

UNIVERSITY OF GHANA
CENTRE FOR SOCIAL POLICY STUDIES



THE EFFECT OF SAVINGS ON THE WELLBEING OF MIGRANTS

IN OLD-FADAMA, ACCRA

BY

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**THIS DISSERTATION IS SUBMITTED TO THE UNIVERSITY
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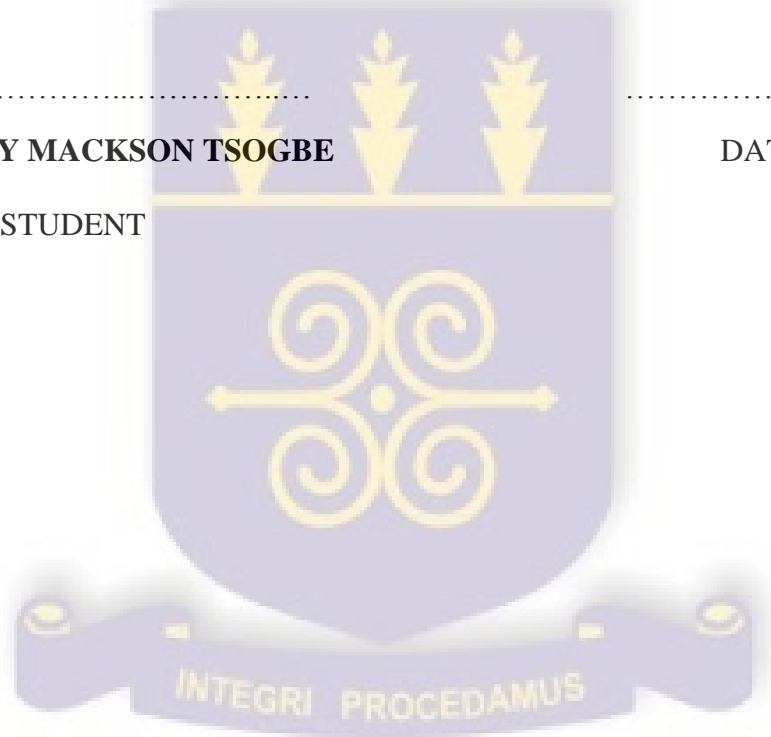
DECLARATION

I, **Anthony Mackson Tsoambe**, hereby declare that this dissertation is my own work and that it does not contain any material previously published by another person for an award of other degree at any University. References made to other studies have been duly acknowledged.

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STUDENT

.....
DATE



CERTIFICATION

I certify that this dissertation is the work of Anthony Mackson Tsogbe carried out under my supervision.

.....
DR. GEORGE DOMFE
SUPERVISOR

.....
DATE



DEDICATION

I would like to dedicate this dissertation to my lovely wife, Miss. Ophelia Mamle Kpabitey and son Selassie Tsogbe, who have been fully behind me for all this while.

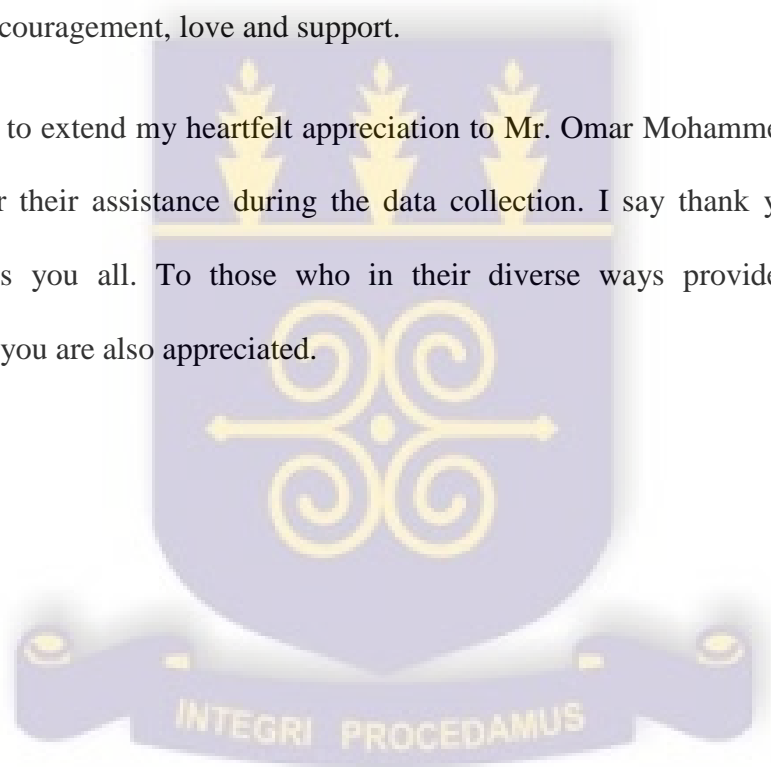


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ABSTRACT

The phenomenon of rural-urban migration drift in Ghana has become a grave concern to many Ghanaians. Despite the good intentions of the migrants to seek greener pastures, the adverse consequences of the phenomenon usually leave much to be desired. Migrant remittances and accumulation of capital through savings have played an important role in the economic development, social resilience and the improvement of household wellbeing in many developing countries. This study sought to examine the effect of savings on the wellbeing of migrants in Old-Fadama, in Accra Metropolis. The study employed a combination of qualitative and quantitative methods in eliciting information. A sample of 100 migrants were interviewed for the quantitative part of the research, and views from two focus group discussions were elicited for the qualitative part of the research. Push factors came out as the main reasons behind migration. Additionally, savings made by the migrants were found to impact positively on their wellbeing. Therefore, the study concluded that savings made by migrants can particularly improve their livelihoods and the national economy in general. A policy recommendation was suggested to encourage the migrants to save in order to ensure a better future.

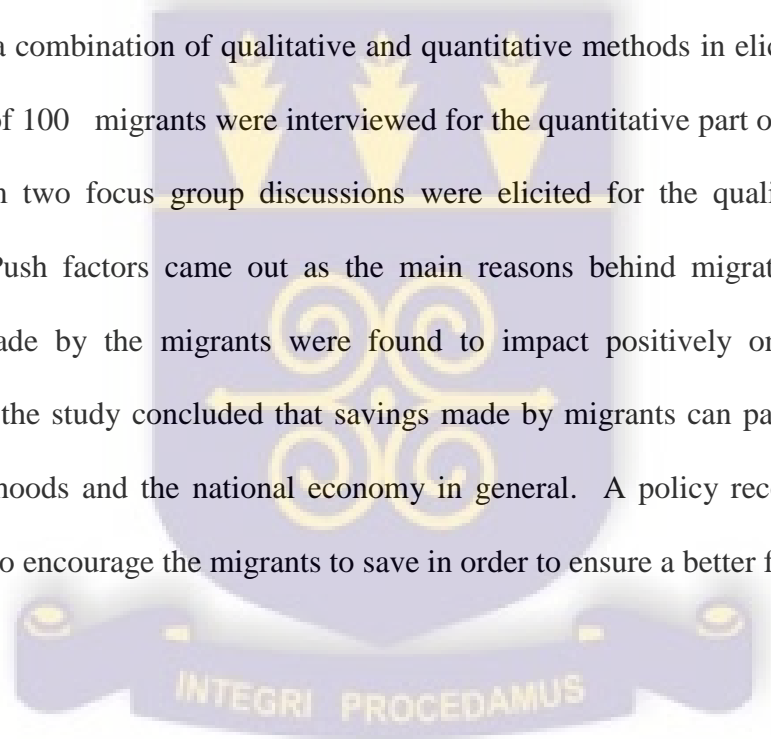
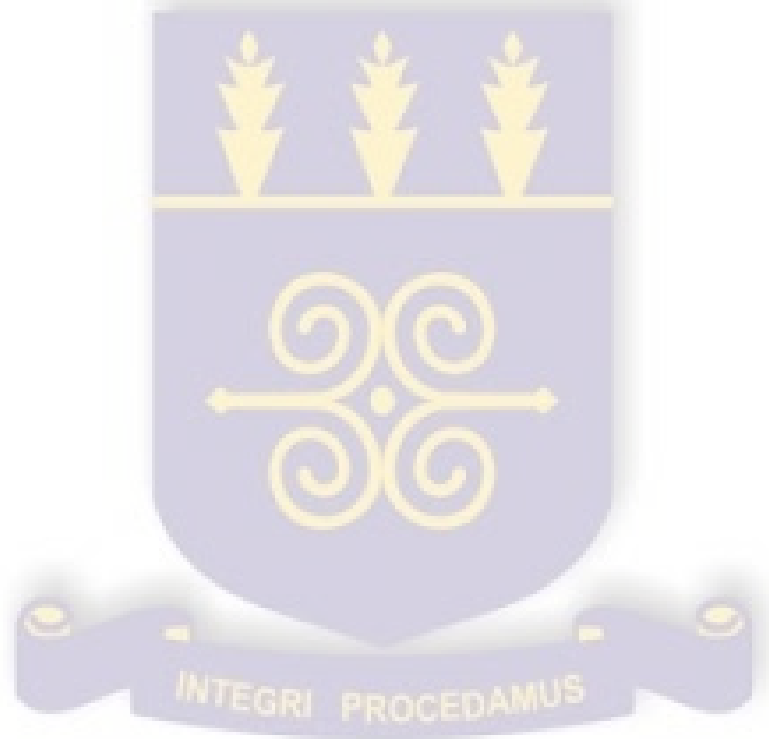


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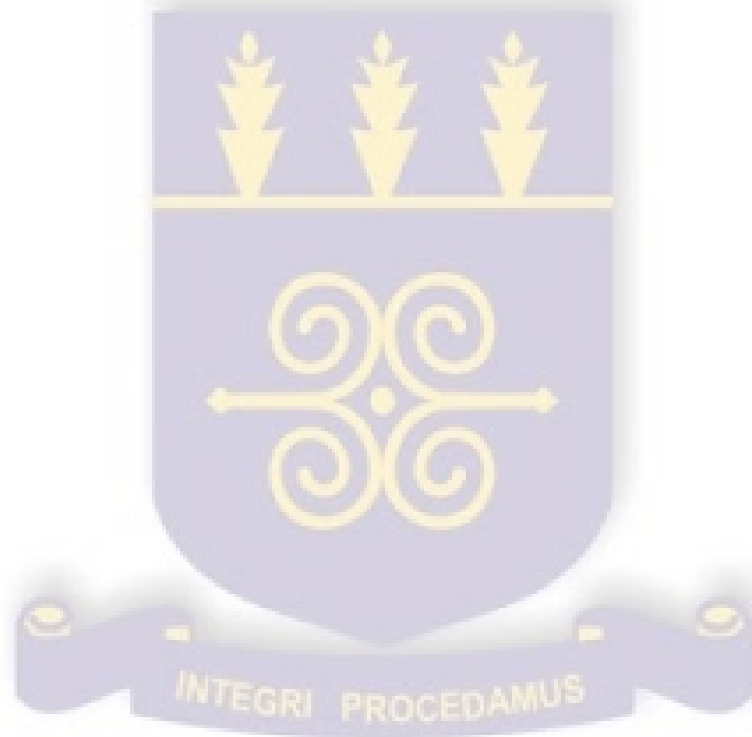
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LIST OF ABBREVIATIONS

CSF	Common Sampling Frame
CSF	Common Sampling Frame
FGD	Focus Group Discussion
GHAMFIN	Ghana Microfinance
GLSS	Ghana Living Standards Survey
GPRS	Ghana Poverty Reduction Strategy
GPRS	Poverty Reduction Strategy
GSOEP	German Socio-Economic Panel
GSS	Ghana Statistical Service
HIPC	Highly Indebted Poor Country
MDGs	Millennium Development Goals
NGOs	Non-Governmental Organizations
NHIS	National Health Insurance Scheme
SLT	Sustainable Livelihood Theory
SPSS	Statistical Package for Social Science
SSA	Sub-Saharan African
SSA	Sub-Saharan African
UNDP	United Nation Development Programme
UNFPA	United Nations Fund for Population Activities
UNFPA	United Nations Fund for Population Activities
UNPF	United Nations Population Fund
UNPF	United Nations Population Fund
WC	Water Closet
WeD	Wellbeing in Developing

CHAPTER ONE: INTRODUCTION

1.0 Background to the Study

Over the past few decades, migration has become a worldwide phenomenon. Indeed, no country in this world can claim to have remained untouched by the deepening and widening reach of the phenomenon of migration. According to Awumbila (2008), this has been a response to the forces of globalization and interconnectedness of places facilitating movement of people. The forces of globalization offer demands for labour service which has made the movement of people across boundaries much easier. However, according to the United Nations Population Fund (UNPF, 2006), the interconnectedness of places has opened diverse opportunities of labour across space making it possible for migrants to compare between labour services outside and within their home.

Migration all over the world, whether internal or international, has proved to be an important source of income to the poor whose daily dreams are for life changing opportunities, no matter the location. About 3% of the world's population, which is more than the combined populations of some of Africa's most populous nations, Nigeria and South Africa, have migrated to live and work elsewhere other than their home countries (Page & Plaza, 2006). Remittances in most cases do not benefit just the individuals and their households but the entire regional or national economies. The inflow of remittances in Indian State of Kerala has always been about three times the budget support to the state from the Central Government (Thankappan, 2002). In the history of migration, poverty has remained a related issue. For instance, in some developing countries migration has been a mechanism by which the poor has responded to livelihood stimulus.

Ratha (2010) study found the following:

Migration is a decision that impacts the welfare of the household, the home community, and in the end, the whole economy in various ways (Azam and Gubert, 2006). The welfare implications of migration on the origin country are most often, though not always, sizable and positive. The main channels through which migration alleviates poverty are increased incomes from remittances, ability to smooth consumption, access to finance for starting a new business, as well as tapping on to the knowledge and resources provided by the international community of the migrant diaspora. Besides pure monetary gains, migration and remittances allow for higher investment in health care and education. (p. 1)

An analysis of patterns and poverty trends in Ghana from 1991-2006 showed that poverty levels in the three northern regions of Ghana were far above the national standard (Awumbila, 2008). Poverty in the north has mainly compelled many people to travel to the south in search of greener pastures. In effect, environmental factors, economic factors and socio-cultural factors appear to have pushed these people to seek better opportunities in the big cities to better their lot.

According to Awumbila et al. (2008), internal labour mobility with regards to north-south migration drift has been witnessed in Ghana for decades. Apart from the north-south migration which is one of the most common in Ghana, other researchers such as (Mensah-Bonsu, 2003) have categorised four main migration typologies and these are urban-urban, urban-rural, rural-rural and rural-urban migration. They also found that the most dominant typologies of migration in Ghana is rural-urban which are engaged by both males and females.

According to the World Migration Report 2010, 214 million people worldwide were at that time on the move, and 49% were women. Out of 190 million or so migrants in the world today, almost 50% are females; the majority having migrated from and within developing countries (Omelaniuk, 2005). It can be stated that migration has become one of the most used livelihood strategy to deal with declining socio-economic conditions of the migrants (Manuh, 2001). Livelihood strategy is most important, especially when it has to do with survival, remittances and accumulation of capital through savings.

According to Karlan, Ratan and Zinman (2014), ‘Savings mobilization is critical for individual and societal welfare. At the individual level, savings help households’ smooth consumption and finance productive investments in human and business capital. At the macroeconomic level, savings rates are strongly predictive of future economic growth’ (p.1). According to Adaawen and Owusu (2013) “Migrant remittances and have played an’important role in the economic development, social resilience and the improvement of household well-being in many developing countries (Adger et al., 2002; Quartey & Blankson, 2004; Amuedo-Dorantes, 2007)’ (p. 29). The accumulation of capital by migrants through savings also forms an important source of development finance (Ratha, 2007). Savings by migrants are done in different forms; some of the migrants save through the banking system by having bank accounts, others also put their money under their mattresses, while others purchase investment goods for their businesses back home (Quartey & Blankson, 2004).

1.1 Statement of the Problem

The undesirable consequences associated with the phenomenon of rural-urban migration drift in Ghana has become a major concern to many Ghanaians. The seriousness of the phenomenon is that the majority of the migrants are youths who tend to leave the aged

behind to do the farming. According to Primavera (2005), rapid growth in rural-urban migration among the majority of the youth has consequential effects on food security both in the rural (out-migration) and urban (in-migration) areas.

Furthermore, the overall population of Ghana is increasingly becoming urbanised with a record of 43.8% in 2000 to 50.9% as at 2010 and has been projected to increase drastically to 63% by the year 2025 (GSS, 2012). It has been found that rural-urban migration creates over-population in urban areas and this has attendant adverse effects on access to basic needs such as food, water, shelter, health, among others. In most cases, this phenomenon has untold hardships on the migrants themselves.

A recent research by Awumbila, Owusu, and Teye (2014) found that migrants in Old-Fadama in Accra live in unhygienic environments and do not have access to basic services. They found that 92% of migrants in Old-Fadama do not have access to water, toilet facilities and bathing facilities. Migrants of Old-Fadama live in self-built wooden kiosks and shacks that lack adequate water and sanitation facilities. They pay a weekly (sometimes daily) fee to live in shared rented kiosks used as accommodation, pay to use facilities such as water, public toilets and bathhouses among others. Inhabitants of Old-Fadama in Accra are low income earners who are mostly trapped in various cycles of poverty making their living conditions poor / inadequate / deprived. Many of them barely make enough money from a day's work to take care of even basic needs. This means that such people may not save after all.

It is interesting to note that in the past three decades the levels of savings in Sub-Saharan African (SSA) have drastically fallen whereas in Latin America and Asia and other developed worlds, the levels of savings have doubled (Nwachukwu & Odigie, 2009). In Ghana, the issue of savings among the Ghanaian population is not encouraging. It has been

reported that just a third of all households in Ghana own savings accounts (GSS, 2008) and that the low levels of savings among the Ghanaian populace suggest that the Ghanaian financial sector only holds a very small portion of the country's capital. For instance, recent data available to the Bank of Ghana indicate that 80% of Ghana's population is unbanked and that the country's financial sector is dominated by banks, with non-bank financial institutions accounting 11% of total financial sector assets, and savings and loans companies with 5.7% of total assets (Owusu, 2015). These revelations about a poor saving culture and very low financial inclusion are major concerns for the nation because savings has a strong positive impact on economic growth (Nwachukwu & Odigie, 2009).

Several studies conducted in Ghana, especially on rural-urban migration have focused mainly on head portering known as 'kayaye', migration and poverty (Awumbila, Ardayfio, Schandorf, 2008) while others have dwelt so much on migration and remittances (Quartey & Blankson, 2004; Quartey, 2006; Amuedo-Dorantes, 2007), migration and labour issues (Abdul-Korah, 2004), migration and rural development (Nabila 1975; Songsore 2003; Lobnibe, 2008;). There is, however, a limited attention in academia on the effects of savings among the migrants. Empirical evidence on the impact of savings on the wellbeing of the migrants is therefore needed to fashion out policies to encourage savings among the migrants.

1.2 Research Questions

The study seeks to address the following questions?

- i. What are the reasons for migrating to Accra?
- ii. Do migrants save at all?
- iii. What forms of savings do the migrants adopt?

- iv. What are the constraints to savings?
- v. To what extent have savings of the migrants influenced their socio-economic wellbeing?

1.3 Research Objectives

The main objective of study is to examine the effect of savings on the wellbeing of migrants in Old-Fadama in the Accra Metropolis. This will be achieved through the following specific objectives:

- i. To examine the reasons for migrating to Accra.
- ii. To assess the forms and motives of savings by the migrants at Old-Fadama.
- iii. To investigate the correlation between savings of the migrants and their wellbeing.
- iv. Contribution to policy to promote savings among migrants.

1.4 Significance of the Study

As a lower middle income country, Ghana has been struggling over the years to reduce poverty. Various legislations, policies and programmes have been put in place to address poverty. Among them are the Ghana Poverty Reduction Strategy (GPRS I, 2003-2005) and the Growth and Poverty Reduction Strategy (GPRS II, 2006-2009), Millennium Development Goals (MDGs) and other international commitments relevant to poverty reduction into the national development agenda (IMF, 2012; Institute of Economic Affairs, 2002). With all these and other initiatives, Ghana's efforts and the sums of money spent on reducing poverty over the years have not yielded many results.

Another initiative is the Ghana Microfinance (GHAMFIN) which sought to encourage savings among Ghanaians as a result of the important role savings play in improving wellbeing among its citizens. 'One saves today and gains tomorrow'. According to United

States Agency for International Development (USAID) report, 2015, savings have a highly positive impact on the wellbeing of people, especially in the lives of children. Yet, a savings culture is still low among Ghanaians. This has attracted a lot of studies and this study helps to enrich the understanding of the effects of saving on the wellbeing of migrants most importantly in the Ghanaian perspective. Therefore, this study may add to existing literature and may also bring to the fore issues that may motivate other researchers to undertake further in-depth studies related to the subject under consideration. The study also provides useful material for the relevant stakeholders for policy direction. Specifically, the Ministry of Interior, the Ministry of Women and Children Affairs, the ministry of employment and Social Welfare, National Development Planning Commission and Non-Governmental Organizations (NGOs) interested in migration issues. Not only this, the study will provide extensive information in addressing the issues of the north-south migration. By so doing, the study will also play a critical role in informing decisions on social policies regarding the phenomenon of the north-south migration and how to improve the wellbeing of the migrants.

1.5 Scope and Limitation of the Study

The main scope of this study was based on rural-urban migration drift. The study focussed on savings and the wellbeing of the migrants in Old-Fadama in Accra. According to Afenah (2010), 'The settlement of Old-Fadama stretches across 146 hectares and houses an estimated 25,000 to 40,000 residents, making it the largest informal settlement in Accra and perhaps within Ghana as a whole' (p. 1). The area is consists of several ethnic groups. This informed the choice of Old-Fadama by the researcher as the study area. In this study, the potential weaknesses stem from lack of adequate empirical studies on the subject matter not only in the Ghanaian context but globally as well. For this reason, sources of

data on the study were limited in scope. The results and the interpretation were completely rigid and from the view point of the researcher based on the data collected at the time of the study.

1.6 Organization of the Study

The study is organised into five chapters of which Chapter One addresses the background, problem statement, objective, research questions, significance, scope and limitation of the study. Chapter Two deals with the literature review on migration and savings of migrants. Chapter Three explains the methods employed in the conduct of the study. The main areas to be covered in the chapter are research design, population, study area, sampling, data collection instruments and procedure and method of data analysis. Chapter Four discusses the findings of the research while Chapter Five summarises the findings and provide major conclusions, recommendations and suggestions for future research.

CHAPTER TWO: LITERATURE REVIEW

2.0 Introduction

This chapter reviews previous studies conducted on migration and other subjects related to the study. The chapter begins with the theoretical framework which discusses the main theory underpinning the study. This is followed by the discussion on the concepts and the conceptual framework. The chapter concludes with discussion on the various empirical studies on savings and wellbeing.

2.1 Theoretical Framework

While there are several theories on migration, the study considers the '*Theory of Sustainable Livelihoods*' as most appropriate. According to Tadele (2007), livelihoods approach sees migration as a set of plans that households and communities use to vary and support living standard. Migration, in the livelihoods approach, is understood as a spatial, segregation between the place of a resident household or family, and one or more livelihood activities involved in by family members. Thus the direct influences of migration to the livelihoods framework are to human capital since migration comprises mobility of labour and the set of activities that comprise the employment portfolio of the household; contended by De-Haan, Brock and Coulibaly (2002).

Additionally, different types of migration play numerous and multifaceted roles in decreasing the susceptibility of households and possibly enabling spirals of asset buildup that can deliver households from poverty (Ellis, 2003). De-Haan (2002) pinpoint the causation and purpose of migration as counting a broad spectrum of factors such as monetary and non-monetary as well as voluntary and forced migration, where micro and macro-level decisions within an extensive context of factors occur. Scoones (1998) identified, 'livelihood resources' (human, physical social and environmental capital) and

institutions (formal and informal) as significant factors that enable or hinder access to other livelihood strategies.

The development of the Sustainable Livelihood Theory (SLT) is a deviation from the economic models of migration (Todaro, 2004), which used to accentuate the rational choice of migrants. The SLT has helped to explore the impact that agencies (gender and ethnicity) capital and assets have on migration process and patterns (Moser, 1998; Carney, 1998; Long, 1992). SLT also endorsed the understanding of migration in the context of history; vulnerabilities and capabilities (Ellis, 2000).

Studies influenced by the SLT have established that historical backgrounds, inequalities and policy regimes affect migration process, trends and effects. The work of McDowell and de-Haan (1997) indicates that the livelihood framework showed that history plays important role in influencing migration. It was also contended that livelihoods and poverty obviously affect and are affected by migration. Nonetheless, migration experiences are often context specific. Poverty is not the only push factor that cause people to migrate from a particular area but groups can develop a tradition of migration once certain patterns of migration exist. Typical example were the cases of the Gurage, the Gamo, the Tigrai and some Amhara migrations experiences in Ethiopia, where early migration has led to patterns of successive flows of new migrants. They further mentioned as said earlier that poverty is not the only cause of migration but that inequality also plays a substantial role in influencing migration. Their research in Ethiopia also revealed that distress migration notably associated with internal conflict and migration for business motive is reported to have involved relatively non-poor.

Though the migration and livelihoods dialogue have given new motivation to the development dimension of migration, contemporary studies reflected that the livelihood

framework is insufficient to understand the experiences of modern migrants. Households in developing nations often undertake multiple livelihood strategies in order to diversify livelihood sources across several spatial areas in the context of social, economic, political, environmental and historical circumstances (Kothari, 2002). Advocates of urban-rural linkages (Tacoli, 2006) also emphasized the fact that migration is far more complex than just a mere movement from rural to urban areas for economic reasons. It was revealed that different groups move to different areas and for different reasons but the people and their destinations are not essentially rural or urban. One can maintain linkages between the two by using different linkage strategies such as exchange of information and technology, remittance, investment in areas of origin or accumulation of assets in different areas. The groups that support the urban-rural linkage dialogue pointed out that the classification of poverty reduction policies and practices into either 'rural' or 'urban', fails to completely identify the opportunities and the limitations that rural-urban linkages offer to livelihoods as well as social and cultural transformation (Club du Sahel, 2000; Hoang, et, al., 2005). Ellis and Harris (2004) also pointed out that making an absolute dichotomy between rural and urban areas undermines the interdependent points of production, consumption and market, which directly contribute to the creation of greater gross national output. Hence shared a new viewpoint on rural-urban linkages and offered valuable lens for the understanding of the difficulties of people's livelihoods and their strategies.

Advocates of urban-rural linkages argued that the interaction between urban and rural localities include 'spatial' linkages, such as flows of people and goods, money and information. It also comprises linkages between different sectors such as the agricultures and the non-agricultures, which includes different types of migration. It shows that there is a need for an alternative paradigm for development policy and practice that recognizes the importance of both rural and urban dimensions, and the differences in the form and nature

of rural-urban linkages (Baker, 1995; Ellis, 1998; Dogulass, 1998; Club du Sahel, 2000, Tacoli, 2002, 2006; Hoang, et. al, 2005)”.

Progressive studies in livelihood framework and the urban-rural dichotomy contribute more conceptual and methodological mechanisms that can be adopted for the study of migration. It provides cultural sources such as symbolic, religious and identity that evolved from the norms, values and meanings associated with certain environment (McGregor, 2003). These socio-cultural structures and resources are embedded with migration. This framework expatiates on the meaning of ‘wellbeing’ and also provides a perspective that explains how the same word ‘migration’ may mean different things for individual migrants or communities of migrants in their dealings. It investigates how meanings and values are changing with migration experiences and in turn, shape the identities and wellbeing of individual migrants.

Moreover, a special research body named Wellbeing Development Organisation provides a combination of methods such as analysis of policy regimes, community level profiles, a household level survey of resources and needs and a review of quality of life through the wellbeing in developing countries (WeD) Framework. This helps to analyse migration experiences at different levels in totality (Gough, McGregor & Camfield, 2006). The WeD framework also offers an analytical mechanism to apprehend the impact of policy regimes, political economy and social institutions on migration. The framework helps to understand people’s responses associated with the strengths and weaknesses of migration and the ways that individual and group action affects objective states.

The Sustainable Livelihood Theory (SLT) is relevant to this study on the basis that the SLT helps in exploring the migration process so as to understand migration in the context of history, vulnerability as well as capability and the factors necessitating migration (Ellis, 2000).

According to International Fund for Agricultural Development (IFAD, 2015), the theory of sustainable livelihood is a mechanism that helps to better understand poor people and their livelihoods trends. The sustainable livelihood theory is based on the main factors affecting livelihoods of the poor and how those factors interrelate with each other. The theory of sustainable livelihood according to IFAD (2015), places rural people as the focal factor and how the rural people go about in creating livelihoods for their sustenance. Indeed, where sustainable livelihoods do not exist in an area, the people are compelled to migrate in search of livelihoods in order to improve upon their wellbeing.

Like many other theories, the SLT cannot go without criticism. In the first place, the theory has so many components to address leading to a broad-based and superficial framework resulting in the difficulty in achieving an in-depth analysis (Clark & Carney, 2008)

According to Guyer and Peter (1987), ‘...sustainable livelihood theory can become a rather mechanical and quantitative cataloguing exercise which plays neatly into the broad critiques offered by post-modernists and indeed harks back to the, new household economics approach and its focus on clusters of task-oriented activities’ (p. 209).

The Sustainable Livelihood Theory is reliant upon the participation of those at the centre of the analysis, yet the questions being asked, for example if taken as a seemingly straightforward example, is granted that in many countries tax payments are positively

related to savings. It would thus not be surprising if a household withheld information about the amount being saved per day and that could be grossly under-estimated as a result.

Another problem is that the actors involved in doing the SLT are not usually the same actors involved in applying the information to bring about change, be it through allocation and monitoring of resources or policy. The seriousness of this is that the theory becomes an end in itself and does little more than form the basis for lengthy reports and papers in academic journals. Notwithstanding all the above, the failure of the Sustainable Livelihood Theory in most parts of Africa is as a result of its western emanation (Majale, 2002).

2.2 Conceptual Framework

The conceptual framework is categorized under two main sections namely definition of key concepts and terminologies, and interrelationship between savings and wellbeing.

2.2.1 Key Concepts and Terminologies

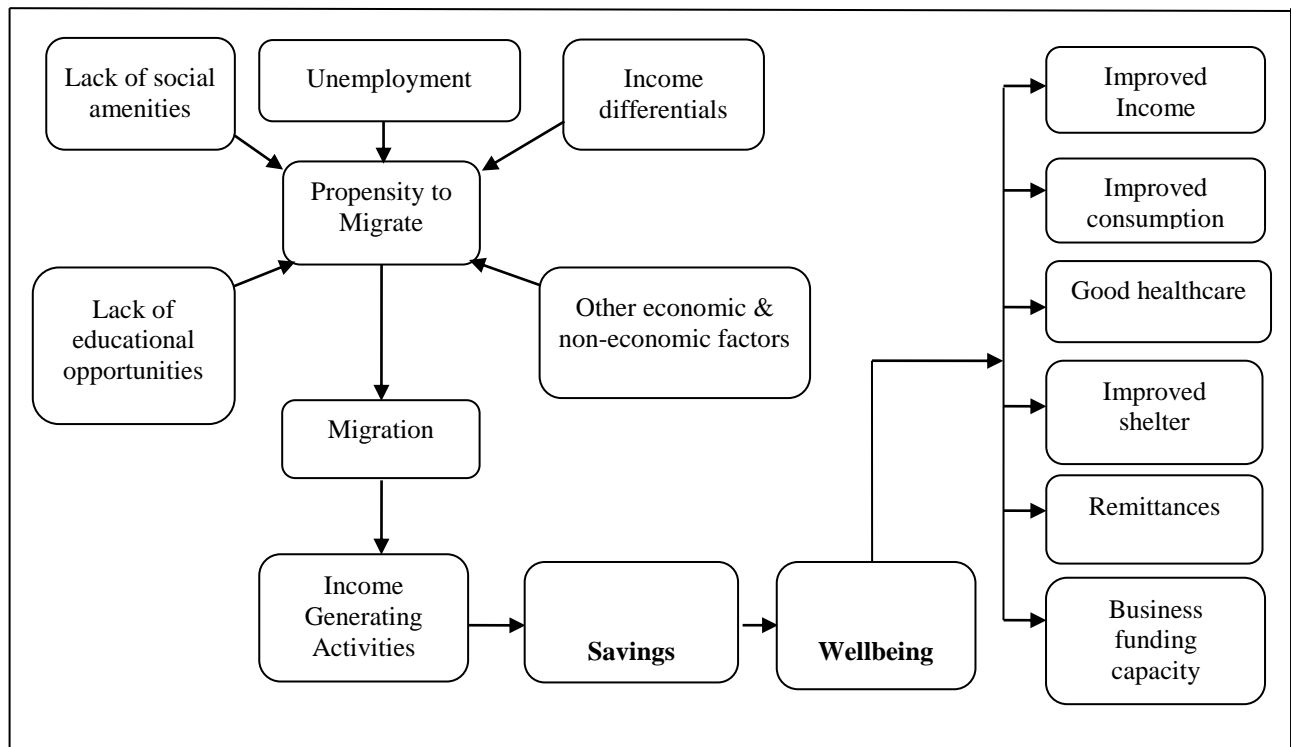
For the purpose of this study, the following terms were explained as:

- **Savings** - This refers to any income (either real as in purchasing jewellery or in monetary form) that one puts aside for future use. In other words, it is forgone consumption (Miller and Van-Hoose, 2001). Savings is mobilization of funds to meet critical individual and social welfare. Savings help individuals and households to improve their consumption, productive investments in human and business capital. Also, savings contribute positively to economic growth of an economy (Karlan, Ratan & Zinman, 2013).

- **Wellbeing** - The state of living well in respect to improved income, good access to basic needs such as food, clothing, shelter, healthcare and other living conditions.
- **Migrant** – Someone who has moved and settled in an area for at least six months. In other words, a migrant is a person who has moved from the area of residence to another place for a minimum of six months. A migrant changes his/her usual place of residence from rural to urban, urban to rural, rural to rural or from urban to urban (Mensah-Bonsu, 2003). However, this study focussed on rural to urban migration.

2.2.2 Interrelationship between Savings and Wellbeing

This section seeks to explain the interrelationship between savings and wellbeing of migrants. For the past decades, various researchers have tried to provide fundamental theories and understanding for the phenomenon of migration and for that matter have come up with multitudes of empirical and theoretical studies on migration. Based on the literature reviewed in this chapter and the writer's familiarity with the concepts relating to migration, a conceptual framework has been developed as shown by Figure 2.1. The conceptual framework is based on five main processes that seek to address the issue of savings and wellbeing of migrants. These processes are (1) Propensity to migrate; (2) Migration; (3) Income generating activity; (4) savings and (5) wellbeing.

Figure 2.1: Interrelationship between Savings on Wellbeing of Migrants

Source: Author's own construct, 2015

The decision to migrate depends on a wide range of factors and the assumption underlining this study is that people decide to migrate based on several factors. What this means is that someone is forced to migrate due to factors such as lack of social amenities, unemployment, income differentials, lack of educational opportunities and other economic and non-economic factors. These factors inform the decision of people to migrate. Thus, when people in an area are not able to sustain their lives through the socio-economic opportunities at their disposal, they are forced to migrate to other areas (with respect to this study, moving from rural to urban areas) in search of means of livelihoods.

Furthermore, the study assumes that in order to fulfil the aspirations of the migrants leading to their wellbeing, one important aim is to secure an income generating activity as seen in Figure 2.1. When this aim is achieved, migrants are able to save part of their

income. The assumption is also that savings over a period of time will improve the wellbeing of migrants through improved income, improved consumption, accessibility to good healthcare, clothing and shelter, improved remittances and business funding capacity.

The above assumptions are evident in several empirical studies. According to Miheretu (2011), '... in developing countries, rural poverty resulting from low agricultural income, low productivity, lack of social amenities, unemployment as well as strain of farm work, force many rural people to migrate towards areas where there are greater employment opportunities' (p. 24). The reasons for migration are that people desire nicer climate and better food supply, freedom. Some experts argue that the urban environment provides better employment and income opportunities, and the provision of services such as electricity, piped water supply and public services make urban areas attractive (Lee, 1966). Also according to Miheretu (2011), 'Byerlee (1974) stated that rural-urban income differential is a highly relevant factor for migration' (p.26).

In Ghana and perhaps in most of tropical Africa, education is a powerful determinant of rural-urban migrations (Caldwell, 1969). Charles (1975) in the case of rural Nigerians states that schooling increases expectations of new and modern urban life so that educated rural people are more prone to migration. However, according to Caldwell (1969), the role of education is not absolute as long as some unschooled rural Ghanaians move to the towns with their inadequate qualifications to secure urban employment. Similarly, people migrate to improve their economic well-being when they are unable to satisfy their aspiration within the existing opportunity structure in their locality (UNESCO, 1992; Fadayomi et al, 1992). People with better income could migrate to get a better social infrastructure (education, health), driven by urban amenities, urban culture and life style (Byerlee et.al, 1976; Worku, 2006).

2.3 Empirical Literature

In order to have in-depth understanding of the role of savings on the wellbeing of migrants, this section reviews two main aspects of the research; migration and wellbeing.

2.3.1 Migration in Ghana

Migration in Ghana in the early twentieth century was mainly in the form of rural-to-rural movements, as people migrated to work on cocoa farms and in gold mines on a seasonal or semi-permanent basis (Brydon, 1992; Knight, 1972). Whereas permanent migration has assumed increased importance over the past four decades, data constraints have considerably limited the available information on the magnitudes and patterns of temporary and seasonal migration. According to GSS (2000), 52 % of Ghana's adult population are migrants, with the corresponding percentages for men and women being roughly the same (51.4% and 52.2%, respectively). In view of the fact that these figures do not include temporary and seasonal migration, population mobility in Ghana is quite high.

Regarding the occurrence of temporary and seasonal migration in Ghana, these are mainly associated with agricultural activity. More than three decades ago, Beals and Menezes (1970) observed that temporary migration is the principal form of labour mobility in Ghana. Whilst the increase in manufacturing and other non-farm activities may have contributed to an increase in permanent migration, there is no reason to doubt the importance of temporary migration, even if it is not the most dominant form of migration in Ghana at present. A significant component of temporary migration is seasonal migration, which often results from the different farming calendars between northern and southern Ghana.

According to Tutu (1995), the major forms of migration (on the basis of the 1991 Migration Research Study) are rural-rural, rural-urban, and urban-rural, in that order. Tutu (1995) also identifies the dominant regions of destination as the Greater Accra, Ashanti, and Western regions. Upper East was the least attractive destination for migration. Using data from the fourth wave of the Ghana Living Standards Survey (GLSS), however, GSS (2000) computed the percentage shares of migration flows for 1998/99 as follows: urban-rural (35%), rural-rural (32%), urban-urban (23%), and rural-urban (10%). Batse (1995) provided additional insight into the relative importance of different migratory forms. The GSS (2000) figures above suggest that although rural-rural migration is still widespread, its importance, relative to that of the other forms of internal migration, has reduced since the 1970s. On the contrary, urban-to-rural migration appears to be more prevalent than is often assumed. It has been suggested that the shift in migration patterns between 1970 and 1984 was at least partly due to a fall in rural-rural migration, which resulted from a decline in farming and mining activities in the rural areas in the 1970s and early 1980s (Batse, 1995). As noted elsewhere (de Haan, 1999; Lucas, 1997), rural-to-rural migration is the most common type of migration in developing countries, and the literature on Ghana supports this assertion, at least for the 1960s and 1970s.

The Ghanaian migration literature's evidence on migration determinants may be grouped into community/household characteristics and individual attributes. As is common in the general migration literature, many of the studies on Ghana's migration focus on rural-to-urban migration. As a result, the migration determinants identified are often mainly applicable to migration from rural to urban localities. The major community and household characteristics mentioned in the literature include distance from potential destination, the economic condition of the destination locality, the welfare status of the sending household or community, and the presence of kinship or friends in the destination

locality. One of the key results of the study by Beals et al. (1967) is the negative impact of distance on migration rates. Using data from the 1960 population census, Beals found statistically significant evidence in support of distance as a strong deterrent to interregional migration in Ghana. In a study of rural-to-urban migration using survey data, Caldwell (1968) also found evidence in support of the negative effect of distance on migration. According to Caldwell, (1968), for all persons aged more than 20 years, there was a clear inverse association between the propensity to migrate to the towns and the distance from the nearest large locality. It is worth noting that Caldwell found this result to be statistically significant for both men and women. As suggested by Beals et al. (1967), the negative effect of distance might be linked to information costs, as well as important cultural and social differences between localities.

Empirical analyses of Ghana's migration experience lend credence to the common view that economic considerations are crucial to migration decisions. Beals et al. (1967) observed a tendency for migrants to move to regions with high wages, and noted that high wage levels in the destination region contributed highly to the propensity to migrate. Data from the 1991 Ghana Migration Survey suggest that job-related reasons play a major role in migration decisions (Tutu, 1995). Thus, on the whole, the evidence suggests that favourable economic conditions in potential destination localities act as a key determinant of the propensity to migrate in Ghana. The Ghana migration studies suggest that the welfare level in the sending community (or household) exerts an effect on migration. Beals et al. (1967) found a negative effect (of origin locality's income) on migration. Notably, when urbanisation was included in the migration equation, this effect (of origin locality's income) was stronger than that of the destination locality's income level. Caldwell (1968), on the other hand, found evidence associating better-off rural households with a higher propensity to migrate to the towns.

Whilst the results of Beals et al. (1967) and Caldwell (1968) appear to conflict, it might well be the case that they are actually capturing different effects on migration. The results of Beals et al. (1967) are a reflection of the tendency for people to want to stay in an area if favourable economic conditions prevail. On the other hand, Caldwell's results show, that for any community characterised by unfavourable conditions, members of richer households are generally better able to embark on migration. It is worth noting also, that apart from the fact that the two studies used different data sets, Caldwell was only reporting an association, whereas Beals et al. carried out a regression analysis. These results nevertheless highlight the complex nature of migration determinants and outcomes.

The importance of networks in migration decisions has been generally acknowledged (Lucas 1997), and for Ghana, this factor appears to be crucial in most migration decisions (Caldwell, 1969; and Tutu, 1995). This is because the establishment of networks often results in the reduction of migration costs. On the basis of data from the Ghana 1991 Migration Survey, Tutu reports that for persons intending to migrate, 76 percent had friends or relatives residing in the destination locality. In the context of rural-to-urban migration, Caldwell (1969) also found a very strong statistically significant association between the presence of rural household members in the destination locality and the likelihood of other members visiting (or migrating to) the town. As rightly observed by Tutu (1995), the role (in migration decisions) of access to destination-based kinship and other networks is closely linked to the cost-reducing effect of such access. A dynamic element has further been associated with the role of destination-based networks of relatives and friends. In his study of rural-to-urban migration in Ghana, Caldwell (1969) observes that by increasing the population of rural residents' relatives and friends in urban centres, rural-to-urban migration can be self-reinforcing. Whilst the propensity for migration is higher amongst males than amongst females, especially over longer distances

(Caldwell, 1968), migrants in Ghana are dominated by young persons (Caldwell, 1968; and Tutu, 1995), as predicted by the human capital theory. The Ghana migration studies' evidence relating to the effects – on the tendency to migrate – of marital status and the number of dependents are, however, somewhat tentative.

Tutu (1995) observed that the unmarried are more likely to migrate, though Caldwell's (1968) evidence for this was not very strong. Again, in respect of the number of dependents, Tutu (1995) reported a negative effect on migratory movements, whilst Caldwell (1968) was very cautious on this. Caldwell (1968) however, found a positive relationship between number of siblings and rural-to-urban migration. In the context of rural-to-urban migration, Caldwell (1968) further suggested there is often strong pressure on persons of low birth rank (that is, older siblings) to stay at home, and – in the case of persons who have migrated – to return home. According to Caldwell, (1968) this tendency is due to the fact that the most senior siblings are often required by social norms to shoulder certain responsibilities, such as, looking after aged or ailing parents, and managing the family farm.

2.3.2 Savings Behaviour

According to Bauer and Sinning (2011), temporary migrants have higher savings rates than natives and permanent migrants since they save for later consumption in the home country while staying abroad if commodity prices are higher in the host than in the home country (Djajic and Milbourne (1988) and Djajic (1989); giving an indication that it may be important to distinguish between temporary and permanent migrants when investigating the savings propensity of immigrants relative to natives, with temporary migrants saving more than permanent migrants and natives. In addition, a closer look at the literature on migration that occurs for risk-divarication within families (Stark, 1991), shows that

Dustmann (1997) developed a model in which immigrants' duration abroad and savings are jointly determined. He further demonstrated that immigrants may accumulate more precautionary savings than comparable natives if they face greater income risks on the labour market of the host country.

Regarding lifelong income risk, Dustmann (1997) argued that, immigrants may be less affected compared to natives if only immigrants are able to diversify labour market risks across countries. This to an extent means, precautionary savings of immigrants may be lower than those of natives. This aspect of Dustmann's work is further buttressed by Amuedo-Dorantes and Pozo (2002). In their work, they found that there existed lower savings rates for immigrants than that of natives. However, they argued that the apparent lower precautionary savings of immigrants may be caused by the fact that immigrants engage in precautionary saving by remitting parts of their income to their home countries. They further explored this issue in later works; Amuedo-Dorantes and Pozo (2006) where they paid particular attention to the determinants of remittances. Using data on Mexican immigrants in the United States, they found that a higher income risk leads to increased remittances of immigrants. Merkle and Zimmermann (1992) using data from Germany stated that remigration plans represent an important determinant of remittances. Based on these results, they concluded that temporary migrants hold savings mainly in their home country.

Disparities in savings may also be caused by the fact that immigrants represent a highly selected group of people. Due to self-selection and the immigration policies of the receiving countries, immigrants are neither representative of the population in the home country nor of the population in the host country. As a result, savings disparities may exist because of differences in the socioeconomic and cultural background of the immigrants.

Chiswick, 1978 and Borjas, 1987 equally have it that, Skill differences may be responsible for differences in the economic performance of immigrants and natives and hence savings rates. The potential explanators for different saving patterns of migrant and native households suggested by the theory of saving behaviour and the migration literature can be grouped into two broad categories: factors that influence labour market outcomes, and cultural and institutional factors. The former include household-specific characteristics such as labour supply, educational attainment, family composition and life cycle considerations which influence labour force participation, employment and earnings. The latter include cultural practices, extended family obligations and differential access to formal and informal insurance arrangements to protect against shocks and possible reversal of the migration decision (Bonin *et al.* 2009). Similarly, Carroll *et al.* (1999), indicated that the socioeconomic strata in which migrants grew up, the motivation for migration and the probability of returning are potential determinants of saving behaviour. These cultural and institutional influences are either specific to immigrants or they affect migrants and natives differently. Carroll *et al.* (1994, 1999) equally obtained mixed findings for Canada and the United States for the influence of cultural factors. They failed to identify any systematic differences by country of origin in the saving patterns of Canadian immigrants (1994) but observed such differences for US immigrants (1999).

Bauer and Sinning (2005) in their attempt to examine the savings behaviour of temporary and permanent migrants in West Germany placed emphasis on the differences between temporary and permanent migrants. Utilizing household level data from the German Socio-Economic Panel (GSOEP), the findings revealed significant differences in the savings rates between foreign-born and German-born individuals. Additionally, fixed effects estimations of the determinants of immigrants' savings rates showed that intended return migration affects remittances and savings rate of migrant households in the host

country. The differences in the savings rate between Germans and foreigners can mainly be attributed to differences in observable characteristics as indicated in a decomposition analysis. They could not find strong evidence for an adjustment of the savings rate between immigrants and natives overtime; indicating deficits in the long-term integration of permanent migrants in Germany. The outcome of the paper indicates that the German welfare system may face additional unexpected burdens in the subsequent years. In the next 15 years, about 1.5 million foreigners will reach retirement age. These foreigners appear to have a substantial lower saving rate than natives and hence fear that they would not accumulate sufficient savings at the time of their retirement. This in turn may result in an increased utilization of the German social security system by immigrants. Policy measures to increase the earnings and hence saving potential can only partly solve the problem of a comparable low saving rate of immigrants since a substantial part of the saving gap between immigrants – especially those who plan to stay in Germany permanently and natives is as a result of different saving behaviour. One potential measure may be a special information campaign for immigrants to increase their awareness of the increasing importance of private savings as a supplement to public pensions.

Bidisha (2008) noted that:

Using household level panel data for the United Kingdom, Bidisha (2008) analysed the saving behaviour of the immigrants of different ethnicities vis a vis the natives. The idea is that members of an immigrant community may have different demographic characteristics, or may have different tastes, to the indigenous population; this may be seen in differences in saving behaviour. In addition, depending on their ethnic background, there could be differences among the immigrants themselves. The results provide evidence of diverse saving behaviour

among British households, which depends on both immigration status as well as ethnic background. Decomposition analysis indicates that these differences are primarily attributable to unobservable rather than to the differences in observed characteristics. (p.2).

2.3.3 Wellbeing of Migrants

According to Kettlewell (2010), in developed nations, very little is known regarding empirical literature on the impact of migration upon subjective measures of wellbeing. For developing nations, very little is known in terms of literature on rural-urban migrants. De-Jong, Chamrathirongard Tran (2002) investigated post-migration satisfaction with living standard, employment opportunities and community facilities in Thailand, (Knight and Gunatilaka, 2010) for overall satisfaction of rural-urban migrants in China. However, theory showed that both studies found some evidence of migrants experiencing dissatisfied wellbeing. In Australia, a comparative studies was conducted on subjective life quality among a cross-section of Victorian farmers, metropolitan residents and ex-farmers in a metropolitan locality. A seven point subjective quality of life scale was used, and they found no statistical difference between the three groups (Cummings and Lo, 2000). Hillman and Rotham (2007) examined the subjective responses on career and general life satisfaction between young Australian metropolitan leavers, stayers and returners (both male and female). They also found no significant difference between the three groups, indicating no improved wellbeing return to migration. Regression techniques was used to examine the outcomes of internal migration in the U.S.A, although not specifically for rural-urban migration (Martin and Lichter 1983; Willits, Bealer and Crider 1978). Like the previous studies, no significant difference was found in subjective wellbeing between movers and stayers.

It is not every studies that used formal statistical techniques to find out whether migrating acts to improve wellbeing. Some studies have used informal methods such as direct responses to specific questions, asking the respondent whether migrating have improve their standard of living. However, studies using statistical methods in comparing wellbeing at a point in time to another, these retrospective studies have been more complimentary to the utility maximising hypothesis. For instance, using survey data for the five Nordic countries, Lundholm and Malmburg (2006) found that 83 per cent of respondents showed an improvement in their standard of living since migrating, regarding respondents surveyed within two years of migration. Stimson and Minnery (1998) found out that taking a sample of migrants who moved long distance to the Gold Coast (Queensland), 87 per cent showed that they were equally as happy, or happier, than before migrating.

Reflective answers are not used in this study and it is debateable that such data are highly susceptible to various biases. Additionally, responding person biases and problems related to survey designs (such as sampling methods), the fact that the answer is reflective creates snags due to psychological factors that prevent peoples' ability to accurately measure their past state of wellbeing (Stone, Shiffman and DeVries 1999). Easterlin (2001) also established how developing material goals may distort peoples' opinion of their previous wellbeing. Using direct question responses, there has been stronger indication of improved wellbeing due to rural-urban migration. Surveying welfare, recipients who had recently migrated from either non-metropolitan to metropolitan areas or in the reverse direction in two Australian states (New South Wales and South Australia), Burnley *et al.* (2007) found that 56 per cent of metropolitan bound migrants thought they were better off (20 per cent worse off) after migrating while 72 per cent of non-metropolitan bound migrants thought they were better off. The majority of metropolitan bound migrants also displayed being more content with their work prospects (64 %).

Knight and Gunatilaka (2010) observed that people who lived in urban China who had migrated from rural settlements were less happy than the rural population as well as the non-migrant urban population. The fact that these people were less happy than those who had not migrated was inconsistent to utility maximising potentials and the writers tried to clarify this largely through anticipated shortcomings. In the subsequent sections we will survey the lead of Knight and Gunatilaka (2010) and discuss whether theory related to expectations supports the results.

Mueser (1997) has indicated that it may be rational for utility maximising individuals to work in a high wage, high cost, low amenity region during some period of their life (i.e. ‘roughing it’) to stem greater utility from a low wage, low cost, high amenity region later in life. In this case individuals may report unimproved levels of wellbeing for some period of time after migrating because they are onward looking and understand that by forgoing some utility now they may experience higher utility in the future. This could be the case for some people in the sample who plan of coming back to the rural area at some point in their life.

2.4 Conclusion

The chapter explained the sustainable livelihoods theoretical perspective of migration where migration is seen as both social and economic process in order to improve upon the lives of people within an area. According to Tadele (2007), ‘...migration plays multiple and complex roles in reducing the vulnerability of households’ (Ellis, 2003) (p. 5). Further in the chapter, empirical studies were also reviewed and this touched on savings and wellbeing of migrants. It has been observed that rural-urban migration lead to savings as well as wellbeing. Based on the empirical studies and the research topic for this study, a conceptual framework was developed to address the issue of savings and wellbeing of migrants.

CHAPTER THREE: METHODOLOGY

3.0 Introduction

This chapter describes the methods employed for the study. This is expected to explain understanding of the results presented in the next chapter. The main areas covered are research design, population, sampling procedure, research instruments, data collection procedure and data analysis methods.

3.1 Research Design

The study employed a combination of qualitative and quantitative methods to investigate the effect savings on the wellbeing of migrants in Old-Fadama. Saunders et al. (2007) posited that qualitative research relates to the method of gathering a variety of empirical data through introspection, individual opinions, interviews and observations to understand the subject under study or views of peoples on the subject under study. Furthermore, quantitative design is ‘...a research strategy that emphasises quantification in the collection and analysis of data’ (Bryan & Bell, 2007). Also, Martins (1996) stated that quantitative research is an ‘...inquiry into a social or human problem based on testing a theory composed of variables, measured with numbers, and analysed with statistical procedures, in order to determine whether the predictive generations of the theory hold true’ (Martins (1996).

Ideally a quantitative design is the best approach for studies such as this. However, while quantitative data can explain what has happened (what is the savings culture of the migrants?), it is unable to shed light on why certain things happen. For instance, why do the migrants save and how does this affect their wellbeing? In this regard, qualitative data is therefore employed to further explain the quantitative outcome. To add to this, the

decision to combine quantitative and qualitative methods for this study was justified on the grounds that the researcher wanted to explore the research questions from two different perspectives which would lead to a robust outcome. The use of a qualitative method was justified on the grounds that it helped the study to explore the research questions from the perspective of the migrants, which led to a broader understanding of the relevant issues.

3.2 Population

Since the study sought to examine the role of savings on the wellbeing of migrants in Old-Fadama. The population for this study was made up of migrants in Old-Fadama in Accra. The choice of migrants in Old-Fadama is considered most appropriate for the study because the area records the highest number of migrants in Greater Accra region, especially north-south migrants (Ogbamey, 2002). The target population consist of male and female migrants who are settlers in Old-Fadama. This section provides a brief background of the study area.

3.2.1 Brief Background of Old-Fadama

Old-Fadama is located at the heart of the capital city and along the catchment area of the Korle Lagoon, one of Accra's most polluted wetlands. According to Ogbamey (2002), 'Old-Fadama was created by people who came from the northern part of Ghana (mostly from the three northern regions; Upper East, West, and Northern region itself) to seek "greener pastures" in the capital city'.

Figure 3.1: Housing Structures at Old-Fadama



Source: Taken by Author during field work, 2015

According to Okertchiri (2012), ‘Old-Fadama is a noted slum on the verge of extinction, as authorities say activities of its residents are hindering government’s intention to restore the vitality of the Korle-Lagoon’ (p. 1).

The original inhabitants of this area officially known as Korle-Dudor, which stretches from the Korle-Lagoon to the Mosque at Abossey Okai, were resettled at New-Fadama, near Abeka, by the Nkrumah administration. The area was then earmarked for a Korle-Lagoon Recreational Facility. After the overthrow of Nkrumah in the 1966 coup, the place was left to fallow (Ogbamey, 2002). After a clash of Kokomba and Nanumba traders at the Yam market in Accra in 1980, the Limann administration decided to temporarily rehabilitate the Kokomba faction at Old-Fadama to pave way for government to look for a place to resettle them. Later, a group of Nzema coconut oil sellers and Kwahu Russia second-hand cloth sellers joined the Kokombas as temporary settlers of the land (ibid).

According to Ogbamey (2002), ‘In 1994 Kokomba-Nanumba conflict worsened the situation as large droves of people flocked from the conflict area into Old-Fadama, pushing its frontiers further. Today, it remains one of the biggest problems facing the national capital’ (p.3). It has been estimated that approximately 50,000 low-income inhabitants are migrants and are settled in Old-Fadama, making it Ghana’s biggest slum.

Again, Ogbamey (2002), stated that ‘At a glance from the main Agboghloshie Street of Accra, all seem too well with the area pointing to Old-Fadama. Shops by the streets give a reflection of a normal market centre that exists in other communities’ (p.3). Apart from the low rents for accommodation, the proximity of the squatter settlement to the brisk central business district markets and businesses provides additional advantages because of the numerous opportunities available for the squatters to eke out livelihoods more easily (Grant 2006).

3.3 Sampling Method and Sample Size

According to Sekaran and Bougie (2010), ‘sampling is the process of selecting a sufficient number of the right elements from the population so that a study of the sample and understanding of its properties or characteristics make it possible for us to generalize such properties or characteristics to the population elements’ (p. 266). The size of the sample and the way in which it is selected definitely has implication for the confidence level and an extent to which generalization can be made (Saunders et al. (1997).

This study employed stratified and systematic sampling techniques selecting a sample size of 100 migrants for the quantitative aspect of the study. Stratified sampling divides the elements in the population into groups called strata. (*Stratified Sampling*, 2013). The basis for choosing this sampling technique was due to the heterogeneous nature of the migrants in Old-Fadama. In order to do this, the ethnic groups in Old-Fadama were put into six

strata (subgroups) namely Dagomba, Kokomba, Frafra, Dagaati, Mamprusi and Nchubru. According to Peoples and Bailey (2010), “An ethnic groups is a named social category of people based on perceptions of shared social experience or ancestry” (p. 389). This means that the members see themselves as sharing cultural traditions, believes and history that separate them from other groups.

According to Edwards, Brick and Flores (2001), in-language interviewing in different dialects helped the respondents to properly express their ideas without any language hindrance. The main reason for classifying the respondents according to their ethnic groups was to enable them to freely express themselves during the focus group discussion. This was done due to language barrier. Furthermore, ethnicity plays a major role in Old-Fadama as that enable them to identify, belong and feel part of the group. This explains why the migrants have formed associations based on their ethnic background. Since the respondents were put into ethnic groupings, they were able to contribute significant and relevant data to the study. These ethnic groups have associations with registered households and the researcher contacted the various ethnic associations for the total number of their households. The total registered households formed the sample frame for the study and the total number of registered households was then expressed in percentage terms to obtain the sample size as seen in Table 3.1.

Edwards, Brick and Flores (2001), again noted that “it was necessary to classify respondents according to their ethnic groups in order to achieve the desired sample yields and enhance the representativeness of a survey for these subgroups” (p. 893). Therefore, for us to have a representative sample for the various ethnic groups in Old-Fadama, the researcher classified the respondents according to their ethnic groups.

Systematic random sampling was then used in selecting the respondents/interviewees for the quantitative data. Systematic sampling is a statistical method involving the selection of elements from an ordered sampling frame (Ibid). The most common form of systematic sampling is the equal-probability method. In this approach, progression through the list is treated circularly, with a return to the top once the end of the list is passed. The sampling starts by selecting an element from the list at random and then every K^{th} element in the frame is selected, where k , the sampling interval (sometimes known as the skip): this is calculated as $K = N/n$, where n is the sample size, and N is the population size.

The members of the subgroups were naturally homogenous. Hence the choice of this method. The selection was done using a list of registered households of the groups. In applying the systematic sampling the researcher ensured that the chosen sampling interval did not hide a pattern. Applying the formula $k = K = \frac{N}{n}$ it became statistically convenient

to select every 43rd household of Dagomba. This was calculated as $K = \frac{1250}{29} = 43$.

To select only 43rd household heads (participants) for Dagomba, 47th for Kokomba, 41st for Mamprusi, 43rd for Dagaati, 44th for Frafra and 42nd for Nchubru per the calculations below who can provide relevant data that can help in addressing the research questions. Each ethnic group was contacted for the questionnaire/interviews starting from the North-Western end of the area of research until its sample size (see Table 3.1) was exhausted, then the next ethnic group follows suit in that order. In all, 100 migrants were involved in the study. The table below provides details of the distribution of the study sample.

Table 3.1: Distribution of Study Sample

No.	Ethnic Groups	Sample Frame (Registered Households)	Percentage (%) of Registered Households	Sample Size
1	Dagomba	1,250	$(1,250/4,296) \times 100 = 29.10$	29
2	Kokomba	960	$(960/4,296) \times 100 = 22.35$	22
3	Mamprusi	580	$(580/4,296) \times 100 = 13.50$	14
4	Dagaati	560	$(560/4,296) \times 100 = 13.04$	13
5	Frafra	488	$(488/4,296) \times 100 = 11.36$	11
6	Nchubru	458	$(458/4,296) \times 100 = 10.66$	11
	Total	4,296	100.00	100

Source: Field Data, 2015

The calculation for the intervals is shown below:

$$\text{Dagomba} \quad 1,250/29 = 43.10=43$$

$$\text{Kokomba} \quad 960/22=43.63=47$$

$$\text{Mamprusi} \quad 580/14=41.42 =41$$

$$\text{Dagaati} \quad 560/13=43.08=43$$

$$\text{Frafra} \quad 488/11=44.36=44$$

$$\text{Nchubru} \quad 458/11=41.63=42$$

3.4 Research Instruments

A questionnaire was the main research instruments employed for the collection of the quantitative data. For the purpose of this study a questionnaire was used because it helps to collect data from large number of respondents. Also, because of the social climate, it is open enough to allow full and honest answers. There is also standardised data from identical questions without the need for face to face interaction. Apart from these, a questionnaire saves time and other resources. Apart from these advantages, the survey

questionnaire also enables the researcher to collect standardised information in respect of the same variables for everyone in the sample selected (Zahari, 2007). This makes the questionnaire an indispensable tool in gathering primary data about people, their behaviour, attitudes, opinions and awareness of specific issues.

On the other hand, an interview guide was employed in collecting the qualitative data through focus group discussions (FGD). The FGD consisted of two groups, namely a male group and a female group. Each group was made up of six (6) members, one (1) female from each of the ethnic groups to form the female group, one (1) male taken from each of the ethnic groups to form the male group. The reason for categorising the groups on a gender basis was to allow the female migrants to freely express themselves. This was due to the fact that the females might not want to talk in the presence of their male counterparts. The reasons for using interview, although expensive in terms of time and cost, were to obtain additional data for the study. Interviews were used due to its flexibility and adaptability in the face-to-face encounters. It allowed for follow-up questions to be made on the spot.

3.5 Data Collection Procedure

A far reaching questionnaire was designed in line with the main research objectives. Based on the literature review and conceptual framework, the questionnaire was also used as interview guide and was designed to seek the views of the migrants in Old-Fadama on their savings and wellbeing. Out of the 100 migrants, only, 28 could read and write English, they were therefore given the questionnaires to fill out. Since the remaining 72 of the migrants could not read and write, and due to language barriers the researcher sought the assistance of four interpreters during the data collection processes.

The questions were designed to collect the relevant information needed to answer the research questions. The questionnaire was made up of both closed and open-ended questions. The questionnaire was made up of four sections: the first section dealt with the personal background of the respondents, the second section ascertained the reasons for migration, the third section examined the forms and motives of savings and the fourth section dealt with how savings have influenced the wellbeing of the migrants.

In addition to the primary data, secondary data were also sourced from articles, journals, published official documents, magazines, textbooks and review of relevant literature. The secondary sources were used because they were documented evidence and readily available. These sources provided the background information for the study and also helped the researcher to have more insights into the topic under study. These sources of data were less expensive to access in terms of time and money. It also afforded the researcher the opportunity to collect high quality data which would not have been of the same quality if the researcher were to collect it in its primary form. Saunders et al., (2007); states that secondary data are likely to be of higher-quality than what could be obtained by collecting empirical data.

3.6 Data Analysis Method

The data obtained from the questionnaires were analysed using the Statistical Package for Social Science (SPSS) version. For the purposes of aiding understanding, tables and diagrams such bar charts, pie charts and line graphs were used. Descriptive statistics was then applied in the narrations, interpretation and discussion of the results obtained. And the qualitative data were used to shed more light on the quantitative data.

CHAPTER FOUR: RESULTS AND DISCUSSION

4.0 Introduction

This chapter presents the analysis of the data obtained from the field. The chapter begins with an analysis of the demographic characteristics of the migrants (respondents). This is followed by discussions on the present living conditions of the migrants. The chapter then continues with discussions on the analysis of the three specific objectives of the study.

4.1 Demographic Characteristics of the Migrants

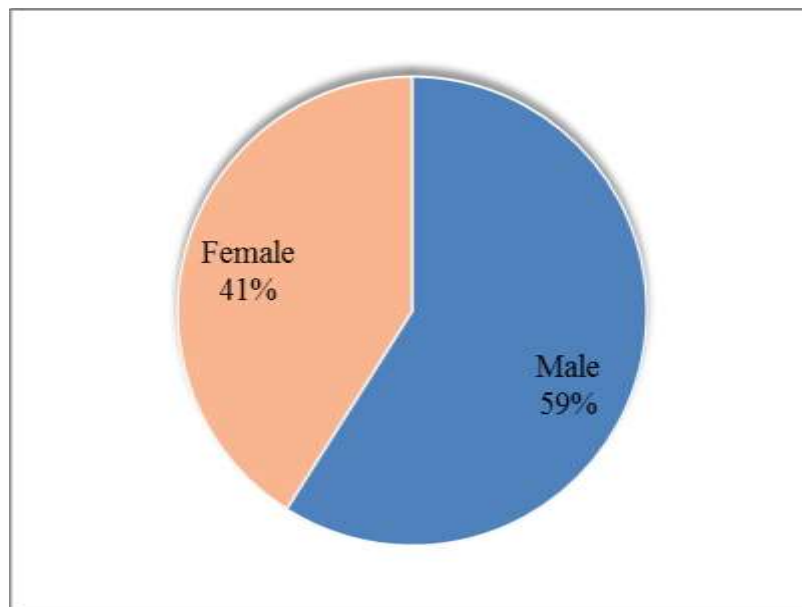
This section sought to analyse the personal data of the respondents and these include gender, age, marital status, level of education, region and ethnic background of the migrants. This information was elicited to understand the background of the respondents in order to appreciate the reasons why they behave in a particular manner.

Gender

According to the quantitative data (Figure 4.1), 59% of the respondents were male whereas 41% of respondents were female. From this result, it can be said that males dominate the migrant-respondents in Old-Fadama. Sonali Narang (2012) says that, ‘Traditionally, migration has been mostly a male phenomenon because men had the freedom to travel and a duty to maintain the financial upkeep of the family’ (p. 1). It is argued historically that migration was a men’s world, as found by Primavera (2005) that in Ghana, men move to the southern part to work as labourers on the cocoa farms, in industries and mining centres. The very few women involved in the migration process were told to have migrated to join their husbands or were known to be associational migrants. In the past decade, this trend has changed and more women are now migrating independently in search of better livelihoods (Awumbila & Schandorf, 2008). It is now well documented that women are

also part of the migration process (Morokvasic, 1984; Anarfi, 2008; Awumbila, 2009 and Kwankye, 2009).

Figure 4.1: Gender Distribution



Source: Field Data, 2015

Age Distribution

From Table 4.1 it is shown that 17% of the respondents were less than 18 years, 52% of the respondents were between 18-30 years while the remaining 31% of the respondents were 31-40 years old. From these results, it was observed that the majority of the respondents were within the age of 18 and 30 followed by those between 31 to 40 years. Table 4.1 illustrates the age distribution of the respondents.

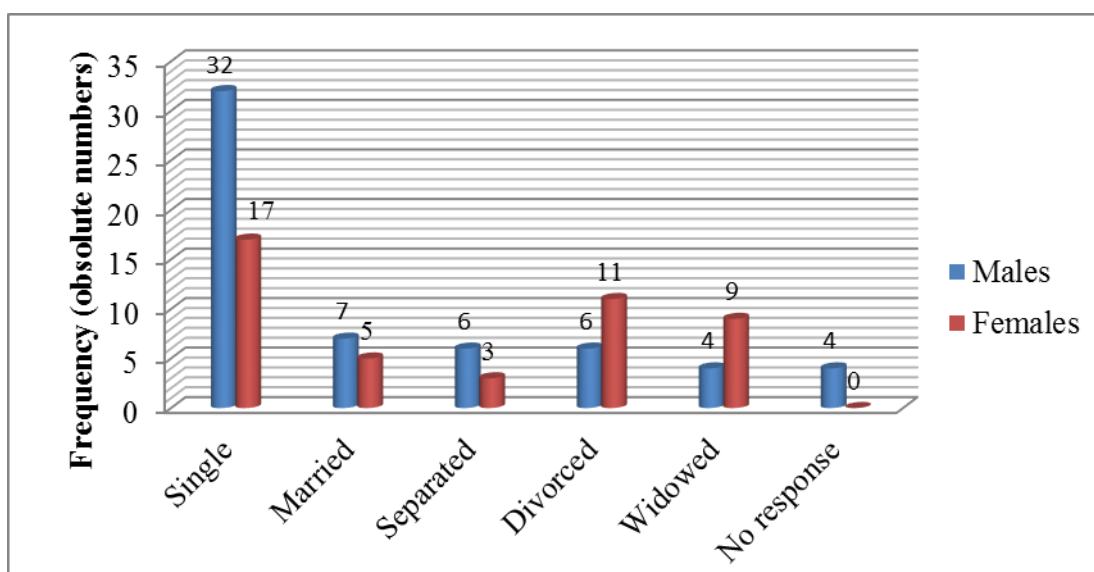
Table 4.1: Age Distribution of the Respondents

Age	Frequency	Percentage (%)
Less than 18 yrs.	17	17
18-30 years	52	52
31-40 years	31	31
Total	100	100

Source: Field Data, 2015

Marital Status

According to the quantitative data (Figure 4.2) a greater proportion of the migrants representing 49% was single. This consisted of 32% males and 17% females, and 17% of the respondents were divorced while the remaining 13% were widowed. The respondents' marital status was important because there were differences in the use of the income they earned in Old-Fadama. The married, widowed and young women and men had different uses for their money. Figure 4.2 gives information on the marital status of the respondents

Figure 4.2: Marital Status

Source: Field Data, 2015

Number of Children

The results obtained from the respondents showed that, 49% had no children, and 37% of the respondents had between 1-3 children. The remaining 3 being 3% of the respondents had more than 5 children. Table 4.2 below provides details of the number of children that the respondents had.

Table 4.2: Number of Children

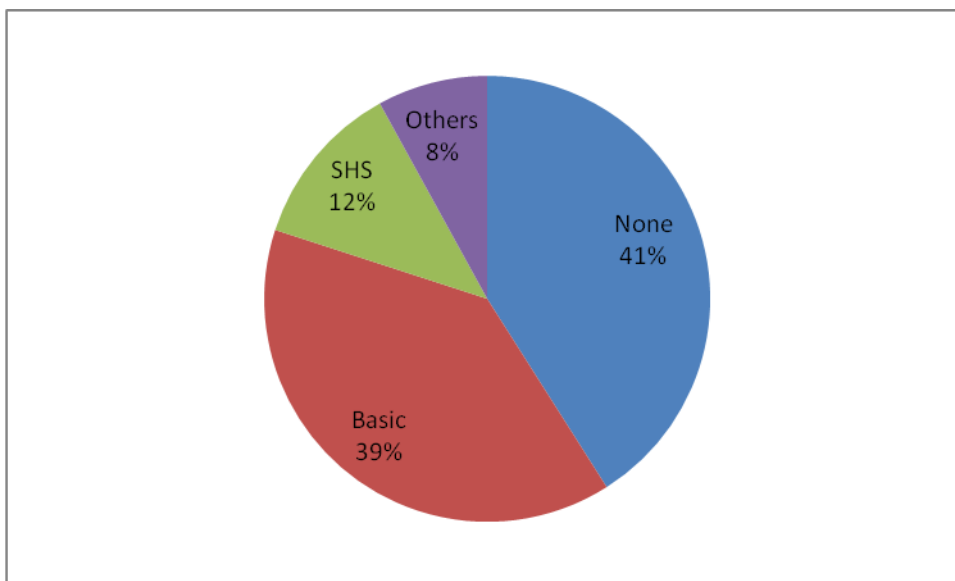
Number of Children	Frequency	Percentage (%)
None	49	49
1 – 3	37	37
4 – 5	11	11
Other	3	3
Total	100	100

Source: Field Data, 2015

Educational Status

According to the data (see Figure 4.3), 41% of the respondents had not been to school, 39% of respondents had basic educational qualification, 12% had secondary education and 8% others.

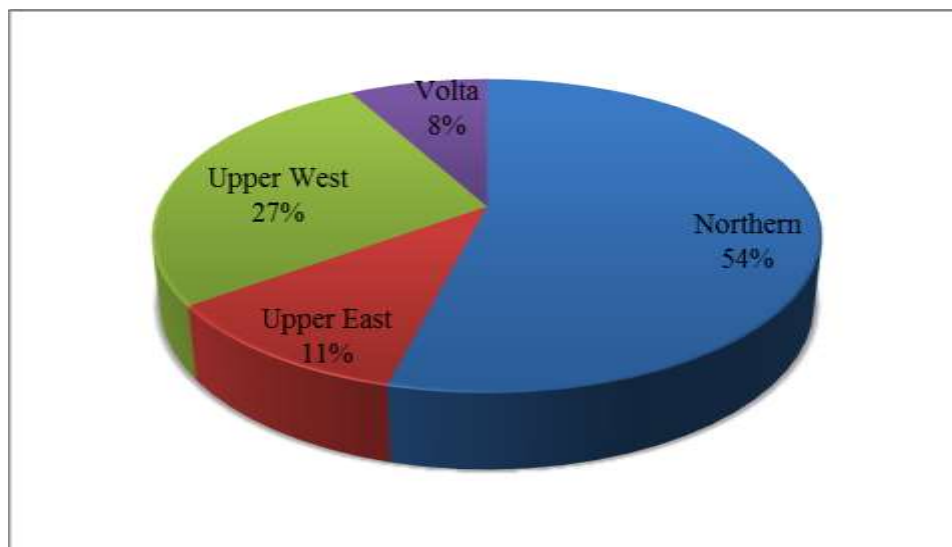
Figure 4.3: Educational Status



Regions and Ethnic Background of the Migrants

The data illustrated by Figure 4.4 showed that more than half of the respondents came from the Northern Region, 11% of came from the Upper East Region, 27% were from the Upper West Region, while the remaining 8% of the respondents were from the Volta Region. The results showed that those from the Volta Region were mainly from the Northern part of that region, specifically the Nchubru tribes. The ethnic background of the respondents are shown in Figure 4.5.

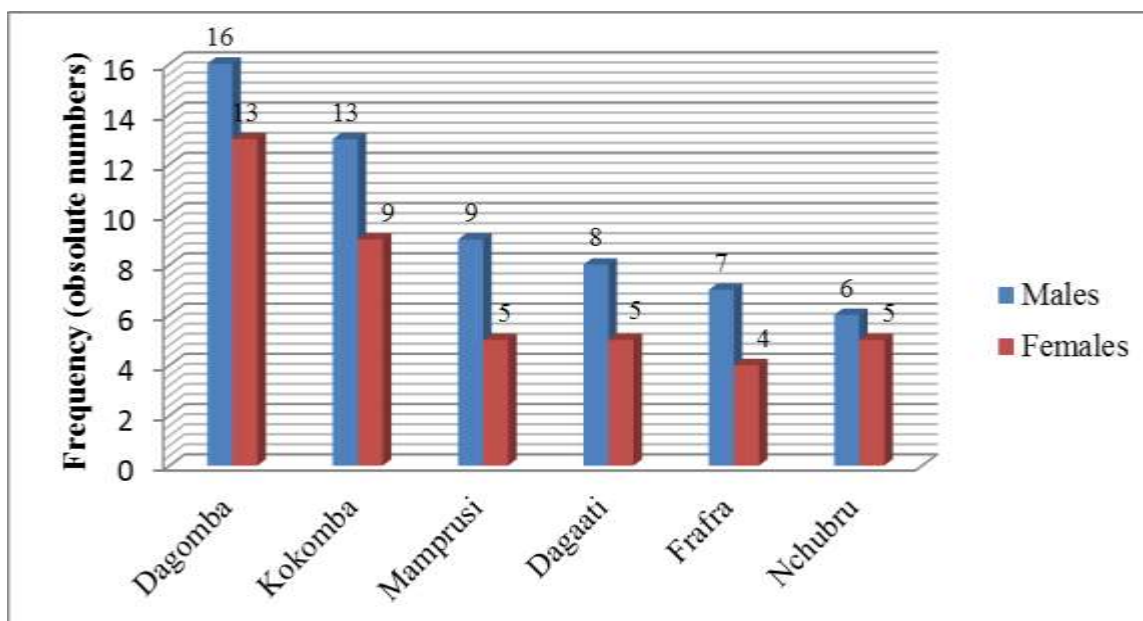
Figure 4.4: The Regions of Respondents



Source: Field Data, 2015

Concerning the ethnic background of the respondents, the results as illustrated in Figure 4.5, it was indicated that 29% of the respondent were Dagambas (16% males and 13% females) and 11% were Frafra while the remaining 11% of the respondents were Nchubru by tribe.

Figure 4.5: The Tribe of Respondents



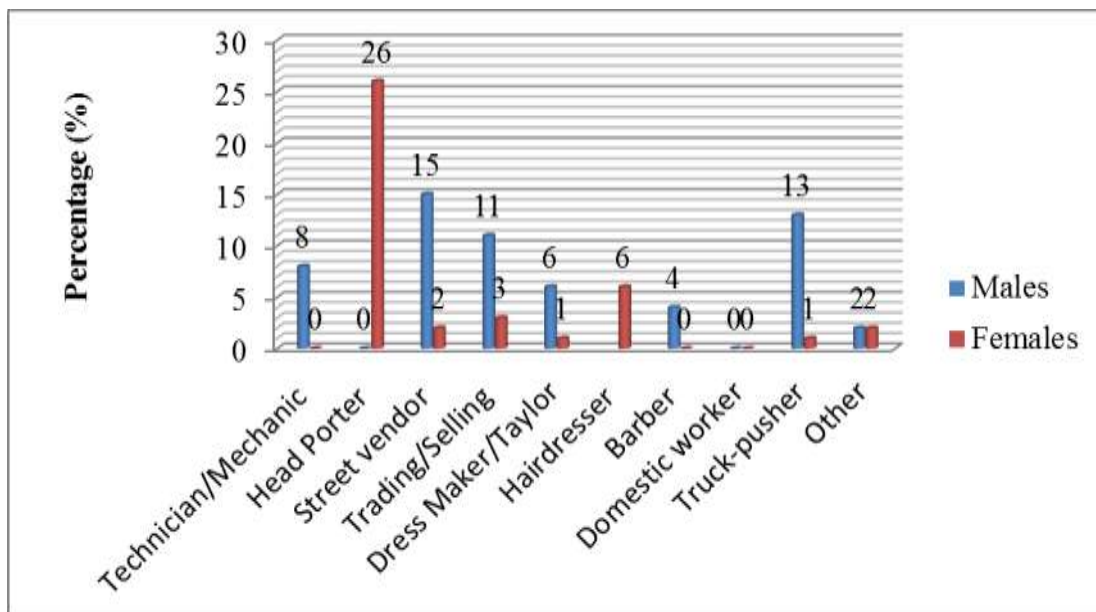
Source: Field Data, 2015

Ethnicity plays a major role in migrants' assimilation into Old-Fadama. For instance, when an individual was able to identify his or her ethnic group, the feeling of belongingness was felt and they lived together and helped each other in times of crisis. This was confirmed by the following scholars when they studied ethnic groups in new communities and how they offered assistance to new migrants if they were identified as belonging to their ethnic group (Lentz 2006; Abdul-Korah 2004; Owusu, 2000). According to an observation, when a new migrant arrives in Old-Fadama, she or he looks for the people who speak the same language as him or her. And when the person is able to identify these ethnic groups, she or he is able to get access to accommodation. These ethnic groupings and associations were also organized according to room level membership, occupational membership and ethnic association. They also organised ethnic association meetings once every month to solve problems and organise social activities such as naming ceremonies, funerals and marriage ceremonies. It must be noted that while ethnic spaces provided security, material support, occupational entry, and protection to new migrants; it also has the tendency to become the hub for the continuation of unsettled conflicts that originated from the Northern Region (Owusu, 2000).

4.2 The Present Living Conditions of the Migrants

Working Condition

The researcher wanted to know the occupation condition of the respondents and results as illustrated in Figure 4.6. It shows that the majority of the male migrants work as street vendors (15%), traders (selling yam and other foodstuffs – 15%) and truck pushers (13) %. For the female migrants, the results showed that a greater proportion 26% was head porters.

Figure 4.6: Occupation of the Respondents

Source: Field Data, 2015

From the above results, almost all of the migrants are involved in income generating activities. It implies that the majority of the migrants in Old-Fadama are working in the informal sector, as they usually lack the skills needed for formal sector employment. This highlights the significance of the informal sector for migrant livelihoods. Although the informal sector is often seen as precarious, unregulated and lacking income security, it offers employment opportunities for poor migrants. Old-Fadama is booming with various forms of entrepreneurial businesses. Entrepreneurship in the informal sector tends to be gendered. Women in Old-Fadama were mainly working as head porters, petty traders, food vendors, catering or chop bar assistants (see Figure 4.7), shop assistants, and hair dressers. Petty trading and small food enterprises in Old-Fadama are important sources of income for a significant proportion of the migrants, especially the women. In addition, a significant number of young women in Old-Fadama were working as head porters (*Kayaye*) as seen in Figure 4.7.

Figure 4.7: Head porters



Source: Taken during field work, 2015

Figure 4.8: Female Cooks/Chop bar assistants



Source: Taken during field work, 2015

Men in Old-Fadama were working as truck pushers (see Figure 4.9), artisans such as carpenters (see Figure 4.10), and others were labourers, the operation of motor bikes as taxis (*okada*), and other trades. A significant proportion of men in Old-Fadama were also involved in truck pushing, selling yam (Figure 4.8), the collection and sale of metal scraps (Figure 4.10).

Figure 4. 9: Truck Pusher



Figure 4.10: Carpenter at his shop



Source: Taken during field work, 2015

Figure 4.11: Metal Scraps



Source: Taken during field work, 2015

These factors inform the migrants' decision to migrate. When people in an area are not able to sustain their lives through the socio-economic opportunities at their disposal, they are forced to migrate to other areas in search of means of livelihoods. It has also been made clear that in order to fulfil the aspirations of the migrants leading to their wellbeing, they aimed to secure an income generating activity. Even though the majority of the migrant have not secured good employment, they have found themselves petty income

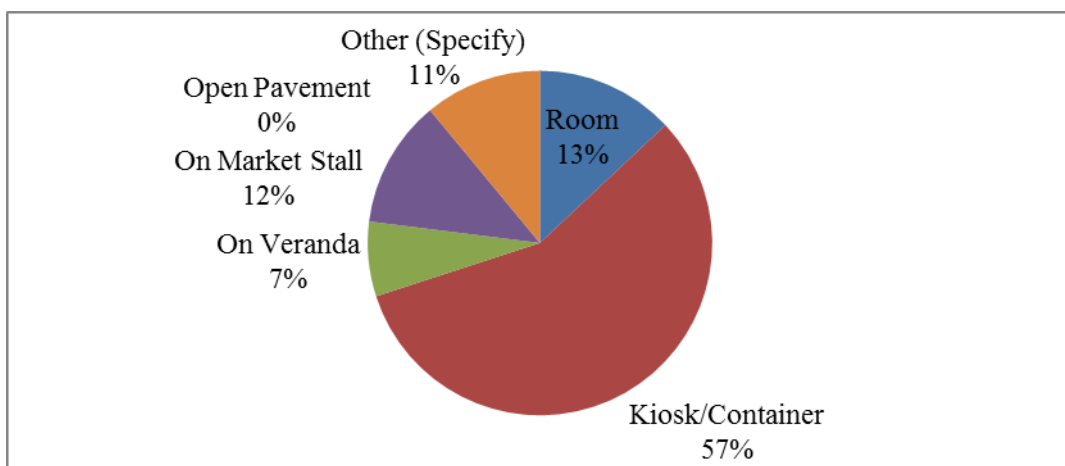
generating activities such as head portorage (kayaye), truck pushing, metal scraps dealing, street vending, trading, food vending, among others.

Investigating further, the study wanted to compare the previous jobs with the current jobs of the migrants to find out whether there was any improvement in their income. In this regard, 14% stated that comparing their preview jobs to now, there have been improvements in their income while 86% stated that there have been no improvements in their income. In view of this, it was important to find out whether there have been improvements in the wellbeing of the migrants. From the analysis, only 9% of the respondents stated that they have improvements in their wellbeing.

Housing and Living Condition

Having examined the working conditions of the migrants and how these impact on their wellbeing, it was important to find out both accommodation and living conditions of the migrants. With the response to this, 13% stated that they had rooms, 57% stated that they sleep in kiosks/containers (see Figure 4.12), 7% indicated that they sleep on verandas, and 12% of the respondents said they sleep on market stall, while 11% stated that they sleep at lorry stations.

Figure 4.12: Type of Sleeping Accommodation



Source: Field Data, 2015

From the results above, the researcher wanted to find out about the number of people the migrants share their accommodation with, in response to this 39% stated that they shared their accommodation with two to four people, 61% also stated that they shared their accommodation with more than 4 people. However, none of the respondents shared their accommodation with less than 2 people.

Figure 4.13: Kiosk Accommodation



Source: Taken during field work, 2015

Figure 4.14: Kiosks Accommodation Razed by Fire



Source: Taken during field work, 2015

Due to the unplanned nature of the dwellings of the migrants, especially kiosks and wooden structures are often engulfed in fire outbreaks as seen in Figure 4.14. The nature of the wooden structures makes access to the place inaccessible by fire-fighting vehicles during fire outbreaks. The construction material of Old-Fadama houses is almost exclusively wood.

Centre on Housing Rights and Evictions (COHRE, 2004):

Given the dense nature of the settlement, and the absence of formal roads that could act as fire breaks, the risk of fire is potentially very high. However, potential risk does not necessarily translate into disaster. There are three factors that need to be taken into account in assessing fire risk: potential fire hazards, community awareness and the ability to respond to fires when they do occur. (pp. 24, 25).

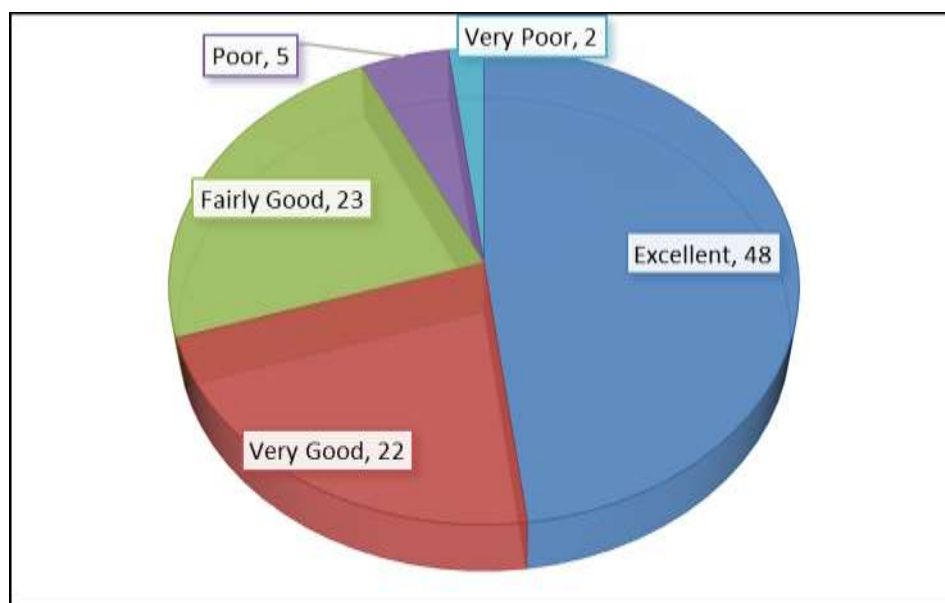
In furtherance to the above, the results also showed that 4% used water closets (WC) as their form of toilet facility, 21% used pit toilets in houses, 39% used public toilets (see Figure 15), while 56% stated that they used free range or open defecations (Figure 4.18). In describing the living condition of the migrants, none of the respondents described their living conditions as excellent. Only 1% indicated that their living condition was very good, 3% stated that it was fairly good, and 45% of the respondents said their living condition was poor while the remaining 51% stated that it was very poor. Figure 4.14 illustrates how the migrants described their living condition.

Living condition of migrants who save

The living conditions of the migrants are described in terms of what they eat, where they sleep, businesses they undertake and the type of toilet facilities they use, while their wellbeing refers to their general standard of living which include their level of income, the

schools they attend. There is no vast difference between the two, the wellbeing covered a bigger spectrum compared to the living condition. The data from Figure 4.15(a) indicate that the migrants who save part of their earnings believe they have better living conditions. Their perceived better living conditions could be the reason why they were able to save

Figure 4.15(a): Living Condition of the Migrants who save

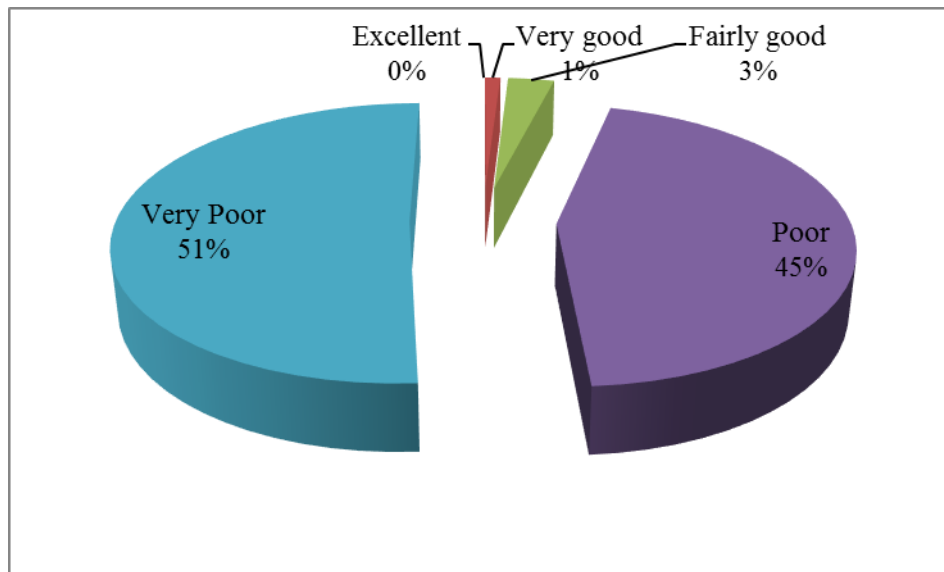


Source: Field Data from Old-Fadama, May, 2015

Living condition of the migrants who do not save

Figure 4.15(b) illustrates the perception of the living conditions of those who do not save. About half (51%) of the respondents indicated that their current living condition is very poor. This could probably be because they earn very low income. Compared to those who save part of their earnings (see Figure 4.15a), savings appears to have a hand in the perception of good living conditions of the migrants.

Figure 4.15(b): Living Condition of the Migrants who do not save



Source: Field Data from Old-Fadama, May, 2015

Figure 4.16: Wooden Toilet Facility



Figure 4.17: Public Toilet Facility



Figure 4.18: Free range or open defecations



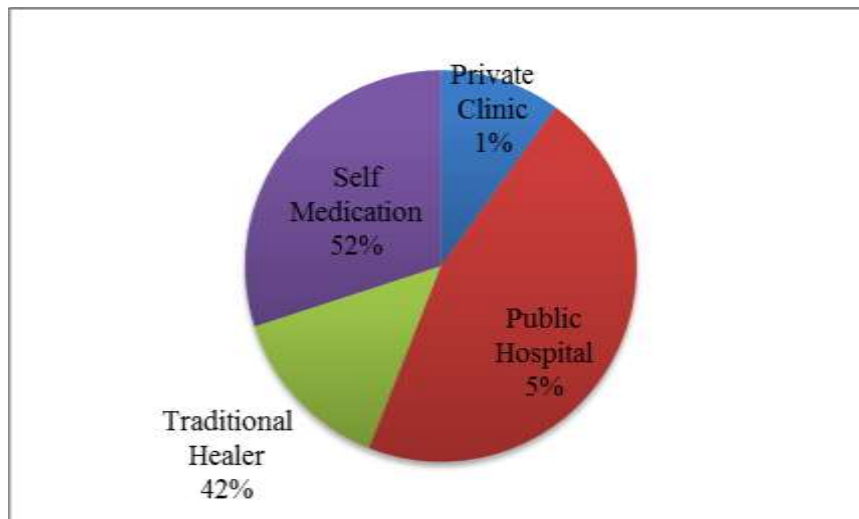
Source: Taken during field work, 2015

Health Status

According to the data, all the respondents stated that they have been sick while living in Old Fadama. In response to the number of times the migrant has been sick in a month all respondents stated that they have fallen sick for 1-3 times in a week. In response to whether they had the National Health Insurance Scheme (NHIS), out of the respondents, all the 55% who save part of their earnings showed in (figure 4.24) stated that they have registered with the National Health Insurance Scheme, and the remaining stated that they have not registered with the scheme probably because of their meagre earnings. In this regard, the researcher wanted to know if they were able to pay their medical bills whenever they went to the hospital. In an answer to this, 7% of those who do not save, hence had no NHIS, stated that they were able to pay their hospital bills, while 61% of the respondents indicated that they were not able to pay their bill.

Types of Health Services Accessed by those who not save

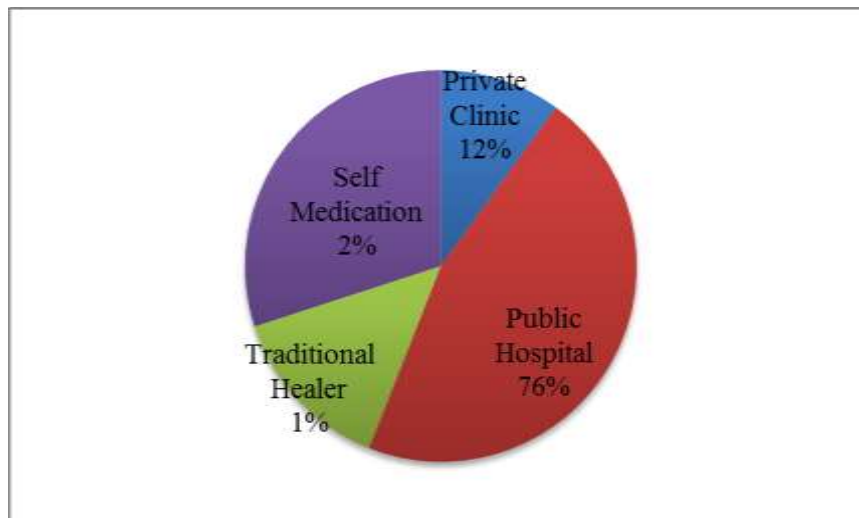
Figure 4.19(a) it seen that little over halve of the respondents used self-medication. This seems to be as a result of their inability to register for the NHIS due to their meagre earnings. It is also stated that only 5% of them accessed public Hospital and 1% attend private clinic, all for the same reason.

Figure 4.19(a): Types of Health Services Accessed by those who do not save

Source: Field Data, 2015

Types of Health Services Accessed by those who save

It seems migrants who save have an inverse relationship in accessing health care with those who do not save. This is illustrated in Figure 4.19(b) with about three-quarter of the migrants who save access Public Hospitals. This is probably because they have all registered with the National Health Insurance Scheme (NHIS). It is stated that only 2% of them use self-medication and barely 1% visit traditional healers. It appears that since they save and registered with the NHIS there is no bases for patronising these untrained medical practitioners and possibly worsening their health conditions.

Figure 4.19(b): Types of Health Services Accessed by those who save

Source: Field Data at Old-Fadama, May, 2015

Table 4. 3: Relationship between ethnic groups and rate, mode, or frequency of savings

Mode of Savings	Dagomba	Kokomba	Mamprusi	Dagaati	Frafra	Nchumburu
Keep money with someone else	42.86%	14.29%	28.57%	14.29%	0.00%	0.00%
Keep money in my bag	37.50%	12.50%	25%	12.50%	12.50%	0.00%
I save money using susu box	21.43%	14.29%	21.43%	7.14%	14.29%	21.43%
I save money with susu collectors	17.24%	24.14%	10.34%	20.69%	17.24%	10.34%
I save money with savings and loans	40.74%	18.52%	7.41%	7.41%	11.11%	14.81%
I save with bank	38.46%	30.77%	15.38%	7.69%	0.00%	7.69%
Frequency of savings						
Daily	28.95%	23.68%	18.42%	13.16%	5.26%	10.53%
Weekly	27.08%	20.83%	12.50%	14.58%	14.58%	10.42%
Monthly	57.14%	14.29%	14.29%	14.29%	0.00%	0.00%
Amount Saved per week						
Less than GHS 5	23.53%	11.76%	17.65%	11.76%	17.65%	17.65%
GHS 5 - GHS 10	37.50%	29.17%	16.67%	8.33%	4.17%	4.17%
GHS 11 - GHS 15	29.73%	27.03%	16.22%	10.81%	8.11%	8.11%
GHS 16 - GHS 20	22.22%	33.33%	0.00%	33.33%	11.11%	0.00%
More than GHS 20	23.08%	0.00%	7.69%	15.38%	23.08%	30.77%

From table 4.3, approximately 43% of Dagombas keep money with someone else while the Frafras and Nchumburus had 0% each and were regarded as the least in the survey. On the issue of keep money in my bag, the Dagombas had the highest response of 37.5% followed by the Mamprusi ethnic group (25%). The Nchumburu again had the least of 0%. The research also showed that a lot saves money using susu box. From the table three of the ethnic groups scored same percentage and the highest of 21.43% namely the Mamprusis, the Dagombas and the Nchumburus. Here, the Dagaatis were the least with 7.14%. Saving money with susu collectors saw the Kokombas scoring the highest percentage of 24.14 while the Dagombas and the Frafras share same percentage of 17.24. The Mamprusis and the Nchumburus had the least percentage of saving with susu collectors of 10.34. Regarding saving money with savings and loans, Dagombas recorded the highest while the rest recorded lower response. Dagombas recorded the highest response regarding savings with bank of 38.46% followed by the Kokombas of 30.77%. The Frafras had the least of 0%.

The mode of savings vis a vis its frequency of savings showed that 28.95% of the Dagombas saved daily followed by the Kokombas of 23.68% while the Frafras had the least percentage of 5.26%.

Additionally, saving on weekly basis again recorded Dagombas as the highest with 27.08% followed by the Kokombas with 20.83%, the Mamprusis had 12.50% and the least was the Nchumburu of 10.42%. Monthly savings saw the Dagombas on top with 57.14%. The Frafras and the Nchumburus had 0% each. This showed that they do not save at all on monthly basis.

On the issue of how much the ethnic groups saved per week, 23.53% of the Dagombas saved less than GHS 5 per week. The Frafras had the least of 11.76%. Saving between

GHS 5 to GHS 10 per week, Dagombas had the highest with 37.50% and this was followed by the Kokombas with 29.17%. The Frafras and the Nchumburus had the least of 4.17%. Besides, between GHS 11 and GHS 15, the Dagombas again had the highest with 29.73% followed by the Mamprusis with 27.03%. The least in this category were the Frafras and the Nchumburus with the same percentage of 8.11. Moreover, the Kokombas and the Dagaatis had 33.33% each and the highest in saving between GHS 16 to GHS 20. However, the Mamprusis and the Nchumburus showed no interest in saving between such categories hence having 0% each. The last scale of saving above GHS 20 saw the Nchumburus with the highest percentage of 30.77%. This was followed by the Dagombas and the Frafras responding with 23.08% each. The least in the category was the Kokombas with 0%.

The results analysed above confirm the findings of (COHRE, 2004), who found out that:

Old-Fadama is undoubtedly poor environment as far as health risks are concerned. The greatest concern arises from the stagnant water found randomly throughout the settlement. This is a source for water-borne diseases, and for the breeding of insect vectors, particularly mosquitoes. The existence of these ponds further highlights the critical need to address storm water drainage. (p. 23). (See Figure 4.20).

Figure 4.20: Stagnant Water



Source: Taken during field work, 2015

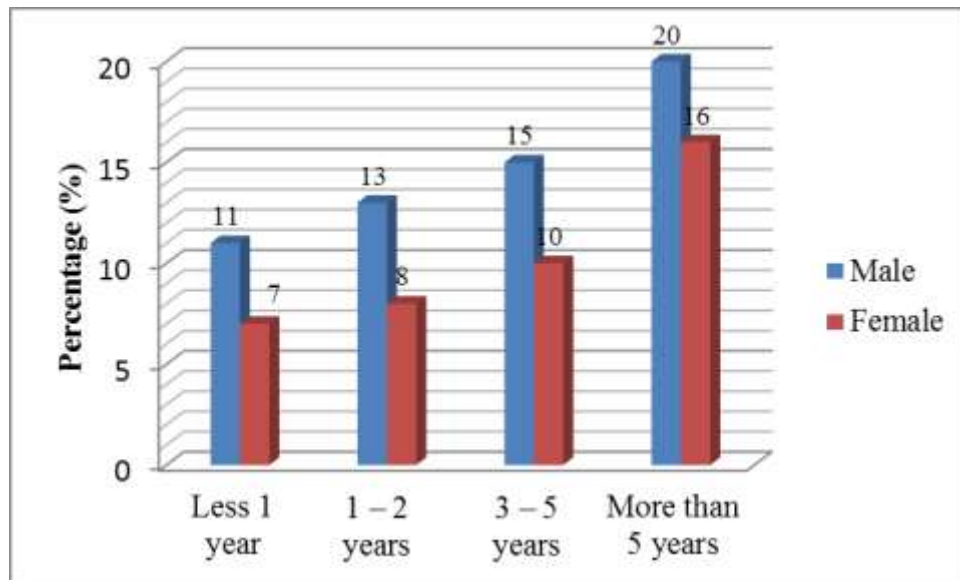
4.3 Reasons for Migrating (Objective One)

The first specific objective of the study was to examine the reasons for migrating to Accra. This was to confirm the assumptions outlined in the conceptual framework for this study. The assumptions were that people in an area migrate to seek livelihood support. Therefore, this section sought to analyse the reasons for the migrants coming to Accra. In order to do this, it was imperative to find out the conditions in their home towns and whether that could have necessitated the migration to Accra.

In the first place, the quantitative data showed that, 18% (11% male and 7% females) said they have been in Accra less than 1 year, 21% (13% males and 8% females) of the respondents indicated that they had been in Accra for 1-2 years now, 25% also said they have been in for 3-5 years while the remaining 36% of the respondents stated that they

have been in Accra for more than 5 years. Figure 4.21 provides the distribution of the respondents in terms of number of years the migrants have been in Accra.

Figure 4.21: Number of years the migrants lived Accra

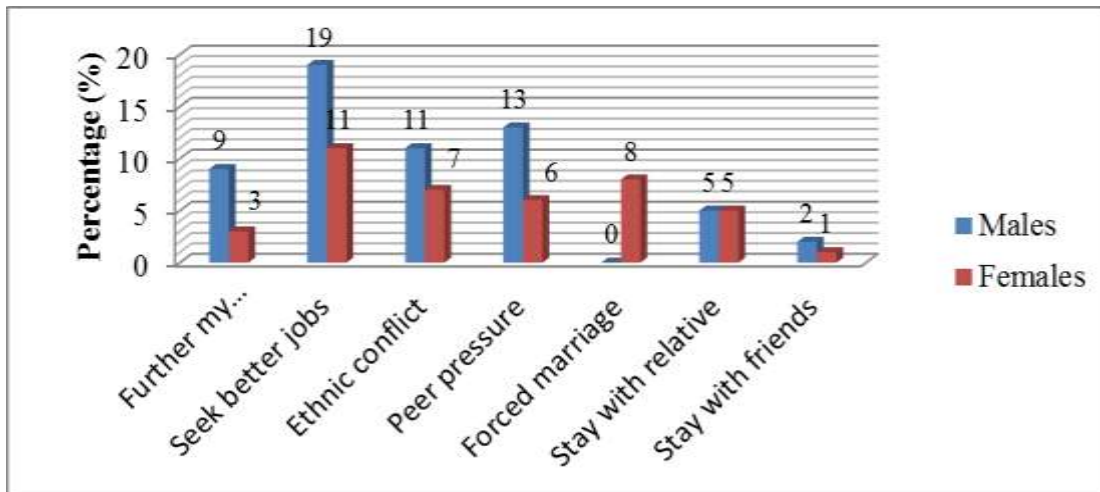


Source: Field Data, 2015

The study results from the quantitative data found that none of the respondents has stated that the condition back home before they migrated to Accra was very good. It was further shown that 39% of the respondents stated that their living conditions back home were poor while 61% also said that their living conditions back home were very poor. This outcome implies that the deplorable conditions of the migrants back home necessitated their migration to Accra. The extent to which this outcome holds depends on the expectations of the migrants in undertaking the migration. In order to ascertain the facts, the researcher wanted to find out what really motivated the migrants to come to Accra. In response, the results showed that 30% (19% males and 11% females) said they came to seek better jobs, 12% (9% males and 3% females) stated that what motivated them to come to Accra was to further their education, 21 of the respondents also indicated that it was due to ethnic

conflicts, 7 of the respondents stated that they were forced in marriage, 29 of the respondents said they came to Accra as a result of peer pressure, and 19 of the respondents stated they came to stay with their relatives while 3 of the respondents indicated that they came to stay with friends.

Figure 4.22: The Motivation for coming to Accra



Source: Field Data, 2015

From the results illustrated by Figure 4.22, it has been made clear that the major reason or factor that motivated the migrants to come to Accra was to seek better jobs. The second highest reason was to further their education, though this was low. It was in this regard that the researcher went further to find out from those who stated that they came to further their education whether they have completed their education. In response to this, the results showed that none of those who stated to further their education had indeed completed their education. On the other hand, out of the 73 respondents who stated they came to seek for better job, only 4 representing 5.5% stated they have secured better jobs leaving 69 constituting 94.5% indicated that they have not gotten any better jobs. In view of this outcome, the researcher further wanted to find out the state of the wellbeing of those who said they had got better jobs. In response to this, 3 out of the 4 stated that their

wellbeing has improved a little while the remaining 1 stated that there has not been any improvement in his wellbeing.

From the results so far analysed, it is obvious that 73% of the respondents came to Accra to seek better jobs. However, it is observed that all the 100 respondents are engaged in various kinds of jobs and these will be analysed later in the next section in this chapter. It is imperative to state that the reason for coming to Accra to seek better jobs is not surprising at all due to the reason that Accra is the most popular destination for both highly skilled and unskilled job seeking youth in Ghana. From observation, the migrants believe that coming to Accra to secure better jobs was the surest means of moving out of poverty. This therefore implies that Accra represents the '*city of hope*' for the majority of the migrants, especially those who come from deprived communities.

A 19 year old woman stated that:

I saw most of my colleagues coming back from Accra doing better than those of us in the village. This influenced me to make up my mind to come to Accra in order to earn income to make me a better person (FGD at Old-Fadama, May, 2015).

The finding above supports that of De-Haan, Brock and Coulibaly (2002) who argue that a livelihoods approach views migration as one of a set of strategies that households and communities use to diversify and support well-being. What this means is that someone is forced to migrate due to certain factors as confirmed in the literature review and these factors include lack of social amenities, unemployment, income differentials, lack of educational opportunities and other economic and non-economic factors. Indeed, these factors influence the people to migrate. It is important to note that when people in a specific area are not able to sustain their lives through the socio-economic opportunities at

their disposal, they are forced to migrate to other areas where they believe they are likely to secure means of livelihoods.

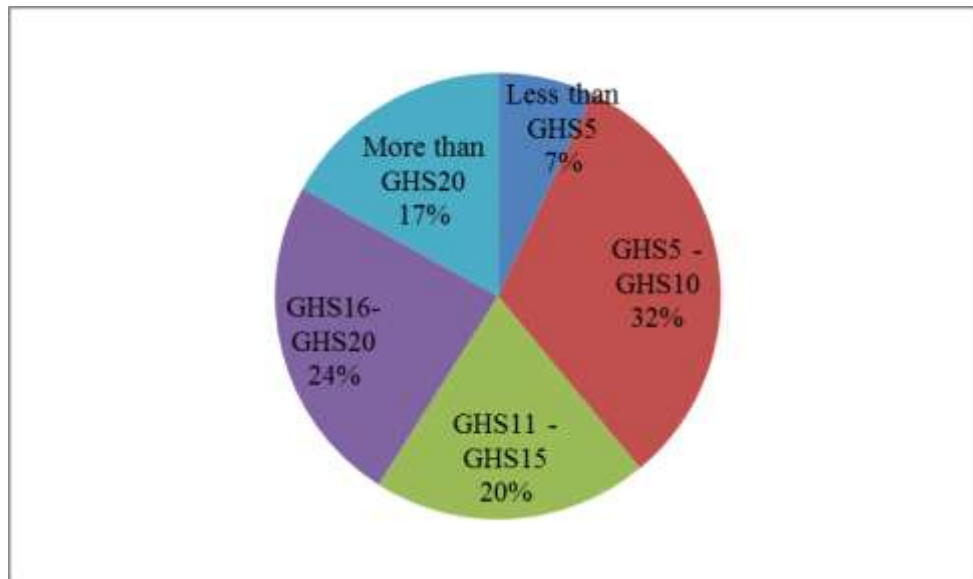
Key Findings on Objective One

The majority of the respondents stated that they were forced to migrate to Accra because of the deplorable conditions of life back home. A sizeable number of them stated that they came to Accra in search of better jobs to make a living. Additionally, others mentioned that their reason for migrating to Accra was to have access to an environment that will enable them progress in their educational pursuit. Last but not the least is a group of migrants who stated that were obliged to migrate as a result of pressure from their parents to marry against their will.

4.4 Forms of and Motives for Savings (Objective Two)

The second objective of the study was to assess the forms of and motives for savings by the migrants at Old-Fadama. This was to help ascertain whether the migrants do save and how this affects the wellbeing of the migrants. Before then it was important to ascertain the migrants' income levels, forms and motives of savings.

Figure 4.23, shows that 7% of the respondents earn less than GHS5 in a day followed by 32% stating they earn between GHS5 and GHS10 in a day, 20% earned from GHS11 to GHS15, and 24% of the respondents indicated that they earn between GHS16 to GHS20 in a day while 17% earn more than GHS20 in a day.

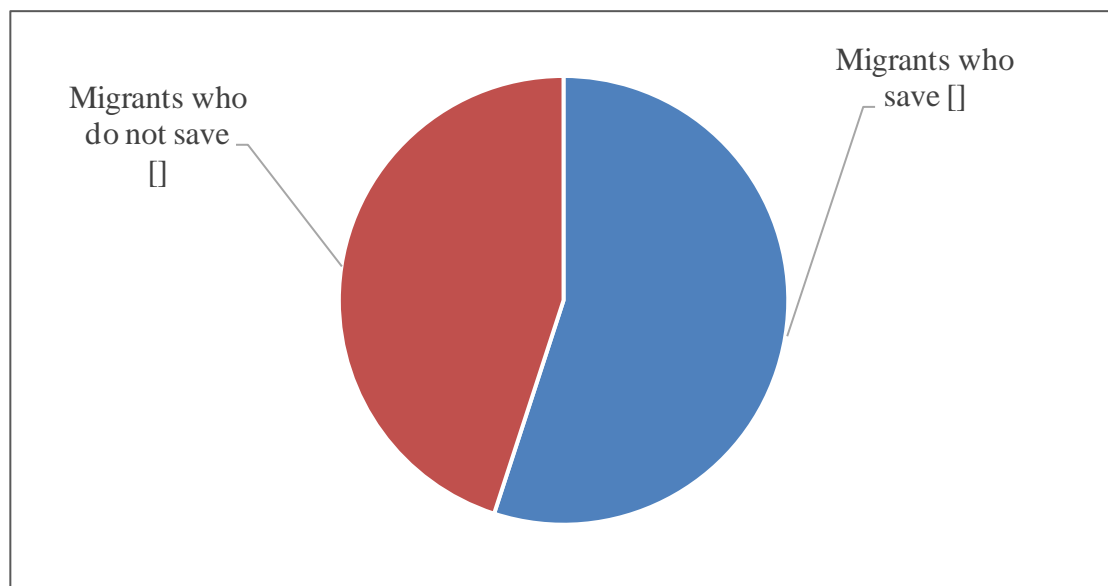
Figure 4.23: Level of Income

Source: Field Data, 2015

Migrants who save and do not save

The results obtained from the respondents during the quantitative data collection in Figure 4.24 indicate that out of the 100 respondents, 55% save part of their income and 45% do not save at all. The results gave a direct opposite of the national saving rate of Ghanaians, which is always low. In Ghana, the issue of savings among the Ghanaian population is not encouraging. It has been reported that just a third of all households in Ghana own savings accounts (GSS, 2008) and that the low levels of savings among the Ghanaian populace suggest that the Ghanaian financial sector only holds a very small portion of the country's capital.

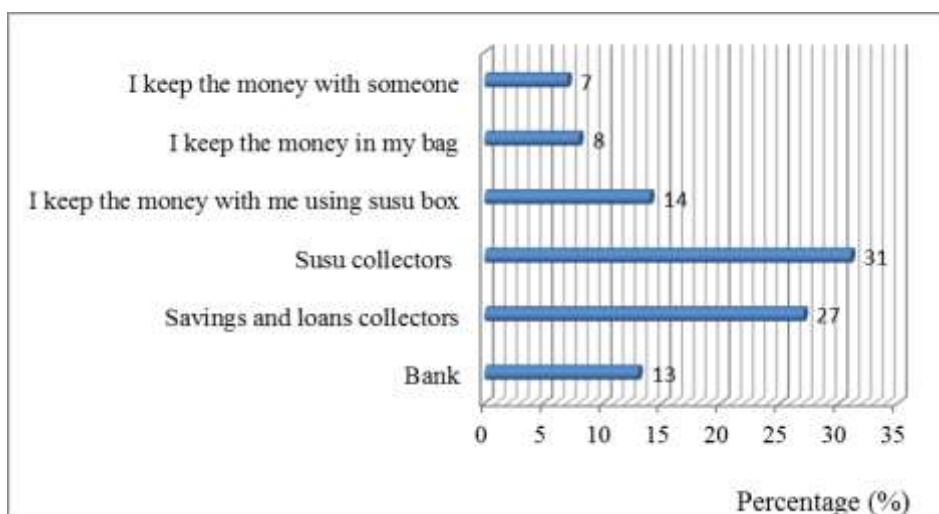
Figure 4.24: Migrants who save and those who do not save



Source: Field Data, 2015

According to the data (Figure 4.25) 9% of respondents indicated that they save with banks, 25% of the respondents said they save with saving and loans collectors, 41% save with ‘Susu’ collectors, 14% keep their monies with them using ‘Susu’ boxes, 8% keep their money in their bags while the remaining 7% keep their money with someone instead of sending it to the bank.

Figure 4.25: Form of savings by the migrants



Source: Field Data, 2015

The results confirm the findings of Adaawen and Owusu (2013), who found out that: ‘in comparative terms, majority of the migrants prefer saving their money with “susu” collectors’, and that, ‘This pattern can be attributed to many of the migrants being engaged in less income earning jobs and as such earn small incomes in a day. There is therefore the tendency for these migrants to feel reluctant to send these small amounts to the bank to save’ (p. 35), implying that the migrants have convenience and preference for saving with ‘susu’ collectors. This could be due to the fact that ‘susu’ collectors are always close to the migrants. This brings to mind the importance of proximity of the method of savings. The ‘susu’ collectors are readily available and the amount to be saved is determined by the migrants themselves (Adaawen & Owusu, 2013), (p. 35). To confirm the importance of proximity, the results showed that the next highest mode of savings was Savings and Loans collectors. Again, observations conducted in the area revealed that mobile collectors of Savings and Loans companies are mostly seen in the study area briskly conducting their business of collecting savings from savers. This could be why Savings and Loans collectors came second as mode of savings for the migrants.

During the focus group discussion with them, a 42 year old carpenter stated that;

I save with ‘susu’ collectors because majority of them came from my hometown. So I have to give them work to do since they are my brothers. Moreover, I always see them around and anytime I need my money I can get them. Besides, they always come to me to collect the money, I don’t leave my job to go to the bank to save money. In fact, I trust them, that even if they should run-away with my money, I will surely trace the families at home (FDG at Old-Fadama, May, 2015).

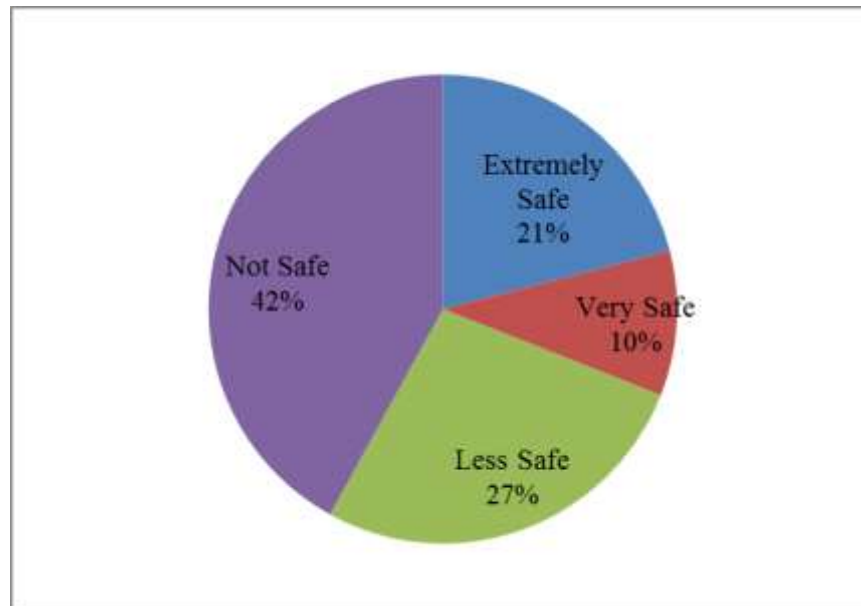
On the part of bank savings, it came lowest and of this it can be said that many banks in Accra have recently developed very flexible method of savings by establishing

microfinance subsidiaries to target lower income earners. However, these banks and microfinance companies are not accessible in the area where the migrants operate (Old-Fadama). Furthermore, it can be observed that the majority of the migrants are not used to saving with banks but prefer saving with 'susu' collectors. It can be said that 'susu' also serves as a source of short-term advances and interest free loans without collateral to most migrants.

The researcher also confirmed the truth of what Adaawen and Owusu (2013), discovered, namely that:

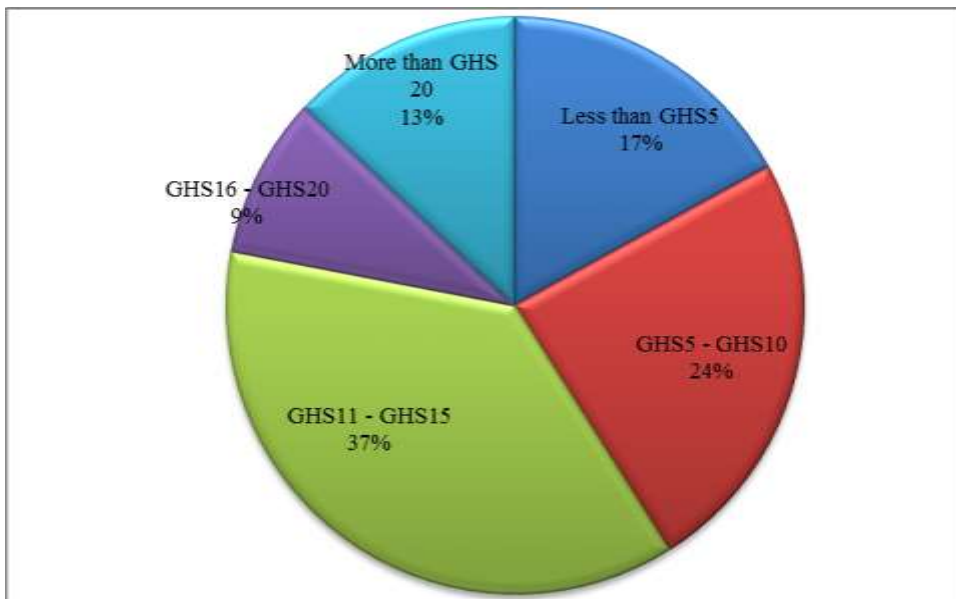
By saving with the bank also, a migrant will have to move to the banking hall anytime he/she needs to withdraw money. The banking halls in most cases are characterised by long queues. This often makes it discouraging to wait for long periods of time to either save or withdraw a small amount when the time could be used for 'hustling' to make more money. The use of bankcards to take money from automated banking machines is not only unpopular amongst the migrants, but that most of these machines are always faulty and break down frequently. In spite of reported incidences of 'susu' collectors absconding or 'disappearing' with monies of clients, it was for their convenience to save with the 'susu' collector; who in most cases is a known person in the community, and always readily available and accessible to the migrants in case of any need for withdrawal of monies (Aryeetey and Udry, 1995). (p. 35)

In order to relate the knowledge gained by respondents to their individuals businesses of describing their safety savings accounts in the bank . With regards to this, 21% of the respondents said their mode of savings was extremely safe, 10% stated that it was very safe, 27% indicated that it was less safe, while 42% indicated that it was not safe.

Figure 4.26: Safety of the mode of Savings Account

Source: Field Data, 2015

The researcher wanted to find out about how frequently the respondents save. In response to this, 38% of the respondents stated that they save on daily, 56% of the respondent indicated that they save on a weekly basis, while the remaining 6% said they save on a monthly basis. The researcher wanted to know how much money the respondents were able to save in a week. According to the results as seen in Figure 4.26, 17% of the respondents stated that they save less than GHS5 in a week, 24% of respondents said they save between GHS5 to GHS10 in a week, 37% save GHS11 to GHS15 in a week, 9% save GHS16 – GHS20 in a week and the remaining 13% of save more than GHS20 in a week.

Figure 4.27: Savings per week

Source: Field Data, 2015

Key Findings on Objective Two

For the findings on the second objective, migrants gave diverse means of saving their money. The majority of them said they save with ‘susu’ collectors who are part of them in the community, so the trust is there. Others keep their money with savings and loan companies whose agents also come to take their savings daily. But few of these migrants stated that they save with various banks which they find more reliable. Finally, there is a minute number of them who revealed that they keep their money with someone (friends) they trust.

4.5 The Effect of Savings on the Wellbeing of the Migrants (Objective Three)

The third objective was to investigate the correlation between savings of the migrants and their wellbeing. In order to do this, the study relied on the expenditure/the uses of savings

on items outlined in the conceptual indices at Chapter Two. These variables include: income (working condition), consumption, shelter (housing and living condition), health and remittances.

According to the data, (Figure 4.24) 55% of the migrants were saving part of their earnings. Figure 4.28 sheds light on this by illustrating the main uses of the savings of the migrants. One out of every three migrants (33% [18% male and 15% female]) uses savings for self-sustenance. The study measures self-sustenance to include any expenditure on household consumable items such as: food, clothes, shelter, acquiring home appliances such as a TV or mobile phones. All these items ultimately tend to improve their wellbeing. According to Food Standard Agency (2003), a poor diet is the main causes of ill-health and premature death. It has been estimated that approximately one third of deaths from heart diseases and one quarter of deaths from cancer in the UK can be attributed to poor diet. Therefore as the migrants use their savings to buy food, they tend to improve their general wellbeing.

While the consumable items that make up the ‘self-sustenance’ can improve wellbeing, the meagre earnings the migrants receive make it difficult for them to acquire the items at the point of need. However, through savings, they tend to gather enough to acquire the self-sustenance items. During the focus group discussions, a thirty-five year old truck pusher shed light on this:

I always wanted TV but because of my ‘small’ income, I had to save for two years before I managed to buy one. Savings has brought comfort to my home – we watch Agya Koo and Nigerian movies every evening. We have also become ‘somebody’ through savings. (FDG at Old Fadama, May, 2015).

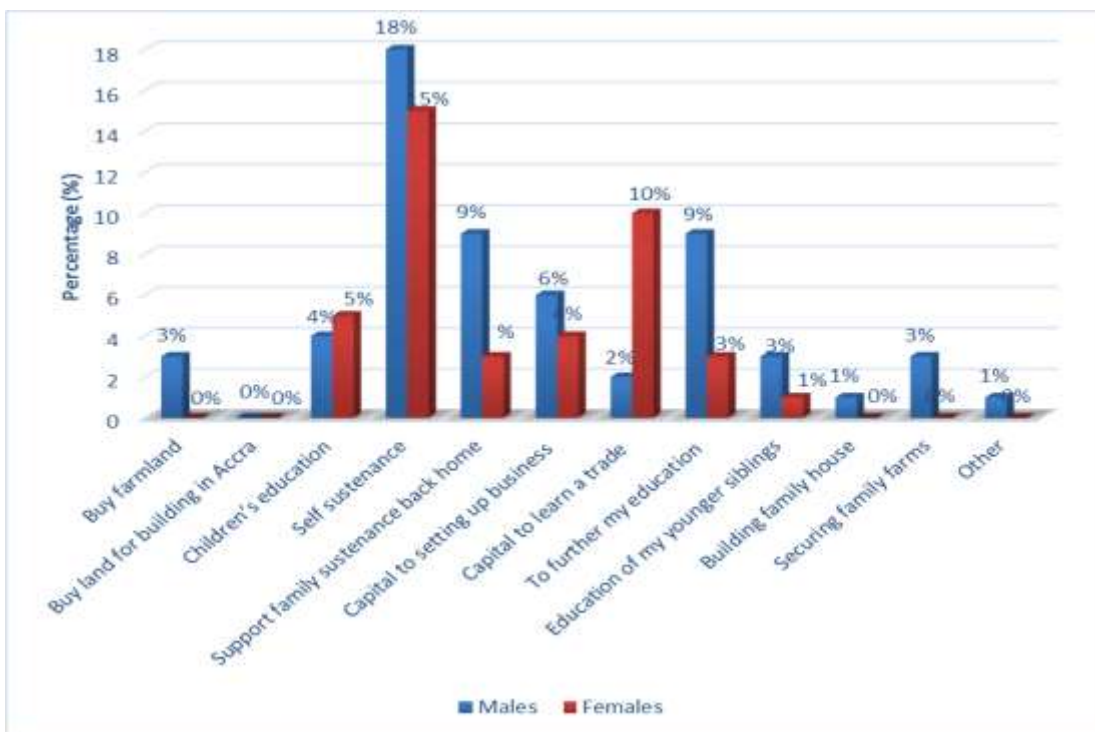
A forty-eight year old porter who is a female migrant also explained that:

I saved part of my meagre income to take care of my son in school. He completed college of education about ten years ago and is now a professional teacher, he even built for me the room I am occupying presently. I believe savings have been of a very good help to me. (FDG at Old-Fadama, 2015).

Another migrant, who is twenty eight years and a shop owner stated that:

When I came to Accra, I did not have any capital for business. I started pushing truck from which I tried to save part of the little income I made from the truck business. After saving for three years, I was able to use the savings to put up a shop where I sell provisions. I am now living well and no more pushing truck. (FDG at Old-Fadama, 2015).

Figure 4.28: The Uses of Savings



Source: Field Data 2015

From the gender perspective (see Figure 4.28), apart from self-sustenance, the majority of the male migrants use their savings to support their families back home (9%), accumulate capital to set up business (6%), while others chose to further their education (9%). On the part of the female migrants, the majority use of them use their savings to accumulate capital to learn a trade, something that also has positive implications for their wellbeing in the future. Ownership of farmland has potential to improve wellbeing.

A 40 year old metal scrap dealer who is a male migrant stated that;

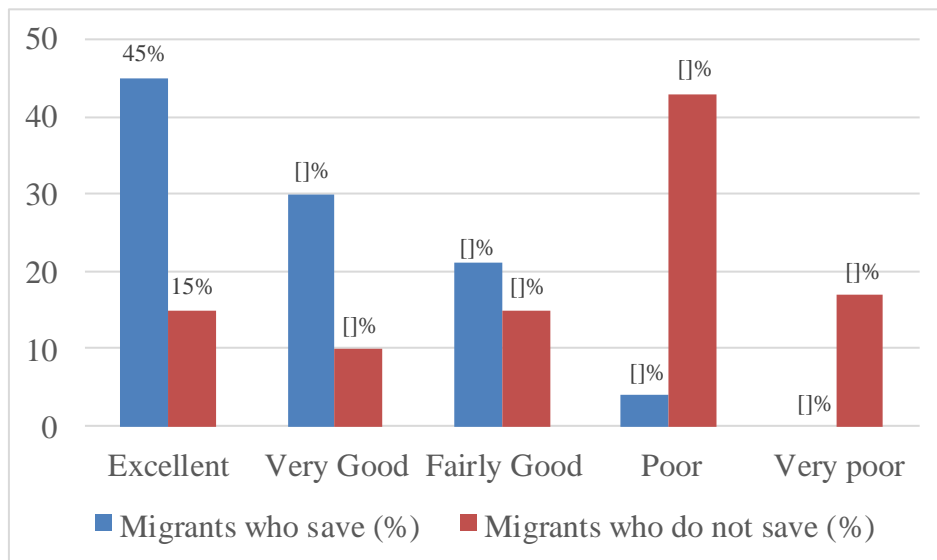
I used my savings to purchase farmland back home which I leased out for fees to other people back home. It was out of this proceeds that I managed to own a radio to listen to news and music to entertain myself. I even used part to pay my child's school fees at crèche. So I think my wellbeing has improved compared to previously (FGD at Old-Fadama, May, 2015).

Apart from the foregoing, the effect of savings on the wellbeing was measured by assessing the perspectives of the migrants, including those who save and those who do not save, on their general wellbeing (personal ranking). Figure 4.29 illustrates these perception. The respondents who save part of their income had excellent wellbeing as against 15% of the respondents who do not save at all. For 'Very Good' it was 30% and 10% for migrants who save and migrants who do not save respectively. Looking at migrants who recorded 'Poor' wellbeing, it was noted that those save recorded 43% and those who do not save had only 4%. Finally, for the 'Very poor' migrants, it was only migrants who do not saved, i.e. 17%.

This outcome supports that of Kelly and Ronald Paul Hill (2014), who argue that Social Poverty within a country significantly reduced individual wellbeing. Augmenting previous research, this study also observes that under conditions of higher poverty, saving markedly

improved individual wellbeing this means savings have a positive correlation with wellbeing.

Figure 4.29: Current wellbeing of the Migrants



Source: Field Data, 2015

Impact of savings on other people (Remittances)

In this section, the study sought to find out how savings by the migrants contributed to them remitting back home. In response to know whether the respondents normally send money back home, 36% stated that they normally send money home, but the remaining respondents said they do not normally send money home.

In Table 4.3, it was found that out of the 36 migrant who send money home, 25% stated that they send money to support their family sustenance back home, 47% send money home to help in financing the education of their younger siblings/relatives..

Table 4.4: Reasons for sending money home

Why they Send Money Home	Frequency	Percentage %
Support family sustenance back home	9	25
Capital to setting up business	0	0
Help in financing the education of my younger siblings/relatives	17	47
Building family house	6	17
Securing family farms	4	11
TOTAL	36	100

Source: Field Data, 2015

Adaawen and Owusu's (2013) study found the following:

Several studies have sought to explain the motives behind migrants' decisions to send resources (be it cash or goods) to their relations back home. The altruistic motive considers remittance as emanating from the affection and responsibility towards the wellbeing of the family (Solimano, 2003). He contends that there is always some kind of satisfaction derived as a result of remittances sent which is borne out of the concern the migrant has for the welfare of his/her family. For the self-interest motive as observed by Solimano (2003), the sending of remittances to the place of origin is normally motivated by economic and financial self-interest. The crux of the argument underpinning this motive is that, at every point in time the successful migrant at the place of destination often makes savings. Migrants may on the one hand decide, depending on their commitments or demands from relations at home, whether to accumulate wealth by making savings at the place of destination. On the other hand, the migrant can also decide to remit or accumulate wealth by making investments at home. (p. 32).

Awumbila, Owusu and Teye (2014) study found that:

According to Osmani (2012), those who have been able to accumulate more and move up the asset ladder are found to have a higher likelihood of moving out of poverty. Recent studies indicate, among other things, that migrants' well-being is closely linked to the asset profiles of their households, with respect to asset types, value and productivity. According to Fisher and Weber (2004), while the lack of income suggests that people struggle to get by, the lack of assets can prevent them from getting ahead. This is because, as Shapiro and Wolff (2001) note, assets provide a number of non-monetary benefits, like home ownership, allowing household members the opportunity to enjoy location-linked amenities such as better school, health facilities and other community services. In short, assets are seen as important to human welfare in ways that go beyond current consumption (Fisher and Weber, 2004). (p. 27).

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

This chapter presents the summary of the study and the conclusion based on the findings. Policy recommendations based on the conclusion are then suggested to strengthen the existing policy on the welfare of migrant.

5.1 Summary of Key Findings

In order to set the context right, the study began by investigating the living conditions and demographic characteristics of the migrants. It came out that the living conditions of the migrants at Old-Fadama was unsatisfactory. The migrants lack proper toilet facilities, while most of them sleep in kiosks and verandas. Apart from not earning enough money, the migrants do not have access to good health facilities. Additionally, it came out that the majority of the migrants at Old-Fadama save. The majority of the women in Old-Fadama mainly work as head porters, petty traders, food vendors, catering or chop bar assistants and hair dressers. Whereas, the men in Old-Fadama work as truck pushers, artisans such as carpenters, labourers, motor bike operators (*okada*) and metal scrap dealers.

Investigation into the present living conditions and demographic characteristics of the migrants were employed by the study as a precursor to the main objective of the study which sought to examine the effect of savings on the wellbeing of migrants in Old-Fadama in Accra. The following were outcomes based on the three specific objectives that jointly addressed the main objective.

The first objective sought to identify the various reasons for migrating to Accra. It came out that the living conditions of the migrants back home were poor and this influenced most of them to come to Accra to seek greener pastures. Others cited academic pursuit as the main reason why they migrated to Accra. This is probably because they do not have good academic facilities at their villages compared to those in Accra. Some of the respondents, however, mentioned ethnic conflicts as the main reason why they migrated to Accra. Conflicts in the Northern Region have forced many to flee to Accra for the fear of victimization.

Peer pressure was also mentioned as a factor that forced them to migrate to Accra. Seeing friends return home with an improvement in their lives compelled some of them to accompany such friends to better their lots in Accra. To these ones, Accra is regarded as the '*city of hope*'.

The second objective sought to assess the forms and motives of savings by the migrants at Old-Fadama. The study found out that the forms of savings employed by the migrants at Old-Fadama include: 'susu', keeping money home, keeping money with friends, saving with savings and loans companies. Few however saved with banks. It was further revealed that the motives of savings by the migrants at Old-Fadama were for self-sustenance, accumulate capital to learn a trade and further their education.

The third objective sought to investigate the correlation between savings of the migrants and their wellbeing. The study found a positive correlation between savings and wellbeing. It came out that as the migrants save, they tend to acquire a lot of household consumable items to improve their wellbeing. Through savings, some of them acquired capital to start new businesses while others managed to educate their children. However, it came out that the living conditions of those who were not able to save were not good enough. This could

be attributed to their inability to save simply because they do not have enough to live on let alone to set aside some for savings. These migrants do not often register with the National Health Insurance Scheme (NHIS) and therefore tend to patronise traditional healers or they self-medicate.

5.2 Conclusion

The study established that the migrants were forced to migrate due to poor living conditions in their home towns, such as lack of employment, educational opportunities and other economic and non-economic facilities. The perception however in these towns and villages is that ‘all is well’ with Accra. Therefore the study concludes that migrants move to Accra because they perceive Accra to be have all ingredients necessary to make them comfortable.

The study found that the migrants are more likely to save with informal financial institutions such as ‘susu’ collectors instead of the formal banking institutions. This could probably be due to the fact that usually one of their own is involved in ‘susu collection’. Additionally, ‘susu’ collectors appear more accessible to them compared to the banks. Therefore, the study concludes that migrants save mostly with the ‘susu’ collectors because of trust and accessibility.

Again, savings by the migrants came out as correlating positively with their wellbeing because the migrants who save might be earning relatively higher income. There is also a possibility that because of their higher income, they could have attained better living conditions even without savings. Therefore, the study concludes that the perceived improvement in wellbeing could either come from savings or better income earning jobs. That the migrants who do not save appear to have relatively bad living conditions is either

because they earn low income or do not manage the little they have well. Therefore, good management practices such as savings rather than higher income earning opportunity is the best ingredient to ensure wellbeing.

5.3 Recommendations

That the migrants moved to Accra because of the perceived better living conditions over there could be a failure on the part of the National Commission for Civic Education (NCCE) in educating Ghanaians to appreciate the general living conditions in the entire country. Even though deprived, living conditions in most of the villages in Ghana appear better than living conditions in the some of the slums in the cities. It is therefore recommended that the 'harsh' living conditions in Accra and other cities in Ghana are made known to rural dwellers through mass education.

Policies are needed to unveil the opportunities at the rural areas. For instance, instituting a policy to set up chocolate factories in the cocoa growing areas and mineral refineries in mining communities will in a way help unveil the opportunities in these areas. This will create employment opportunities to attract the rural folks to go back home.

Although the Government of Ghana has developed a National Urban Policy Framework 2012, rural-urban migration continues to increase on a yearly basis. Therefore, to address the phenomenon of rural-urban and specifically the north-south migration in Ghana, it is very important for the government to have full political commitment towards bridging the developmental gap between the rural and urban areas and for this study in particular between the South and North. The surest ways of bridging this development gap is to improve upon rural infrastructural, educational development and creating employment opportunities for the rural people.

That savings impact positively on the wellbeing of the migrants is an indication that if Ghanaians cultivate the good habit of savings, the general economy will blossom. It came out of the study that migrants save with ‘susu collectors’ because of two reasons – trust and accessibility. It is therefore recommended that a policy is put in place to ensure that Ghanaians development confidence in the formal financial institutions in order to encourage more people to save. Also, the Banking Laws of Ghana should be amended to ensure that banks and other financial institutions design products that foster partnership with fund mobilisers such as ‘susu’ collectors in the informal sector of the economy.

5.4 Suggestions for Further Research

In any field of study, there are bound to be limitations of which this study is no exception. In order to achieve its purpose of examining the effect of savings on the wellbeing of the migrants in Old-Fadama, the research designs adopted for this study were both qualitative and quantitative methods. However, the study was constrained by inadequate quantitative data in terms of statistics on their savings. This could have helped to extensively examine the level of savings of the migrants. In effect, the study could not justify in monetary or quantifiable terms the level of savings and how this impacts on the participants’ wellbeing. Furthermore, considering the large population size of the migrants in Old-Fadama, the sample size of 100 is too small for the quantitative data as well as the two focus groups for the qualitative section.

The above limitations serve as indications for future researchers to pursue extensive studies on the same or related topics. Also, based on the foregoing limitations, the study suggests that further studies be carried out using more statistical data, a larger sample size possibly to include other communities in Accra where the migrants operate. This would give a better representation of the migrants in Accra, the National Capital.

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APPENDIX

QUESTIONNAIRE/INTERVIEW GUIDE FOR THE MIGRANTS

The information being sought from you is purely for the purpose of this research and the information provided you give will be treated as confidential and would solely be used for academic purpose. Your participation in this study is highly appreciated.

SECTION A: PERSONAL BACKGROUND

1. Gender: Male Female
2. Age: Less than 18 years 18 – 30 years 31 – 40 years
3. Marital status: Single Married Separated Divorced Widowed
4. Number of children: None 1 – 3 4 – 5 Other:.....
5. Educational status: None Basic SHS Others (specify).....
6. Which of the following regions do you come from?
Northern Upper East Upper West Volta
BrongAhafo Other (please state):.....
7. What is your tribe?
Dagomba Kokomba Mamprusi Dagaati Frafra
Nchubru

SECTION B: REASONS FOR MIGRATION

8. How long have you been in Accra?
 - a) Less 1 year
 - b) 1 – 2 years
 - c) 3 – 5 years
 - d) More than 5 years

9. Before you came to Accra, how was the living conditions back home?

- a) Very good []
- b) Poor []
- c) Very poor []

10. What motivated you to come to Accra?

- a) Further my education []
- b) Seek better jobs []
- c) Ethnic conflict []
- d) Peer pressure []
- e) Forced marriage []
- f) Stay with relative []
- g) Stay with friends []
- h) Other (specify):.....

11. If you chose to further your education as one of the main reasons for coming to Accra, have completed your education?

- a) Yes []
- b) No []

12. If you answered 'yes' to question 10, why are you still in Accra?

.....
.....

13. If you chose to seek for better jobs as one of the main reasons for coming to Accra, have you gotten a better job?

- c) Yes []
- d) No []

14. If yes, what has been your state your wellbeing now?

- a) Improve a lot []
- b) Improve little []
- c) No improvement []
- d) Worsen little []
- e) Worsen more []

15. Also, if you chose ethnic conflict as one of the reasons for coming to Accra, would you go back if the situation has normalized?

- a) Yes []
- b) No []

SECTION C: FORMS AND MOTIVES OF SAVINGS

16. How much do you earn in a day?

- a) Less than GH¢5 []
- b) GH¢5 - GH¢10 []
- c) GH¢11 - GH¢15 []
- d) GH¢16 - GH¢20 []
- e) More than GH¢20 []

17. Do you normally save part of your income?

- a) Yes []
- b) No []

18. If yes, which of the following mode of savings do you use?

- a) Bank []
- b) Savings and loans collectors
- c) Susu collectors []
- d) I keep the money with me using susu box []

- e) I keep the money in my bag []
- f) I keep the money with someone []
- g) Other (specify):.....

19. How would you describe the safety of the mode of savings you use?

- a) Extremely safe []
- b) Very safe []
- c) Less safe []
- d) Not safe []

20. How frequent do you save?

- a) Daily
- b) Weekly
- c) Monthly

21. How much money do you save per week

- a) Less than GH¢5 []
- b) GH¢5 - GH¢10 []
- c) GH¢11 - GH¢15 []
- d) GH¢16 - GH¢20 []
- e) More than GH¢20 []

**SECTION D: IMPACT OF SAVINGS ON THE WELLBEING OF THE
MIGRANTS**

WORKING CONDITION

22. What kind of work do you do?

- a) Technician/Mechanic []
- b) Head Porter []
- c) Street vendor []
- d) Trading/Selling []
- e) Dress Maker/Taylor []
- f) Hairdresser []
- g) Barber []
- h) Domestic worker []
- i) Truck-pusher []
- j) Other (specify):.....

23. Comparing your previous job and the current one, would you say that there has an improvement in your income?

Yes [] No []

24. If yes to question 17 above, would say that improvement in your income enables you to save part of your income?

Yes [] No []

25. Does the improvement in your income contribute to your wellbeing?

Yes [] No []

HOUSING AND LIVING CONDITION

26. What type of accommodation do you live in?

- a) Room []
- b) Kiosk/Container []
- c) On veranda []
- d) On market stall []
- e) Open pavement []
- f) Other (specify).....

27. How many people do you share same accommodation with?

- a) Less than 2 []
- b) 2 – 4 []
- c) More than 4 []

28. What type of toilet facilities do you use? (Tick as many as apply).

- a) Water Closet (WC) []
- b) Pit toilet in house []
- c) Public toilet []
- d) Free range []

29. How you describe your living condition?

- a) Excellent []
- b) Very good []
- c) Fairly good []
- d) Poor []
- e) Very Poor []

HEALTH STATUS

30. Have you ever been sick? Yes [] No []

31. If yes, how many times do fall sick in a month?

1 - 3 times [] 4 – 5 times [] More than 5 times []

32. Have you registered with National Health Insurance Scheme (NHIS)? Yes [] No []

33. If No, are you able to pay for your medical bills when you attend hospital?

Yes [] No []

34. Which health services do you access?

- a) Private clinic []
- b) Public hospital []
- c) Traditional Healer []
- d) Self medication []
- e) Other (specify).....

REMITTANCES

35. Do you normally send money back home? Yes [] No []

36. If yes, how frequent do you send money home? Please tick the appropriate box below

Frequency	Once	Twice	Thrice	More than thrice
Every week	[]	[]	[]	[]
Every month	[]	[]	[]	[]
Every two months	[]	[]	[]	[]
Every six months	[]	[]	[]	[]
Every year	[]	[]	[]	[]

37. Why do you send money back home?

- a) Support family sustenance back home []
- b) Capital to setting up business []
- c) Help in financing the education of my younger siblings/relatives []
- d) Building family house []
- e) Securing family farms []
- f) Other:.....

SECTION E: THE MIGRANTS' PERCEPTION OF EFFECT OF SAVINGS ON WELLBEING

38. For which of the following do you use your savings on? (Choose the most important).

- a) Buy farmland
- b) Buy land for building in Accra
- c) Children's education
- d) Self sustenance (food, clothes, home appliances) []
- e) Support family sustenance back home []
- f) Capital to setting up business []
- g) Capital to learn a trade []
- h) To further my education []
- i) Help in financing the education of my younger siblings/relatives []
- j) Building family house []
- k) Securing family farms []
- l) Other:.....

39. What is your perception of wellbeing?

.....

.....

.....

.....

40. How do your savings affect your wellbeing?

.....

.....

.....

.....

41. How would you describe you current wellbeing?

- a) Excellent []
- b) Very good []
- c) Fairly good []
- d) Poor []
- e) Very Poor []

Thanks for your participation in this research.