q 4.6*

4.4 What social group are you a member of?

1. Pensioner Association [ ]
2. Faith Based Organisation [ ]
3. Community Based Organisation [ ]

4. Others, specify.....

4.5. What are the social support services provided by your group?

- 1. Financial support [ ]
- 2. Regular visitation [ ]
- 3. Social support [ ]
- 4. Spiritual support [ ]
- 5. Others (Specify) .....

4.6. Why are you not part of any social group?

- 1. Financial burden [ ]
- 2. Physical burden [ ]
- 3. Internal conflict [ ]
- 4. Others (Specify) .....

4.7 Do you participate in community based development activities?

- 1. Yes [ ]
- 2. No [ ] *Skip to Section 5*

4.8. What are some of the community based development activities you partake in?

- 1. Education for the youth [ ]
- 2. Sanitation [ ]
- 3. Local community politics [ ]
- 4. Traditional council [ ]
- 5. Others (Specify) .....

4.9 How has these contributed to your overall welfare?

- 1. Respect in community [ ]
- 2. Good health [ ]
- 3. Social network [ ]
- 4. Financial gain [ ]
- 5. Others (Specify) .....

**SECTION 5**

**ACCESS TO BASIC INFRASTRUCTURE AND AMENITIES IN THE  
COMMUNITY**

***SECTION 5A: AVAILABILITY AND ACCESSIBILITY OF SOCIAL SERVICES FOR  
ELDERLY MIGRANTS***

5.1 Which of the services are available in your community?

- |                         |     |                      |
|-------------------------|-----|----------------------|
| 1. None                 | [ ] |                      |
| 2. Water                | [ ] | <i>Skip to Q 5.2</i> |
| 3. Electricity          | [ ] | <i>Skip to Q 5.4</i> |
| 4. Sanitation           | [ ] |                      |
| 5. Medical Facilities   | [ ] |                      |
| 6. Recreational Centres | [ ] |                      |
| 7. Community Centre     | [ ] |                      |
| 8. Others (Specify)     | [ ] |                      |
- .....

5.2 What is the main source of drinking water for your household use?

- |                                 |     |
|---------------------------------|-----|
| 1. Pipe-borne inside dwelling   | [ ] |
| 2. Pipe-borne the same compound | [ ] |
| 3. Public tap/Standpipe         | [ ] |
| 4. Sachet Water                 | [ ] |
| 5. Bottle Water                 | [ ] |
| 6. Other (Specify)              | [ ] |
- .....

5.3 What is the main source of water used for other domestic purposes (cooking and washing)?

- |                                 |     |
|---------------------------------|-----|
| 1. Pipe-borne inside dwelling   | [ ] |
| 2. Pipe-borne the same compound | [ ] |
| 3. Public tap/Standpipe         | [ ] |
| 4. Sachet Water                 | [ ] |
| 5. Bottle Water                 | [ ] |
| 6. Other (Specify)              | [ ] |
- .....

5.4 What is the main source of lighting for your dwelling?

- |                     |     |
|---------------------|-----|
| 1. Electricity      | [ ] |
| 2. Solar Energy     | [ ] |
| 3. Kerosene lamp    | [ ] |
| 4. Candle           | [ ] |
| 5. Flashlight/Torch | [ ] |
| 6. Other (Specify)  | [ ] |
- .....

5.5 How much do you spend on Utilities Monthly?

1. Electricity GHS .....
2. Water GHS .....

5.6 What type of toilet facility is used by the household?

1. No facility  *Skip to Q 5.9*
2. Water Closet (WC)
3. Pit latrine
4. KVIP
5. Public Toilet
6. Other (Specify)

.....

5.7 Do you share this toilet facility with other households?

1. Yes
2. No

5.8 How much do you pay for the use of toilet facility per visit?

1. Nothing
2. Below GHc 1
3. GHc1
4. GHc2
5. Others specify

.....

5.9 How does your household dispose of rubbish?

1. Collected (Service Provider)
2. Burned by household
3. Public dump
4. Other (specify)

.....

5.10 How does your household dispose of liquid waste?

1. Through the sewerage system
2. Drainage system into a gutter
3. Soak away
4. Thrown into the street outside
5. Thrown into gutter
6. Other (specify)

.....

**SECTION 5B: ACCESS TO HEALTH FACILITIES FOR ELDERLY MIGRANTS**

5.11 Would you consider yourself physically healthy?

- 1. Yes [ ]
- 2. No [ ]
- 3. Don't Know [ ]

5.11a Give reasons for your answer above .....

5.12 **[OBSERVE THE RESPONDENT TO SEE IF THE RESPONDENT HAS ANY PHYSICAL DISABILITY]**

**NO OBVIOUS PHYSICAL DISABILITY [GO TO 5.14]**

**PHYSICAL DISABILITY OBSERVED OR MENTIONED BY RESPONDENT**

- 1. Hearing impaired [ ]
- 2. Sight impaired [ ]
- 3. Speech impaired [ ]
- 4. Limb [ ] specify  
.....
- 5. Deformity/Abnormality [ ] specify  
.....
- 6. Other (Specify) [ ] specify  
.....

5.13 Where do you usually go to when you are sick (not a minor ailment)?

- 1. Health Post/Medical Clinic [ ]
- 2. Herbalist [ ]
- 3. Hospital [ ]
- 4. Self-Medication [ ] *Skip to Q 5.17*
- 5. Home Treatment [ ] *Skip to Q 5.17*
- 6. Other (Specify) .....

5.14 Who takes you to the specific health facility?

- 1. Alone [ ]
- 2. Family relation [ ]
- 3. Care-giver [ ]
- 4. Other (Specify) .....

5.15 How long does it normally take you to get to the health-care provider?

- 1. Less than 15 minutes [ ]
- 2. 15 to 30 minutes [ ]
- 3. 30 to 45 minutes [ ]
- 4. 45 minutes to 1 hour [ ]
- 5. Over 1 hour [ ]

5.16 Are you on any form of Health Insurance?

- 1. Yes
- 2. No  *Skip to Section 6*

5.18 Which of the following form of Health Insurance are you on?

- 1. National Health Insurance Scheme
- 2. Private Health Insurance
- 3. Other (Specify) .....

**SECTION 6: POLICY IMPLEMENTATION, GAPS AND GOVERNMENT SUPPORT**

6.1 What are the government packages for retired migrants in this community?

.....  
.....

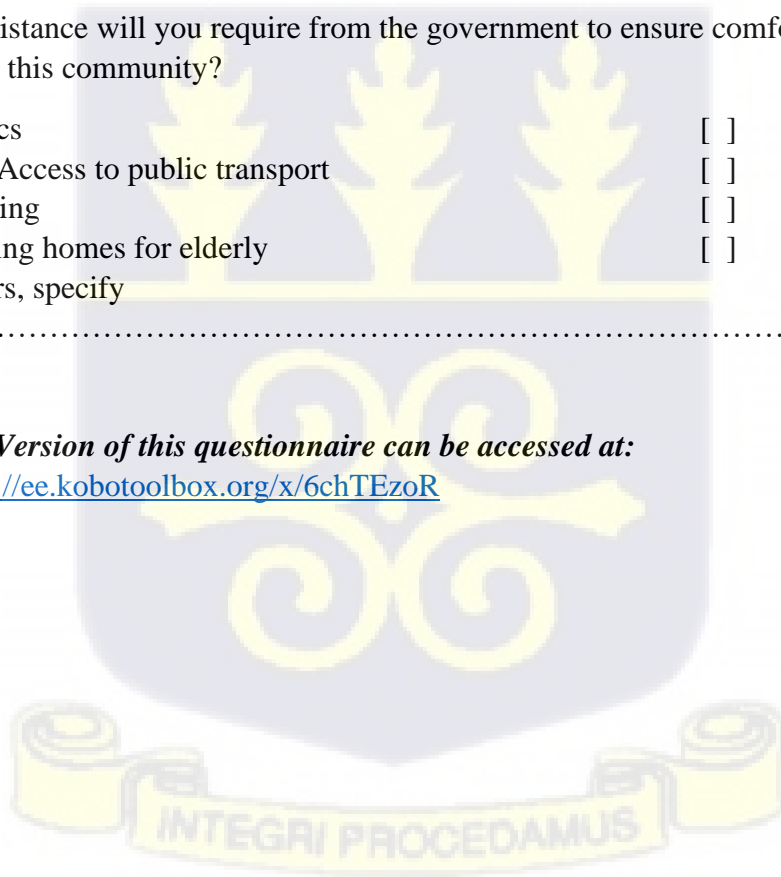
6.2 What assistance will you require from the government to ensure comfortable retirement in this community?

- 1. Clinics
- 2. Free Access to public transport
- 3. Housing
- 4. Nursing homes for elderly
- 5. Others, specify

.....

*Soft Version of this questionnaire can be accessed at:*

<https://ee.kobotoolbox.org/x/6chTEzoR>



**Appendix B: Interview Guide for Focus Group Discussion among Retired Migrants**

**QUESTIONNAIRE FOR SURVEY (MIGRANT RETIREES)**

**UNIVERSITY OF GHANA**

**CENTER FOR MIGRATION STUDIES**

**Retirement Migration: Lived Experience of native and non-native elderly migrants in Aburi, Ghana.**

*I am a PhD candidate at the Centre for Migration Studies of University of Ghana, Legon-Accra. This field research is being conducted as part of my studies. I would be grateful if you could answer the questions below. Your participation in this study is voluntary and you can withdraw at any point. Any information provided for this study would be treated with utmost confidentiality and used only for academic purposes. Thank you.*

**IN-DEPTH INTERVIEW GUIDE (Retired Workers)**

1. Are you all older than 60 years?
2. Why did you choose Aburi as a destination for your retirement?
3. How was life during your active working years? (probe: previous location, nature of work)
4. At what point in your working life did you decide to migrate to Aburi? (probe to check whether decision was before or after retirement, the main motivation for the decision and the choice of location)
5. How has your retirement experience in Aburi been like? (Probe: Living arrangement, health, cost of living, social support)
6. Are there any contributions as elderly migrants you can and will like to do to support the community?
7. What are the things government or local authority must do to make life comfortable for retired migrants in Aburi? (Probe: will you mind services of nursing homes in the community).

**Appendix C: Interview Guide for Official of Town and Country Planning Department.**

**QUESTIONNAIRE FOR SURVEY (MIGRANT RETIREES)**

**UNIVERSITY OF GHANA**

**CENTER FOR MIGRATION STUDIES**

**Retirement Migration: Lived Experience of Native and Non-native elderly migrants in Aburi, Ghana.**

*I am a PhD candidate at the Centre for Migration Studies of University of Ghana, Legon-Accra. This field research is being conducted as part of my studies. I would be grateful if you could answer the questions below. Your participation in this study is voluntary and you can withdraw at any point. Any information provided for this study would be treated with utmost confidentiality and used only for academic purposes. Thank you.*

**IN-DEPTH INTERVIEW GUIDE (Town & Country Planning Department Official)**

1. Can you please tell me about yourself? (Probe for age, level of education, marital status, position in the department, number of years worked etc)
2. Are you aware of retired migrants accessing the services of the departments in the community? (Probe for whether the department is in the know, age category of clients, what are the possible challenges developing a property in the community)
3. Does your department map out plans for the usage of lands in the area taking into account the elderly? (Probe for residential, commercial or health facilities)
4. Do the Department of Town & Country Planning has any policy to ease the development of property by elderly migrants in the community? (Probe for policy direction to ease spatial planning taking into account the old)
5. How do you consider the creation of retirement communities as in other developed economies? ( Probe for possible way of decongesting the major cities and improve the suburban areas as attractive communities for the elderly).
6. Please do you have challenges with land ownership in the community? (Probe for the nature of challenges).
7. Please what are some other challenges you face when dealing with in planning for the community? (Probe for logistics constraints, access to slum areas, security for their staff etc)

**Appendix D: Interview Guide for an Official of SSNIT Office**

**QUESTIONNAIRE FOR SURVEY (MIGRANT RETIREES)**

**UNIVERSITY OF GHANA**

**CENTER FOR MIGRATION STUDIES**

**Retirement Migration: Lived Experience of native and non-native elderly migrants in Aburi, Ghana.**

*I am a PhD candidate at the Centre for Migration Studies of University of Ghana, Legon-Accra. This field research is being conducted as part of my studies. I would be grateful if you could answer the questions below. Your participation in this study is voluntary and you can withdraw at any point. Any information provided for this study would be treated with outmost confidentiality and used only for academic purposes. Thank you.*

**IN-DEPTH INTERVIEW GUIDE (SSNIT Official)**

1. Can you please tell me about yourself? (Probe for age, level of education, marital status, position in the department, number of years worked etc)
2. Please is there a listing (list) of pensioners in this community? (Probe for names of association, membership numbers, access to some leadership members etc)
3. How do you interact with pensioners who are not members of any pension association? (Probe for their relationship with such category and how they communicate to them)
4. What are the challenges faced as an entity in providing services to pensioners? (Probe for specifics and what they think can be done to address the situation)
5. What are the usual complains and challenges by pensioners? ( Probe for practical examples and experiences)
6. Please do you have pensioners in your area who migrated from other part of the country but currently access their pension benefit enquiries through your office?

**Appendix E: Interview Guide for Opinion Leaders in the Community.**

**QUESTIONNAIRE FOR SURVEY (MIGRANT RETIREES)**

**UNIVERSITY OF GHANA**

**CENTER FOR MIGRATION STUDIES**

**Retirement Migration: Lived Experience of native and non-native elderly migrants in Aburi, Ghana.**

*I am a PhD candidate at the Centre for Migration Studies of University of Ghana, Legon-Accra. This field research is being conducted as part of my studies. I would be grateful if you could answer the questions below. Your participation in this study is voluntary and you can withdraw at any point. Any information provided for this study would be treated with outmost confidentiality and used only for academic purposes. Thank you.*

**IN-DEPTH INTERVIEW GUIDE (Opinion Leaders)**

**Background**

1. Can you please tell me about yourself? (Name, sex, for the number of years lived in the community, role and influence in the community)
2. Are you aware of the existence of pensioners associations in your community? (Probe for any form of relationship with them.)
3. Do you have people coming to Aburi to settle? [Those who were originally here but migrated and are now returning after retirement and those who were resident elsewhere but have non-natives to this place upon retirement] Generally do you have people who have retired and are moving to settle in Aburi?
4. Does the retired migrants living in this community contribute to the community development? [Probe for the type of investments, donation and impact (economic, social, political, religious, cultural, ideas) and any other means that they make impact on the community].
5. In your opinion what are some of the things that retired migrants can do to assist the community?

What measures has it put in place to protect the elderly migrants within the community? Are some of these being done for them already? Who in the community is responsible for the wellbeing of retired members in the community?

**Appendix F: From Codes to Themes**

Codes (Step 1)	Definition	Issues Discussed	Themes Identified (Step 2)
Native return migrants	Indigenes and persons with Aburi as place of origin	<ol style="list-style-type: none"> <li>1. Before Retirement</li> <li>2. After Retirement</li> <li>3. Income levels</li> <li>4. Economic Engagement</li> <li>5. Health status</li> </ol>	<ol style="list-style-type: none"> <li>1. High propensity to return to Aburi</li> </ol>
Non-native Migrants	Migrating from other places to settle in Aburi in retirement	<ol style="list-style-type: none"> <li>1. Before Retirement</li> <li>2. After Retirement</li> <li>3. Income levels</li> <li>4. Economic Engagement</li> <li>5. Health status</li> </ol>	<ol style="list-style-type: none"> <li>1. Economic status of migrants</li> </ol>
Positive Experience	Comfortable life within the community	<ol style="list-style-type: none"> <li>1. Integration</li> <li>2. Dwelling &amp; Living Arrangement</li> <li>3. Access to amenities</li> <li>4. Health status</li> </ol>	<ol style="list-style-type: none"> <li>1. Good support system</li> <li>2. Peaceful environment</li> <li>3. Less stress moving around town</li> <li>4. Comparatively much lower cost of living</li> </ol>
Negative Experience	Uncomfortable within the community	<ol style="list-style-type: none"> <li>1. Integration</li> <li>2. Dwelling &amp; Living Arrangement</li> <li>3. Access to amenities</li> <li>4. Health status</li> <li>5. Disability</li> </ol>	<ol style="list-style-type: none"> <li>1. Pressure from extended family</li> <li>2. Not owning dwelling place and living in family house.</li> </ol>
Migration Motivation	Factors influencing the decision to migrate to Aburi	<ol style="list-style-type: none"> <li>1. Family Ties</li> <li>2. Cost of living</li> <li>3. Environment</li> <li>4. Tourist Attraction</li> <li>5. Business</li> </ol>	<ol style="list-style-type: none"> <li>1. Access to family support</li> <li>2. The unique climatic condition and serene environment</li> <li>3. Small towns as retirement communities</li> </ol>
Coping Mechanism	Strategies use by elderly migrants to stay in host community	<ol style="list-style-type: none"> <li>1. Social groups</li> <li>2. Extended Family support</li> <li>3. Spousal Care</li> <li>4. In house care giver</li> <li>5. Being economic active</li> </ol>	<ol style="list-style-type: none"> <li>1. The use of social groups as support system</li> <li>2. The engagement of some economic activities to meet their daily needs.</li> <li>3. Relying on family both nuclear and extended to cope with their life stage in the community.</li> </ol>



**Appendix G: From Basic to Organizing to Global Themes**

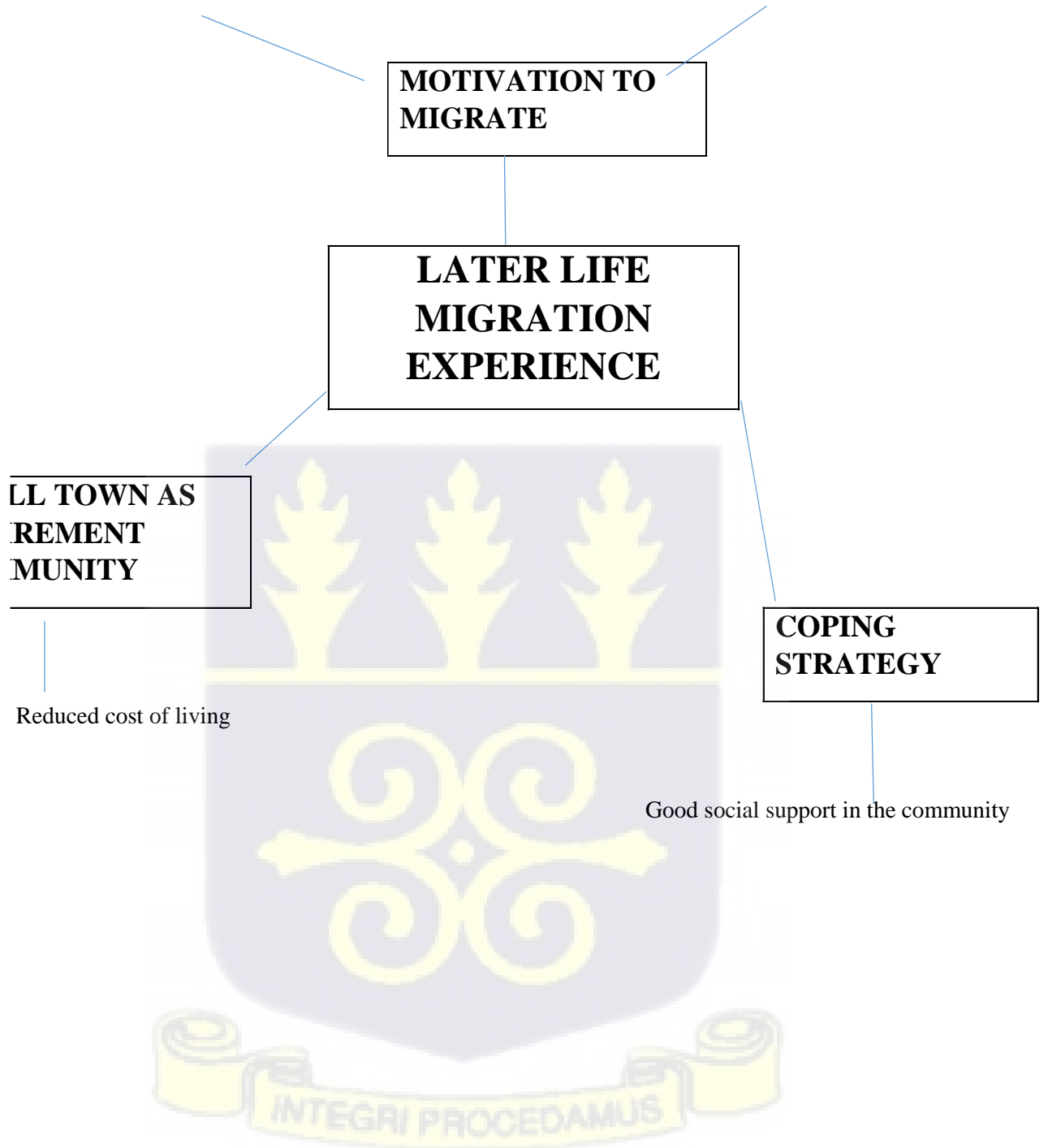
Themes as Basic Themes	Organizing Themes	Global Themes
1. High propensity to migrate	Motivation to Migrate	<b>Later Life Migration Experience</b>
2. Serene environment and unique climatic condition		
3. Family Ties		
4. Reduced cost of living	Small towns as retirement centres	
5. Financial Burden		
6. Good social support	Coping strategies	
7. Living arrangement in dwelling		



**Appendix H: Thematic Network Showing the Basic, Organizing and The Global Theme of Later Life Migration.**

The desire to migrate to Aburi

Serene and unique climatic condition



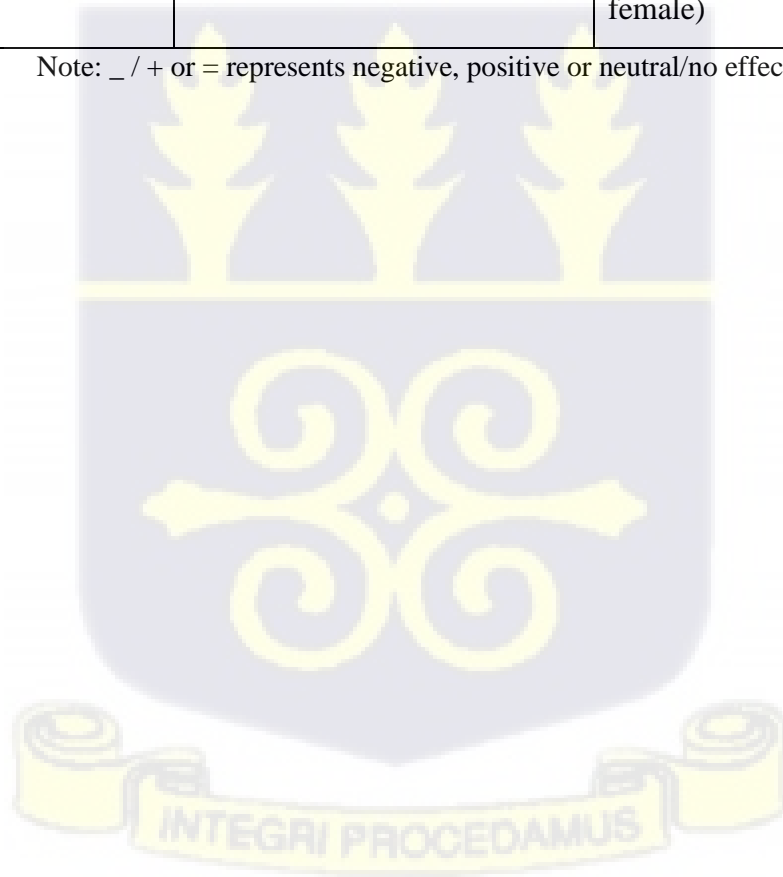
**Appendix I: Measurement of Variables**

No.	Variables	Operational definition/ measurement	Expected signs/ Justification
1	Experiences	This variable represents the experiences of retired migrants. It has categories “positive” and “negative” experiences.	
2	Retired Migrant	Retired Migrant is categorised into two mutually exclusive groups namely “Non-Native” and “Native Return Migrant”  Non-Native is the reference category	_ / + or =
3	Monthly Pension Income	Pension income is the monthly income received by a retired migrant measured in Ghana cedis (GHS). Categories for this variable are “below GHS 1000”, “GHS 1000 - GHS 2499”, “GHS 2500 - GHS 4999”, “GHS 5000 and above”	+  Retired migrants with higher pension income level (e.g., GHS5,000 and above) are more likely to have positive experience compared to those with a much lower pension income
4	Monthly Utility Expense	This is how much a retired migrant typically spends or consumes on both water and electricity in a month measured in Ghana cedis.	-
5	Religion	Religion measures religious affiliation of respondents into five categories namely: “Catholic”, “Islam”, “Pentecostal/Charismatic”, “Protestant” and “Traditional”  Catholic is the reference category	_ or +
6	Age	Age measures how old a retired migrant is in years. It is a categorical variable that groups retired migrants into	_ or +

		age brackets labelled as “60-64”, “65-69”, “70 – 74”, “75–79”, “80 – 84” with “60-64” as the reference category.	
7	Education	This variable measures the level of formal education attained into categories as “No Education”, “JSS/JHS/Middle School”, “SSS/SHS level”, “Post-Secondary Diploma”, “University Education”.  “No Education” is the reference category.	_ or +
8	Extended Family Support	The variable measures whether or not retired migrants have extended family support	_ or +  Extended family support could have a mixed effect on retired migrants’ experiences. On one hand, extended family members could serve as care support systems responsible for cooking, cleaning and providing other upkeep duties for pensioners/retired migrants, especially those who may not have good physical health. On the other hand, extended family members may add to the cost of the family expenditure which may be borne by the pensioner/retired migrant.
9	Pension Type	The variable measures the type of pension retired migrants have subscribe to and it is categorized into CAP 30, Private and SSNIT	_ or +
10	Physically Healthy	The variable “Physically Healthy” measures whether or not the retired migrant is	_ or +

		healthy and classified into “Yes” or “No” response categories	Retired migrants who are healthy are more likely to have positive experiences while those who are not healthy are more likely to have negative experiences, <i>ceteris paribus</i>
11	Sex	This variable represents the sex of the retired migrant. It is categorized as male or female	_ or + Sex may have a positive or negative effect on experiences based on the emotional and physiological differences in both sexes (male and female)

Note: \_ / + or = represents negative, positive or neutral/no effects



**Appendix G: Protocol Consent Form**

Title of Study	Retirement Migration: Lived Experience of Native and Non-native elderly migrants in Aburi, Ghana.
Principal Investigator	Lawrence Hayford
Certified Protocol Number	

**General Information about Research**

I am a PhD student at Centre for Migration Studies of the University of Ghana, Legon-Accra. I am conducting a research on “*Retirement Migration: Lived Experience of native and non-native elderly migrants in Ghana*”. The study aims at exploring retirement migration, which has received less research attention in the migration literature in Ghana. This study will provide the opportunity to have deep insights on the lived experience of retired migrants in Ghana, understand their migration decision making as well as their coping strategies after their retirement.

**Benefits/Risks of the study**

Your participation in this study may not bring you material benefits but the findings will contribute to policy formulation by providing insight on the ageing population in Ghana and the options available to them in migration after retirement.

**Confidentiality**

Any information provided for this study would be treated with utmost confidentiality. Only the researcher and supervisors can have access to information provided and under no circumstance will your identity be revealed to a third party or a comment attributed to you without due process. Any information you provide will be used only for academic purposes.

**Compensation**

The study has not made provision to compensate your participation in this study either in cash or material, however, transportation cost will be paid to a participant who has to travel to meet the research team.

**Withdrawal from Study**

Your participation in this study is very important for its success, but with no compulsion, and you can withdraw at any point of the exercise without a penalty. Under no circumstance will you be adversely affected if you decide to participate and later withdraw your decision to participate.

**Contact for Additional Information**

If you need further information or clarification on this research or in case of research-related injury Please contact my Lead Supervisor of the Centre for Migration Studies University of Ghana, Professor Margaret Delali Badasu of the Centre of Migration Studies, University of Ghana on: 0269782129 or Email: [delalibadasu@yahoo.com](mailto:delalibadasu@yahoo.com)

If you have any questions about your rights as a research participant in this study you may contact the Administrator of the Ethics Committee for Humanities, ISSER, University of Ghana at [ech@isser.edu.gh](mailto:ech@isser.edu.gh) / [ech@ug.edu.gh](mailto:ech@ug.edu.gh) or 00233- 303-933-866.

**Section C- PARTICIPANTS AGREEMENT**

**"I have read or have had someone read all of the above, asked questions, received answers regarding participation in this study, and am willing to give consent for me, my child/ward to participate in this study. I will not have waived any of my rights by signing this consent form. Upon signing this consent form, I will receive a copy for my personal records."**

\_\_\_\_\_  
Name of Participants

\_\_\_\_\_  
Signature or mark of participants    Date

