

JACQUELINE BANAHENE

INTERSECTIONAL HOUSING STRUGGLES AND THE RIGHT TO THE CITY

MIGRANT WOMEN'S EXPERIENCES IN AFFUL
NKWANTA, GHANA

Master's thesis in Globalization and Sustainable Development

Supervisor: Hilde Refstie

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Department of Geography



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Abstract

Over the years, cities in Ghana have presented themselves as arenas of both hope and despair, attracting migrants from both within and outside the country. While the cities serve as places of opportunities and prosperity for some, many end up in informal settlements where they face severe challenges. More recently in Ghana, rural-urban migration has taken a new turn, with women making up a larger percentage of migrants, not just as passive followers of their spouses, but going to the cities independently. Upon arrival, these women face exigent housing challenges.

This thesis examines migrant women's housing practices in one informal settlement in Kumasi, Ghana. Using semi-structured interviews, focus group discussions and observations it looks at how the migrant women's position in terms of gender, ethnicity and social class influence their access to housing, and how housing struggles affect their sense of belonging and overall wellbeing. The thesis further explores how migrant women in informal settlements articulate and advocate for their housing needs, and what factors influence their ability to voice their concerns and claim their right to the city.

Based on semi-structured interviews and focus group discussions, the thesis shows how the migrant women live in substandard houses made mainly of wood shacks which lack basic facilities such as clean water, electricity, toilet, and proper waste systems. Others that cannot afford the rent resort to group renting or sleep on bare floors in front of stores or shopping malls. This substandard housing exposes them to violence, abuse and health hazards. This pertains to those sleeping outside, but also those that do not have proper in-house facilities in terms of toilets and baths. The women face challenges in negotiating with landlords related to their gender, but also discrimination based on their ethnicity. The women are also excluded from decision making for the same reasons. Together this affects their wellbeing and sense of belonging in the settlement. The thesis argues that if the right to the city is to be realized for this group, more attention needs to be paid to their intersectional challenges, and how different identity markers work together to deprive them from housing and other basic needs and silence their voices.

Preface

This master's thesis is the original work by Jacqueline Banahene under the supervision of Hilde Reftsie written to fulfill the graduation requirements of the MSc in Globalisation and Sustainable Development at the Norwegian University of Science and Technology (NTNU). This thesis birthed out of a passion I developed 10years ago having to spend a night in an informal settlement while on a church trip. I therefore dedicate it to the Lariba Family who offered their home to me and to their two-year-old daughter whom they lost to malaria 5years ago.

I would like to thank God for giving me the strength and grace to come this far. I would also like to express my profound gratitude to my dedicated supervisor Hilde Reftsie for her constructive feedback and guidance throughout the writing. Academic been my motivation from the first day I set my eyes on her not just because her interest aligns with mine, but her diligence and dedication to academic work inspires me a lot. I am ever grateful to her, and I look forward to collaborating with her in the near future. I would also like to thank NTNU for the opportunity and for making my dream of attaining a higher education outside of Ghana a reality.

Finally, I wish to thank my Family who have and are still making a lot of sacrifices to make me achieve my dreams a reality. I want to also give special thanks to Michael Ogbe for his guidance and support since day one I got to NTNU. Also, to Emmanuel Viga , Jason Bunderson, Rosy, and all other friends who have also been of great support throughout my academic journey at NTNU. Lastly to Habitat Norway for the prestigious scholarship award to support this thesis, I am truly honored and looking forward to collaborating with you more in the future. I would like to end with this quote:

'Everything is possible, the impossible just takes longer' 'Dan Brown.

Table of Content

Contents

CHAPTER ONE	1
1.0 INTRODUCTION	1
1.1.1 Research Objectives and Questions	2
1.2 Organization of Chapters.....	3
CHAPTER TWO Theoretical and Conceptual Framework	4
2.1 The "Right to the city"	4
2.2 Urban citizenship, rights, and access to housing	5
2.3 Intersectionality and Housing	7
2.3.1 Migrant's intersectional Housing Challenges	8
Chapter Three Background to the study: Migrants and informal settlements in Ghana.....	10
3.1 The study context.....	10
3.2 Rural-urban migration in Ghana	12
3.3 Informal settlements and housing in Ghana	13
3.4 Government Housing Provision and Strategies in Ghana	16
3.5 Study area: Kumasi.....	17
3.5.1 Afful Kwanta	18
CHAPTER 4 Methodology	21
4.1 Choice of Research methods and Designs	21
4.2.1 Case study approach	22
4.2.2 Case Selection	22
4.3 Secondary data.....	23
4.4 Access to case study area and Selection of participants.....	24
4.4 Semi Structured Interviews	25
4.4.1 Socio demographic Characteristics of Participants	26
4.5 Focus group discussions	28
4.6 Data Analysis	29
4.7 Ethical Considerations	31
4.8 Trustworthiness and Validity.....	31
4.9 Positionality and limitations of the study	32
CHAPTER 5 ANALYSIS	34

5.2 Migration Pattern and aspirations	34
5.3 Land acquisition	36
5.4 Access to basic facilities as part of housing costs in Afful Nkwanta.....	39
5.4.1 Sanitation	39
5.4.2 Clean water	41
5.4.3 Electricity.....	42
5.4.4 Waste management	44
5.4.5 Hazards.....	44
5.4.6 Health.....	45
5.5 Housing, migrants’ sense of belonging and subjective well-being	46
5.5.1 Safety and security	47
5.5.2 Discrimination and Housing	48
5.6 Citizenship, Rights, and Inclusion.....	50
5.6.1 Governance and community participation in Afful Nkwanta.....	52
5.6.2 Migrants’ Engagement with Policy Making	54
Chapter 6 Discussion.....	56
6.1 Intersectionality and access to housing among the migrant women	56
6.2 Impact of housing challenges on migrants’ sense of belonging and wellbeing.....	58
6.3 Migrants voice, inclusion, and citizenship.....	60
CHAPTER 7 CONCLUSION.....	62
REFERENCES.....	64
APPENDICES	76
Appendix 1 Introductory Letter from the department	77
Appendix 2 Interview guide(Migrant women in Afful Nkwanta)	78
APPENDIX 3 ASSEMBLY MEMBER OF AFFUL NKWANTA	82
APPENDIX 4 INTERVIEW WITH CHIEF OF AMAKOM	82
Appendix 6 Focus Group Discussion	84

List of Figures

Figure 1 Map of Ghana.....	12
Figure 2 Study Area Map.....	19
Figure 3 Coding Process with MS word comment	30
Figure 4 Sticky Notes for Categorization	30
Figure 5 Public Bathroom.....	40
Figure 6 Container for hot water.....	41
Figure 7 Migrants women Perception of Sense of belonging	59

List of Table

Table 1 Migrants socio demographics.....	27
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List of Abbreviations

KMA – Kumasi Metropolitan Assembly

CHAPTER ONE

1.0 INTRODUCTION

Cities have been perceived as locations of prosperity, but with informal settlements as the manifestation of uneven development across the world (Devas et al., 2004). Moreover, inequalities are often visible in spatial concentrations of immigrant and ethnic minority communities in large settlements areas with deteriorating environmental conditions. As argued by Allen et al. (2012) ‘cities are witnessing the symptoms of growing social exclusion: increasing long-term unemployment, male joblessness, and the feminization of an increasingly casualized workforce widening gaps in income levels, increasing disparities in educational and skill levels, deteriorating health and life expectancies for the poorest members of society’ (p. 1). This is not the least the case in Ghana, where informal settlements house large numbers of migrants from within and outside the country (Danso-Wiredu, 2018).

In Ghana, the congestion of migrants is mostly in the regional capitals which include Accra and Kumasi. Despite the lack of support by city authorities and the state in terms of infrastructure and services, migrants continue to migrate to the cities (Awumbila et al., 2014). Most migrants migrate from the Northern part of the country to the south to seek livelihood opportunities, and the majority of these migrants are women (Awumbila, 2015).

In Kumasi, many of these migrants’ face discrimination due to their ethnicity and political affiliations. As many also lack financial resources and settle in informal settlements, they are excluded from social policy and denied simple rights of basic education, health care, proper waste management and other basic needs.. They also face particular struggles related to housing, as they represent a mobile part of the population that can face risk when speaking up in the face of exploitative housing practices. There has been extensive research conducted on the conditions of people living in informal settlements in Ghana such as (Owusu,2008; Segbawu, 2010; Effah,2011; Tutu, 2013; Morrison, 2017). However, most of these studies focus on the capital Accra, and they do not consider how embodied intersectionalities affect migrant women’s housing practices and access to housing, and how this in turn influence how they experience and exercise their urban citizenship. Internal migration most especially from the North and south of Ghana in the past years used to be male dominated until the 1980’s when women were seen to be moving independently(Arthur-Holmes & Busia, 2022). This is visible in Ghana where women slum

dwellers have to negotiate access to housing alone, or through their networks partly due to the aggravated patriarchy which disempower women (Appiah-Kubi, 2021). They also face particular challenges related to housing affecting their wellbeing and sense of belonging. Drawing on research by Sultana, (2020), Harvey (2008), Awubila (2014), Bastia (2014), Boamah (2010), Danso-Wiredu and Poku (2021), and Szaboova et al. (2022) this thesis examines how embodied intersectionalities such as gender, class, ethnicity and migrant status affects women migrant's housing practices through the lens of urban citizenship. Using a case study approach, the thesis focuses on women migrants living in Afful Kwanta, a suburb of Kumasi in Ghana known for its cluster of informal settlements.

1.1.1 Research Objectives and Questions

The main objective of this thesis is to explore migrant women's housing practices. The thesis examines how their position affects their access to housing and how it transcends into their sense of belonging and overall well-being. Finally, it looks at how they exercise their urban citizenship rights in terms of voicing out their needs with regards to housing.

Urban citizenship has been defined as the relationship between the individual and the city that is enacted through the formation of identity, social positioning and issues surrounding claims of urban rights and community (Secor, 2013). In addition to the more formal aspects of urban citizenship such as how citizens resist political subordination and advocate for citizens engagement in planning and decision making, I use in this thesis the concept of urban citizenship as studied by Stokke (2017), Tacoli et al. (2015), and Blokland et al. (2015). In their approaches, urban citizenship encompasses social inclusion, belonging, participation in state-negotiations, and subjective well-being of citizens. The research questions are:

1. To what extent does the intersectional position of the interviewees affect their access to housing?
2. What are the links between the interviewees' housing conditions, their sense of belonging, and their subjective well-being?
3. How do migrant women in informal settlements articulate and advocate for their housing needs, and what factors influence their ability to voice their concerns effectively?

The intersectional position of migrants as referred to in the first question looks at how migrants' intersecting identity markers, which includes age, gender, class, ethnicity, and migrant status affect their access to housing. This includes issues of negotiation and land acquisition possibilities in a patriarchal land tenure system as well as exploitative rental practices. The second research question is directed towards understanding how these challenges are linked to migrants' subjective wellbeing and sense of belonging - paying particular attention to aspects related to social support networks, sense of community, and vulnerabilities related to housing precariousness. The third question explores how women migrants' advocates for their rights through their daily struggles of cultural, legal, social, and political exclusion and inclusion.

1.2 Organization of Chapters

This thesis is structured into seven chapters. Chapter One introduces the reader to the background to this research, providing a brief summary of the context, rationale, research objectives and the research questions. It explores the need for conducting this research – justification and outlines how the thesis is organized. Chapter two lays out the theoretical and conceptual framework of the study. Chapter three gives an extended and more detailed background for the thesis, looking at the context of the study, and chapter four presents the methodology of the research indicating the main methods that were used to collect and analyze data. Chapter five begins with the presentation and analysis of the data, which are discussed in connection with the main research questions and objectives stated in the introduction in chapter six. The last chapter seven concludes the findings and provide some recommendations for future research.

CHAPTER TWO Theoretical and Conceptual Framework

This chapter explores the theoretical and conceptual framework underpinning the study. The research draws on ‘intersectional theory’ to understand how migrant women’s intersectional position affects their housing challenges and discusses these challenges in relation to concepts such as “the Right to the city’ (Lefebvre 1996; Harvey 2003; Holston 2009), and notions of urban citizenship that includes wellbeing and sense of belonging((Adamtey et al., 2021; Szaboova et al., 2022)

2.1 The ‘Right to the city”

There have been several attempts by geographers and migration scholars to explore the links between migrants’ urban citizenship and housing in terms of access and rights to land tenure or housing ownership. In Paris in the 1960’s, Henri Lefebvre published his incitement to change the world by renewing the right to urban life. He imagined ‘the right to the city” as emerging from the struggles inherent in the daily lives of poor residents (Holston 2009). Lefebvre argued that urban inhabitants should have the right to participate in all decisions made about urban space. This included expanding the right that would accompany place of residence to be based on the principles of belonging and royalty to the city. Authors like Harvey (2003), Holston (2009) and Parnell and Pieterse (2010) have built on Lefebvre’s work and developed ‘the right to the city’ framework to include a larger focus on urban citizenship and the ways in which state actors stigmatize the urban poor using the law and labelling them as illegal, land grabbers, criminals, and polluters to justify their eviction. Nahar Lata (2021) for example, shows how the state through its actions made it clear to its urban poor citizens in Dhaka, that they have no right to a place in the city pressuring them to go back to their villages. In the Ghanaian context, Agbenyoh (2022) demonstrates how the government has resorted to forced eviction to govern cities. The two major cities Kumasi and Accra have become avenues for forced evictions where the use of violence and bull dozers, armed police, and the military have constantly put vulnerable migrants especially women and children life under threats (IBID). This is however highly due to lack of tenure security where migrants do not possess’ full tenure security on the lands they inhabit. This uncertainty, however, affects their sense of belonging and overall well-being.

Purcell (2002) argues that the right to the city means to give urban inhabitants what he refers to as a ‘literal’ seat at the corporate table to offer them the platform to voice out and contribute to decisions that affect them. In recent times, international bodies such as UNESCO and UN Habitat have adopted a ‘rights to the city’ approach as part of the New Urban Agenda (UNESCO,2017). The new urban agenda is intended to ensure a more sustainable city where people have equal rights and access to the benefit and opportunities that are present in cities (UNESCO,2017). Chapters that articulate the right to the city have been developed, such as the World charter for the right to the city, European Charter for human rights in the city, Montreal charter of rights, responsibilities, and others (Purcell, 2014). Some cities have also codified the right to the city into laws such as Brazil’s city statute calling for regularization of informal settlement and integrating them into the formal state. (Law 10,257 of 10 July 2001). Global engagements with the right to the city framework has also transformed into initiatives like the ‘Charter for women’s right to the city,’ which calls on local government to adopt the right to equal access for women to government, secure housing tenure, urban services, physical safety, and freedom from gender discrimination of all kinds (Habitat international coalition, 2005). In these efforts, ‘the right to the city’ is seen as an intrinsic part of urban citizenship that should be available to all city residents.

2.2 Urban citizenship, rights, and access to housing

Citizenship can be defined as a status that is framed by norms, constitutions, laws, and policies that delineates a boundary of rights and responsibilities (Staeheli et al., 2012). Additionally, Saud Joseph (1999: 162) denotes that ‘citizenship defines identity- who you are, where you belong, where you come from and how you understand your role in the world’. Building on this, the concept of ‘urban’ citizenship has gained attention in recent times, with scholars such as Holston (1999), Baerbock, (2003), Božilović, (2018), Smith & Guarnizo (2009), Brown (2007), Stokke (2019), and Miraftab (2006). Urban citizenship has been proposed as accommodating a flexible association with a city (Brown 2007). It has also been defined as the type of citizenship that represents residents’ relationship with the city framed by their access to amenities and other claims of belonging (Baubock, 2003). Urban citizenship is defined in this thesis as a form of citizenship that encompasses governance, wellbeing and belonging, and distinguishes itself from national citizenship to the neighborhood or city as a unit (Miraftab, 2012). Discussions surrounding urban

citizenship often focus on social movements within the city and in turn may refer to three often related and often coinciding practices which include; struggles for rights within the city, struggles that employ the city as an instrument or platform where people struggle for the Right to the city (Holston, 2008; Pieterse 2008), and the everyday practices and negotiations that people engage in to access their right to the city (Bayat, 2010). Urban citizenship is thus not just about status, it is a continuous process of claiming and belonging (Miraftab 2006). In recent years, much research has concentrated on the implication of migration on urban citizenship, but the changing notions of urban citizenship, and its intersectional dimensions in informal settlements are understudied. In developing cities where rapid rates of urbanization and rural to urban migration are changing social and state relations, the concept of urban citizenship is needed to explore ways in which the growing number of urban poor are achieving a right to their city (Lata, 2021). Stokke (2017) argues that urban citizenship offers a conceptual basis for examining such struggles of cultural, legal, social, and political exclusion and inclusion where migrants in particular are excluded from the opportunity to access better resources and facilities to improve their living conditions, including adequate housing and security of tenure (Tacoli et al. 2015).

Appadurai (2001) connects urban citizenship to housing, arguing that seeking housing is at the heart of the lives of the urban poor. Their everyday life is dominated by ever-present forms of risk. Migrants are in constant fear of being pushed out by their landlords and their lack of sanitary facilities increases their risk of health problems. Based on this, Appadurai argues that housing is the single most critical site for politics of urban citizenship.

Urban citizenship and the ways that it plays out in urban space requires an exploration of the right to the city that to a greater extent considers gender, class, origin, ethnic association, and other social categories (Božilović, 2018). For example, in her study on Dhaka in Bangladesh, Sultana (2020) shows that embodied intersectionalities of socio-spatial differences in the city (in her case gender, class and migrant status) impacts highly on urban citizenship and access to water infrastructure. She argues that “differences in water insecurity and precarity not only reinforce heightened senses of exclusion among the urban poor but affect their lived citizenship practices, community mobilizations, and intersectional claims-making to urban citizenship, recognition, and belonging through water” (Sultana 2020: 1407). As such, urban citizenship does not only affect access to water, access to water also affects urban citizenship, and in intersectional ways. The same

can be said for housing as land ownership or legal tenancy is directly tied to urban citizenship because such identities ensure being connected to the formal governance structure of the city.

While debates on urban citizenship have to a large degree been focused on provision of basic services and infrastructure, the concept is also tightly connected to wellbeing and sense of belonging. Well, being has been conceptualized in different dichotomies of which include the Hedonic (experiences of pleasure or happiness), Eudemonic (human flourishing and satisfaction overtime), the Objective (Access to resources and opportunities) well-being and the Subjective (self-reported well-being and happiness) (Atkinson & Joyce, 2011). Nevertheless, Berg (2020) propagates the need to discuss issues concerning well-being in the context of space and place. She therefore argues that place attachment is a subordinate of well-being which cuts across social relations, material things, memories as well as emotions(ibid).

In relating wellbeing to housing, scholars like Clapham et al (2018) focus on two aspects of housing, namely the physical condition or quality of the house and security of tenure. However, expanding their study to focus on the broader place, they found that conditions like neighborhood noise, poor lighting, small living space, condensation, vandalism of the area and social norms have a significant influence on life satisfaction and happiness. Beyond the physical conditions of the house, Manturuk (2012) argues that the degree of influence individuals have over their living environment and their sense of belonging is an important factor determining their wellbeing. In this way, wellbeing and sense of belonging is closely related to the concept of urban citizenship and the ways in which individuals and groups exercise urban citizenship to access housing.

2.3 Intersectionality and Housing

Feminist theory has contributed to bringing development policies to bear in terms of their differential impact on people (Bastia, 2014), and gender has been mainstreamed in much research and policy addressing housing. For Examples studies such as (Owusu et al., 2019) explored climate vulnerabilities in slum areas and its impacts on women. Others such as exploring the livelihood strategies and socio economic status of women in slum(Appiah-Kubi, 2021; Attafuah et al., 2022; Ofosu-Koranteng & Frimpong-Manso, 2019), studies on reproductive health of women in slums(Nasrin et al., 2019).

While gender has become one of the social categories that is recognized to influence and be influenced by urban citizenship, intersectionality has received less attention. Intersectionality

emerged during the 1980s as a particular approach in feminist theory to analyzing the complex origins of multiple sources of women's oppression (Crenshaw 1989). The concept was adopted to understand in detail the vulnerabilities marginalized people experiences linking it to the issue of racism in the United State. Much of the work on intersectionality in this period came from black feminist writers and activists who were excluded from mainstream feminist and anti-racism movements (Kelly et al., 2021). Intersectionality refers to how oppression and privilege can shift depending on the context, with compounded experiences of marginalization (Hankivsky et al., 2010). It also emphasizes how identity markers like race, gender, class, social and economic status are linked to experiences, realities and narratives, vulnerabilities and ways power and oppression operate in society (Bedolla, 2007). Feminist researchers like Boserup (1970), Kothari (2002), Pearson (2005) and Peet and Hartwick (2009) have argued for paying more attention to intersectionality, but more work is needed to explore their policy implications. Providing an intersectional lens to a study as proposed in this thesis therefore requires that attention be paid to different identity markers and how they might intersect and work together to influence people's lives.

2.3.1 Migrant's intersectional Housing Challenges

Although gender is acknowledged as a crucial component of migration dynamics, individuals are at crossroad of multiple social relations and are therefore exposed to compounded discrimination based on identity markers like age, socio economic status, level of education, ethnicity, class, migrant status, and many others (Degani & De Stefani, 2020). The number of women migrating to cities in the global south has generally been growing in recent decades (Tacoli et. al.). This is also the case in Ghana, as will be discussed in Chapter three. Even though male dominant migration has also increased over the decades, there have been an increase in women moving independently to look for employment, better health care or as result of conflict (Hughes & Wickeri, 2010). However, lack of data on the feminization of internal migration makes it difficult to estimate the number of women migrants who move from the rural to urban. According to Tacoli et al. (2015) this is partly due to the temporary and circular nature of this type of migration. Nevertheless, there is still evidence of both young unmarried, married, or older women moving to urban centers to look for employment opportunities (Tacoli, 2012; Murphy, 2006). In Ghana, for example, studies

on urbanization indicate that key pull factors of internal migration are income, employment, and other opportunities for personal success and development in the southern urban centers, all of which are severely limited in the northern and rural areas (Awumbila et al. 2011b; Black et al. 2006; Kwankye et al. 2009; Mensah-Bonsu 2003). However, employment is not the only reason these women move to urban centers. Some women run from austere discriminate cultural practices in rural areas of which also includes access to rural lands and propriety (Murphy, 2006)

Globally, once women arrive in urban centers, access to housing becomes a major challenge. (Chant, 2011) expresses that we live in a world where urban poor women are homeless and landless due to the non-implementation of their rights to housing and land. This implementation is, however, a major challenge (UN habitat, 2002). Bapat and Agarwal (2003)'s research on women in Mumbai and Pune slums revealed that gender disparities in terms of access to finance and credit makes it difficult for women living in urban poor areas to obtain lands or houses. This is because some of these women needs the approval of their husbands on the collateral that will be needed for these loans. However, even if they get the access, the right and security tenure become a challenge. For example, in some sub-Saharan countries, when a woman loses her husband, all the properties of the household can be taken over by the belated husband's family members. In situations where the woman wants to keep them, she is forced to engage in Levirate marriages by marrying her husband's brother. In a quest to address these land and housing challenges for women, there have been several initiatives taken by institutions like the UN Habitat Global campaign for secure tenure, which prioritizes the promotion of women housing rights (UN Habitat 2002).

Housing discrimination, on the basis of race, religion, ethnicity, and other characteristics, exists worldwide and the negative consequences may impact the residents well into the future(White et al., 2021).

This thesis employs an intersectional lens to better understand migrant women's housing challenges and the links between their housing conditions, their sense of belonging, and their subjective well-being. By drawing on the 'Right to the city' framework the thesis examines the urban citizenship-housing nexus, looking at how migrant women's housing situation influences their possibilities to advocate for their housing needs and vice versa.

Chapter Three Background to the study: Migrants and informal settlements in Ghana

This chapter explores the background of the research with emphasis on the context of the study area and characteristics of informal settlements in Ghana. It also gives an overview of rural urban migration in Ghana as well as its housing implications. Lastly, it describes government interventions and existing housing policies in Ghana including their implementation.

3.1 The study context

Ghana is located in Western Africa and is bordered by Burkina Faso to the Northeast and the north, the Côte d'Ivoire to the west and Togo to the east to the north. Ghana has sixteen regions, which are further divided administratively into 260 local metropolitan, municipal and district assemblies (MMDA's). The administrative regions are shown in the below map below. The case study area for this Master thesis is in Kumasi city in the Ashanti region.



Fig1

Source: Ghana Statistical Service, 2022

Ghana has a total population of about 30,832,019 with 56,7 % living in urban areas (Ghana Statistical Service,2022). Ghana's urban population is skewed towards the regions in the southern part of the country, particularly Greater Accra and the Ashanti region, where the major cities of Accra (the capital) and Kumasi (second largest) are located. Accra and Kumasi stand out with a population above 1 million. Generally, there is insufficient housing in urban Ghana, and most available houses are poorly developed and lack the basic amenities required to make them habitable (Boamah, 2010).

3.2 Rural-urban migration in Ghana

Since Pre-colonial times, Ghana has experienced migration of people internally from the north to the south of the country due to large demand of labor in the south for mines and cocoa industries. (Manuh, 2006). Moreover, as the colonial government was keen on producing export crops on plantation and minerals in the south, it therefore relied on labor from the north (Songsore, 2009). This led to a strong pool of labor from the northern region to the south. Infrastructure and development were also concentrated in the south leaving the northern region underdeveloped. This resulted in unequal development, and the southern part of the country becoming more urbanized. The Northern region of Ghana was previously part of the ten administrative regions until the government of Ghana created six new regions to bring the number of current administrative regions to 16. However, the Northern region remains the largest in Ghana and covers an area of about 70,383 square kilometers (km²) (Seglah et al., 2022). The Northern region's large area accounts for about half the total land surface of Ghana, yet it is the least developed part of the country (Dickson, 1968).

Environmental factors, poverty, Patriachal traditions, and aspiration for a better life have been cited as major reason for internal migration from the North to the South(Imoro, 2017). The Northern region is located in the semi-arid Savana ecological zone which exposes it to harsh weather conditions and environmental hazards like drought and fire, forcing agrarian households to

diversify their sources of income by moving to the south (Amoah & Eshun, 2013) Van der Geest (2011) building on interviews with 203 migrants from the Northern region indicate that migration from the North to the south is to a large extent environmental induced. They give examples that include scarcity of fertile land, low crop yield and food insecurity. These factors are increasingly linked to climate change leading to loss of livelihoods (Warner et al., 2012; and Tschakert et al., 2010). The combination of colonial legacies, national divisions and environmental factors have made the Northern region score highest on poverty indicators in all the living standard surveys conducted so far in Ghana (Cooke, Hague, and McKay, 2016). This has led to major migration to the southern part of the country, and especially to Accra and Kumasi being the two largest cities in Ghana.

Among the stream of migrants is what has come to be referred to as ‘independent migrants’ who move alone to city centers in the South. These are typically young, with their migration destination being Accra and Kumasi. Many women migrate to the cosmopolitan centers in the South of Ghana, where they work as for example head porters (Zaami, 2020). A head potter in Ghana is someone who carries loads or goods on their heads to accompany clients for a fee. Opare (2003) demonstrates in his study that most migrants, especially young women who embarks on what he terms as the ‘southward adventure’ are seen as a blessing to their parents because opportunities for employment are limited in their home areas. Other factors such as disregard for girl child education, early child marriage and peer pressure also influence this form of migration (Kwankye, 2012). Young people also move and carry with them hopes of new beginnings and possibilities for improved life chances (Kwankye, 2012). Unfortunately, when these migrants settle in the urban centers, access to housing becomes a challenge due to the increase in urban population without subsequent increase in housing provisions.

3.3 Informal settlements and housing in Ghana

All over the world, land litigation issues and contention over urban land have limited its availability for low-income residents and migrants. Migrants, who tend to be disproportionately disadvantaged, therefore often resort to settling on marginal lands in informal settlements (Tacoli et al., 2015). Unfortunately, rapid growth of urban population coupled with city manager’s inability to provide resources and housing development has resulted in the proliferation of slums in many Saharan

African countries like Ghana (Bah et al., 2018). UN Habitat defines slums as characterized by poor housing conditions, inadequate basic services, and insecure land tenure (Habitat, 2018). In Ghana, an estimation of 40% of the urban population live in slums (Africa Research Institute, 2016). These slums are characterized by dense population, unsafe buildings, overcrowding, unsanitary conditions, and lack of access to basic facilities such as clean water, sanitation, and health services (Owusu et al. 2008). Slums in Ghana generally manifest in three forms, namely, indigenous slum settlements, migrant slum settlements and newly developing slum settlements (Abu-Salia et al., 2015). The indigenous slum community is usually located in the central business district like Agbobloshie in Accra and Sawaba in Kumasi, while the migrant slum communities are usually adjacent to the indigenous communities like Afful Nkwanta in Kumasi. Newly developed slum communities are found in the peripheries of the urban communities like Akwatia line. As in many other countries in Sub Saharan Africa, many informal settlements in Ghana emerge in around ecologically sensitive and unapproved areas such as wetlands, major dump sites, old and or abandoned industrial areas, and unused state lands (UN Habitat 2013; Adamtey et al. 2018)

While people living in slum areas are often blamed for being a problem in the city, several studies show the impact migrants make towards the socio-economic development of the cities (Awumbila et al., 2014) and (Tacoli et al., 2015). Not all migrants are poor, and those who contribute services to members of their communities like engaging in petty trading and developing small business where people can purchase food and items for their households. Migrants also contribute with remittances to support family members back home (Awumbila et al., 2014). Additionally, in Ghana, migrants are supposed to pay a set amount as taxes to metropolitan assemblies on every sale they make thereby contributing to government internal revenue.

Despite the positive impacts outlined above, some poor migrants who live in slums also engage in activities that could also be detrimental to their health, wellbeing, and the environment. Such activities include dumping of refuse in water bodies due to an excess of proper waste management, causing flooding and diseases to spread. The scrap dealing that many migrants engage in where they burn metals for sales has serious health impact on members of the community especially women and children. Also, the prevailing slum conditions in slum neighborhoods expose them to poor ventilation, low natural light penetration and susceptibility to natural and environmental hazardous fires and floods.

Ghana currently has a social housing problem in urban areas, with a deficit of 1.7 million units. This means that a minimum of 170,000 housing units would have to be built annually to meet the housing needs. Some of the reasons for this housing gap include political instability, population growth, rural-urban migration, high cost of land and building materials, a defective land tenure system, and inadequate mortgage finances (Afrane et al., 2016). Building materials account for 50 percent of the total cost of construction in Ghana with the high costs being attributed to the over-dependence on imported raw materials for buildings for which local substitutes could be used.

Due to large construction costs, rental housing has become the solution to housing for urban poor people (Amis, 1994) This notwithstanding, legislatures in Africa have done little to support the development of rental housing which already exists, or the expansion of affordable rental housing (UN HABITAT, 2008). Research shows that migrants often face challenges in paying rent and therefore might end up in exploitative landlord-tenant relationships (OFORI, 2019). In Ghana studies show that some high-density stands are shared by as many as 22 people instead of the suggested 8 people (National Housing Policy, 2012). Yankson (2012) research on rentals in Ghana revealed that migrants found in low-income areas were mostly occupying compound houses where kitchen and bathrooms are sometimes converted into single rooms. Therefore, most of these houses lacked bathrooms and toilets and the renters had to use public toilets and baths. However, the major issues raised with the rentals lied in the fact that most of the occupants could not afford the cost and the advance payment required by landlords. Additionally, there were random increases in rent costs which Landlords usually attributed to high petroleum costs. Before the economic reforms in the 1990's single rooms were only common among the youth and those who were single with no children. In recent times, families with children resort to single rooms regardless of their number due to high rent. According to Boamah (2010) the annual rental level for a three-bedroom apartment is about 208% of average annual household income in Kumasi. House prices and rental levels are thus out of range for most low-income households. Not only is the affordability the issue but also the huge advance payment (1-3 years) that landlords demand from tenant before giving out rooms. Therefore, a room that originally had to be occupied by a single person is occupied by a group who pay the rent together (King & Amponsah, 2012). Low-income migrants who cannot afford these structures sleep on the streets, bus stations, in fronts of shops and in kiosks after a hard day's work (Agyei et al., 2016).

The literature on landlord and migrants' relations in contexts like Ghana have demonstrated that female-led immigrant household head living in poverty end up in areas that are unsafe and ghetto-like. Many who are not able to afford high-rent houses are also being taken advantage of by their landlord and are forced to make frequent moves or simply tolerate poor maintenance and services by their landlords (Yeboah, 2010).

3.4 Government Housing Provision and Strategies in Ghana

Many government officials in Africa and Asia regard informal settlements as 'cancerous growth on the cities' which are to be regulated or controlled (Amoako, 2016). Therefore, city authorities have either neglected urban slum dwellers or engaged in evicting exercises. Undertaking forceful evictions and demolishing exercises is a strategy employed by most municipal authorities in Ghana, to deal with the slum situation (King & Amponsah, 2012). During evictions, authorities demolish structures that they deem to be illegally placed. Properties worth millions of Ghana cedis get destroyed by bulldozers razing down stores and other structures. Victims of these exercises are added to the large pool of homeless people in Ghana (King & Amponsah, 2012), or return to the settlement as they have no other options. Migrants often engage in resistance to these evictions (demonstrations) or rely on international agencies, Non-Governmental Organizations, larger ethnic groups, and their own social networks to advocate for their well-being in the slums.

For the past two decades, informal settlements in Ghana have witnessed pockets of evictions leading to massive protests and litigation in the Accra High court. At the same time, governments in power and opposition political parties have sought to make political capital out of the situation by promising the residents' protection against evictions and amenities in exchange for votes (Yajalin, 2022). Ghana's approach to dealing with slums has therefore moved to include more inclusive urban renewal and slum upgrading (Adamtey et al., 2021). One example is the creation of the Ministry of Inner City and Zongo development (Zongo is a Hausa word which literally means the stranger's squatter) (Brady & Hooper, 2019). This ministry was founded in January 2017 under his excellency Nana Addo Dankwa Akuffo Addo, the then president of Ghana whose government invested over 50 million US dollars in a Zongo development fund to support the ministry. The main objective of this ministry is to 'promote inclusion and integration of minorities and marginalized groups' by improving the social and infrastructural development of Zongo. This

ministry was backed by the act of Parliament, 2017 (Act 964) which seeks to improve the lives of the urban poor living in impoverished communities. In addition, the act emphasized investment in basic social services and strategic infrastructure in Zongo communities and the provision of social protection for the vulnerable in such communities. Unfortunately the activities is unknown, and the implementation of the initiative is yet to be seen (Brady & Hooper, 2019).But rather, the main intervention of government have been characterized by threats of eviction without the provision of any alternative housing(Morrison, 2017).

3.5 Study area: Kumasi

Ghana has four primate cities among which include Kumasi and Accra. These two areas have become a major destination for migrants who migrate to earn a living, and this has created housing challenges in both cities. Kumasi is located in the transitional forest zone, about 270 km north of Accra. It covers a total land area of 254 square kilometer and is 247 meters elevated above sea level. Current statistics from the population and housing census revealed that Kumasi had a population of 5,432,485 (Ghana Statistical Service, 2022). Christianity is the dominant religion in Kumasi followed by Islam then traditional and other religions. The metropolis consists of several ethnic groups but has a high sense of communal spirit (Darko, 2022).This is because it attracts migrants from all over the country who carry with them their traditions and norms creating the heterogeneity in terms of ethnic group. However, they like to settle among themselves to create that sense of community and belonging. Kumasi has several informal settlements where overcrowding and lack of basic services is the norm.

The unique centrality of Kumasi as a traversing point from all parts of the country makes it a special place for many to migrate to in search of better livelihoods (Amoako 2011). According to the Ghana Statistical Service, about 2.4 percent of households in Kumasi lived in containers and kiosks as of the year 2000. Moreover, about 70% of all households in the city occupies single rooms with an average room capacity extremely high of about 2.7 depicting shortages (Yeboah, 2008). Thus, a single room could be occupied by three people and above. Between 22 percent to 33 percent of households in the city lack access to water, electricity, bathrooms, or toilets (Boamah, 2010; Cobbinah et al., 2020).

In Kumasi, all land is customarily owned by the chief of the Asante Kingdom who bears the overall authority to delineate sub chiefs to take charge of the lands. Therefore, to acquire land in Kumasi, there is a need to first approach the sub chief in that area or district and negotiate on the price of the land. When an agreement has been reached, an allocation note is issued by the chief together with two site plans. The buyer then submits the papers to the Asantehene's secretariat for confirmation that the land is vacant. Once the approval is made, it is then forwarded to Regional lands commission for preparation of lease and registration (Cobbinah et al., 2020). However, more informal entry points to acquiring land also exists. When migrants spot a plot of land, they can approach the head of the family clan, who then approaches the chief to buy it for an agreed amount. This process is not formalized and only requires a few intermediaries (Owusu, 2008). While some migrants are able to buy land and build houses, most, especially those with the lowest incomes end up renting places to stay. This is also the case in Afful Kwanta, which is the settlement in Kumasi selected as study site for this thesis.

3.5.1 Afful Kwanta

Afful Kwanta is part of the Asokwa Sub Metropolitan area within the Kumasi Metropolitan Area. It is bounded to the North by Aswaase, the South by the Kumasi-Accra highway, the West by Fanti New Town and to the East by Oforikrom. Afful Kwanta has served as a home for migrants from the Northern part of the country for years and migrants prefer this area due to its proximity to the central business District. The area is therefore interesting in terms of studying migrant women's housing practices.

Below is the map of the study area. Fig 2

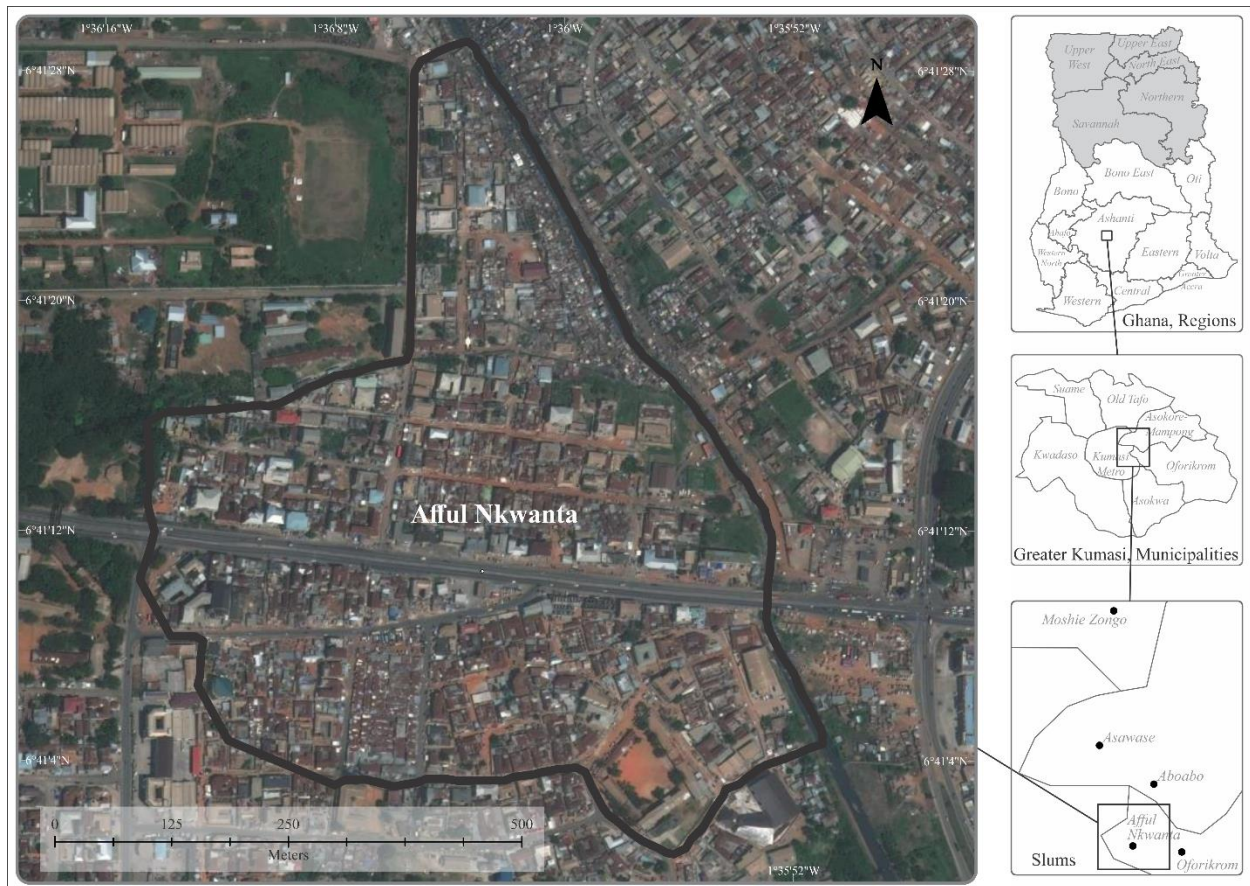


Figure 2 Study Area Map

Source: Author's own construct

On the right side of the area map is a map of Ghana showing the regions in Ghana with the shaded part indicating the regions that migrants mostly migrate from. These regions include the upper west, upper east, north east, northern and the savanna regions. The second map to the right is of the Greater Kumasi Municipalities where Afful Nkwanta is located. The third map on the right shows where Afful Nkwanta and its neighboring slum communities are, which includes Oforikrom, Aswaase, Aboabo and Moshe Zongo.

More than half of the houses in Afful Kwanta are wooden structures, and most of the houses in the area lack basic infrastructure such as toilets, electricity, and bathroom(Observation from fieldwork). In terms of income generating activities, many migrants in the area are scrap dealers who melt scraps for sales. Awumbila (2014) explains in detail this kind of activity referring to it as E-waste business, which involves assembling materials from discarded electronic and electrical

equipment for sale to industries. There are four main activities involved, which include collection of materials, repair, refurbishment, and trading of metals mainly engaged by men while many women do petty trading mostly in front of their houses whereas the young women are also engaged mainly in head potter occupation. The next chapter provides the main methodology employed in this thesis and its justification.

CHAPTER 4 Methodology

This chapter Provides an overview of the methodology employed in this thesis and a justification for the choice of research methods. It also includes relevant details about the case selection, how data was collected, participants information and how data was analyzed as well as the ethical considerations made in the research process. It further highlights the reflexivity, trustworthiness, and the positioning of the researcher. It concludes with some of the limitations of the research.

4.1 Choice of Research methods and Designs

“The complexity of humans, their ability to shape and create their own experiences as well as the idea that truth is always a composite of reality has been one of the key focuses of researchers” (Polit et al 2001, pp15). For the present study, qualitative methods were adopted using a case study approach. The qualitative methodology presents a way of knowing and learning from the perspective of the individual (Busetto et al., 2020). Kirk et al. (1986) defines qualitative research as "a particular tradition in social science that fundamentally depends on watching people in their own territory and interacting with them in their own language, on their own terms" (p. 9). Therefore, to better understand how migrants intersectional position affects their housing practices and urban citizenship, qualitative methods were deemed as the most suitable methods for this research. With reference to the research questions in this thesis, qualitative methods such as semi structured interviews and focus group discussions were chosen to understand the various trajectories involved in migrant women’s access to housing, and to better explore the intersectionalities involved.

The focus on intersectionality offers methodological directives that help us overcome limitations in existing feminist discussions (Khader, 2013). Feminist have argued that gender is not the only axes that could be used to explore various discriminations that women face. Instead, there are various social axes such as religion, race, ethnicity, language and many more that intersect with each other to create such vulnerabilities. This study aimed to move beyond a gender analysis of housing challenges migrant women face towards a deeper analysis of how other identity markers such as class, ethnicity and migrant status intersect with gender. It therefore employed qualitative methods and a case study approach to understand these complexities.

4.2.1 Case study approach

Critics argue that a case study on its own cannot be of value but needs to be linked with a generalized/broader hypothesis. However, case studies can be argued to be manifestations of a broader phenomenon (Hay and Cope,2021). Feagin et al. (2016) defines case studies as an ‘in-depth and multifaceted investigation using qualitative methods of a single phenomenon’ (pp2). However, generalizing based on case study depends on the case and how it is chosen (Flyvbjerg, 2006). The following section will therefore give an account of the case selection.

4.2.2 Case Selection

Schoch (2020) notes that case study design helps the researcher to focus the study within the confined space and time of the specific case. My interest in migrant’s housing comes from how growing up in a sub-Saharan African country like Ghana makes rural-urban migration and its implication on urban development visible every day. Also, for years now, I have been working on housing challenges of rural-urban migrants living in urban poor areas in Ghana both as a practitioner in Kumasi employed in the municipality, and with my bachelor’s degree thesis where I conducted a gender analysis of migrant housing problems in Ghana. The study revealed that women were highly impacted by housing challenges in terms of access to proper land tenure agreements, housing facilities and social amenities such as sufficient sanitation, electricity, water, and health care in the slum areas. However, there were differential impacts even among the women with regards to social categories such as ethnicity, social class, gender, and migrant status. This informed my decision to take the research further in this thesis to look at a more intersectional approach to examine the housing challenges of female migrants living in urban poor areas.

Even though there are many slums in Ghana, I decided to use migrant women in Afful Kwanta in Kumasi as a case study because Afful Nkwanta is one of the fastest growing slum communities in Kumasi, yet it is the least researched. This is partly due to the fact that there is not much information about the area in academic and grey literature. Most studies on informal settlements in Ghana focuses on the capital Accra. Also, Afful Nkwanta is a suburb of Oforikrom, which is the main municipality. The focus in Kumasi therefore tends to be directed towards Oforikrom instead. Afful Kwanta has served as a receiving community for migrants from the Northern region to the

southern region for many years. It has made many headlines in the news including recent fire outbreaks in the community which caused thousands of migrants to lose their homes (Ofori, 2021).

Many inhabitants of the area continue to stay in temporary shelters despite numerous promises by the government to support them to get their homes rebuilt ([Dailymailgh](#), 2021). After the incidents, there have been several threats of eviction by the government blaming the migrants for the cause of the fire. There has also been a recent proposal from the government to build hostels for the girls in the area to motivate them to move out of the slums. However, these hostels would have very high rents, which means that they would be unaffordable for most migrant women. As access to proper housing is a citizen right, urban citizenship, and especially the dimensions related to sense of belonging and wellbeing piqued my interest. In my thesis I therefore use the concept of urban citizenship to look into how migrants engage in various negotiations with the state or stakeholders to voice out their housing needs, and how this both affects and is affected by their housing situation.

4.3 Secondary data

The Secondary data were gathered using articles, journals, books, and dissertations online through the search engines google scholar, Scopus, and PubMed. As pointed out by Johnston (2014), Some research begins with existing knowledge and what is left to be studied about a topic including related and supporting literature, also taking into consideration previously collected Statistical information and tables on housing shortages, housing typology and facilities were obtained at the Ghana statistical service website.

Information concerning the study area was also obtained at the Kumasi Metropolitan Assembly website because Afful Nkwanta falls under this Assembly. Unfortunately, specific information about Afful Nkwanta was scarce. The municipality addressed instead information about Asokwa sub metro which covers Afful Nkwanta as one of its suburbs. This makes it difficult to describe the study areas in detail with statistics. In this thesis, I have therefore mainly used area observations and information from interviewees to describe the study area. As for understanding Ghana Housing Policies, the official website of the Government of Ghana was consulted together with different grey literature such as reports and plans.

4.4 Access to case study area and Selection of participants

The first point of contact was with the gate keepers, these gate keepers were individuals who had lived in Afful Nkwanta for many years. I was introduced to them through my network at the physical planning department in Kumasi. This was to assist with easy access of participants in the community and also to help get into contact with the chief and the Assembly member of the Area. DeJonckheere and Vaughn (2019) points out that collaborating with gatekeepers or informants to get access to potential participants can be extremely helpful as they are trusted sources that control access to the migrant women. As requested, my introductory letter from the Geography Department of the Norwegian University of Science and Technology together with the NSD Information Letter from the project was sent to each of the key informant who then gave permission for their interviews to proceed.

In addition to the gate keeper, two research assistants were employed two men of about 32 years and female around 35years. One was to help in translating the interviews that required other languages than English. About 70% of migrants in Afful Nkwanta speak the Hausa Language with which I am not familiar. The female assistant was a resident who had lived in the area for about 10 years and was familiar with most of the people in the area. I was also introduced to her through a physical planner who works at the Kumasi Metropolitan Assembly. This was to make migrants feel comfortable interacting with us rather than seeing us strangers. It is worth mentioning that before I went to the field, I had several meetings online on with these two assistants where we went through the research aims, questions and how I intended to go through with the interviews, so they were well briefed on the details of the research and issues about confidentiality before I went to the field to meet them physically.

The Kick off point was with the migrant women themselves; this was because it was quite difficult getting an appointment date with the officials. On the first day, I took a walk around the whole vicinity observing the daily activities of the migrants that lived there. I approached people and asked for the possibility to interview them, scheduling interview time with them the next day. When I approached them the first time, they were willing to participate and some even suggested that we have it on the same day and not the next day as I wanted. I started the interviews with a brief introduction for participants who could not read the introductory letter. I then assured them that the interview was solely for academic purposes and that they can choose not to participate or

if at any point in time they wish to discontinue, they should feel free to do so. I also asked for permission to record the interviews and also take pictures where relevant. Before we began, we had a general conversation for about 5 minutes depending on the activities they were engaging in when I came in to interview them. This worked to build a rapport with them. For an effective interview, interviewer must build rapport quickly by listening attentively and respectfully to the information shared by the interviewee (DeJonckheere & Vaughn, 2019).

4.4 Semi Structured Interviews

This research relied on migrants' own perspectives on how they access housing and how it affects their sense of belonging and well-being. Semi structured interviews and focus group discussions were used to achieve this goal. The choice of semi structured interview was to allow for flexibility to deploy the questions while controlling and facilitating the interview not to lose its focus (Hay and Cope, 2021). Also, this approach allowed me as the researcher to collect open-ended data, to explore participant thoughts, feelings, and beliefs about housing, and to delve deeply into personal and sometimes sensitive issues such as sexual harassment or abuse. Interviews and observations were conducted over one month in November 2022.

The interviews lasted on average 45 minutes. The interviewees were talkative, and to keep the conversation on the topic for the interview I used the semi-structured interview guide to keep us on track. The interviews started off with some general introductory questions on their background and motives for migrating before getting more specific delving into their struggles in acquiring their home as well as their living conditions in the area. I also used follow-up questions and sometimes the interview explored specific themes that the interviewee brought up that were relevant for the theme although not necessarily anticipated by the researcher. For example, discussion around the gendered impact of environmental hazards and migrants' practices of agency through creating their own support system. All the interviews were conducted in migrants' home because most of the women were engaged in informal business in front of per their homes as seen in fig 2. However, the young girls, especially the unmarried ones were interviewed at the weekend. They were mostly engaged in head pottering and were therefore in the market centers during the weekdays. To avoid interrupting their work, I decided to interview them on Sundays when they are home. Often, positions in hierarchies of gender, class, age, ethnicity, and other dimensions are not just aspects of the multiple identities of individuals (or groups) but are experienced, created

and enacted in place (Edwards & Holland, 2013). Thus, location during interviews in research are very crucial to the research findings. For this study, the market center where migrants worked would be destructive for the migrants as the place is noisy and chaotic.

4.4.1 Socio demographic Characteristics of Participants

The background gives a brief overview of the profile of the migrants interviewed, specifically their age, gender, ethnicity, employment, marital status, educational status, and length of stay. This is important as they form the basis for discussion around migrants intersectional housing challenges. It is also crucial in understanding their varied migration histories and the intersectional impacts on their access to housing. A total number of 20 interviews were conducted comprising of ten migrant women, one government official, one traditional chief, and two community leaders. In addition, a focus group discussion involving 6 migrant women in Afful Nkwanta were conducted. The table below shows the socio demographic characteristics of the interviews.

Socio-Demographic Characteristic	Interviewees Afful Nkwanta	Numbers
Gender	Females	10
Age	Under 18	0
	18-29	5
	30-45	2
	45 years and above	3
Marital Status	Married	3
	Co habitation	5
	Single	2
Educational Level	No primary education	6
	Primary education	3
	High School	1
	Tertiary	0

Employment Status	Employed	7
	Unemployed	3
Type of work	Head Pottering	4
	Hair dressing	1
	Small business Infront of house	2
Length of Stay in settlement	1-10 years	7
	11-20 years	2
	21-30 years	1
	31 years and above	0
	Home based business	3
	Hairdresser	1

Table 1 Migrants socio demographics

The age of the respondents ranged from 19 to 47 years. During the recruitment process, I tried to get some older women, but some of the interviewees made me aware that as the women grew older, they like to go back to their hometown as they could not engage in any hard work.

In addition to migrant women, I also interviewed local governance actors such as one Chief, one Assembly member, and the Welfare Committee Chairman. Considering the fact that in Ghana, chiefs are the primary custodian of lands (as described in chapter 3), interviewing the chief of Oforikrom where Afful Nkwanta is a sub metro was important to understand the reception of migrants in the area and the process of land acquisition by migrants. It is not easy to get to talk to chiefs in Ghana, but the senior planning officer at the Physical planning department of the Kumasi Metropolitan Assembly facilitated my access by contacting him on my behalf. The Assembly member who reports to the government of the area was also interviewed to understand how housing needs have been addressed in the area from the perspective of the government, and how they negotiate with the migrants with regards to their needs in the area. Even though I could not get much information from the physical planners responsible for the area, the information I got from the Assembly members was rich and beneficial. For example, the Assembly member took time to explain the hierarchy or structure of government responsible for development of a

community, existing housing policies and recent action taken by government to address housing policies. to achieve the aim of this thesis. He also addressed issues concerning power relations and politics in housing. To conclude, he gave an insight to how culture is a barrier for inclusion of women in their subsequent meetings and planning in the community because of the patriarchy system.

For a more diverse perceptiveness on the housing problems of migrants, I also interviewed the leader of the welfare committee of the area, which was a committee set up to discuss issues that concern their wellbeing in the area. This was a suggestion made by the assembly member, who personally put a phone call through to him to give me some time to talk to him. The Welfare Committee is basically made up of the leaders of the slums. These leaders were among the first to settle in Afful Nkwanta and have been living there for over 30 years. The main aim of setting out this committee was to serve as the mouth piece of the migrants and communicate their challenges to the Assembly members of the area. Their leader gives a brief comment on what they stand for as committee. He explained that.

I was the first person to settle here in this area. I have been living here for 35 years now. So, after some time, people started showing up here. So those of us that first moved here decided to set up our own committee where we can aid new members that arrive in this area. In terms of shelter, job and financial assistance when needed. This is our own volunteer work we do to help our people. We used to be quite a lot, but some have died, and others have left this place so now we are 6 men who make up this committee (Interview 12, 17th November, 2022)

4.5 Focus group discussions

Apart from the one-on-one interviews, I wanted to have at least one focus group discussion. Focus group discussions according to (Matthews & Ross, 2010) is a way of collecting deep, rich, qualitative data that draws on group dynamics. The focus group discussion was organized between 6 migrant women to draw out a wide range of views, interactions, and understandings of their concerns about their housing needs as well as how they articulate these needs. Participants were recruited selectively from the community across different age groups above 18 years old, aiming for diversity in representation in terms of background. The discussion drew on many of the same questions from the interview guide (see Appendix 2), but more specifically on the initial findings

from the interviews. All findings were anonymized and not possible to connect to certain people or groups interviewed. With assistance from my interpreter, I had the chance to take notes while the discussion was in process and observe keenly the participants' body language as well as their emotional display.

The focus group discussion was very fruitful as participants shared their thoughts and debated on some of the key issues concerning their housing needs such as challenges they encountered in their search for housing and the impact of lack of facilities in their homes. They also had the chance to address each other's opinions. During the discussion, critical thoughts on what urban citizenship really meant to them emerged, and suggestions on how best to improve their housing situation. It was during the discussion that the older migrants realized then the need to form an association among themselves where they could contribute and offer temporary shelters for young migrants. At the time they only had one which were made up of only older women. Thus, in as much as they could rely on the lace attachment as a sub-dimension of well-being that is constructed across four dimensions: social relations, materiality, the past and memories, and emotions and affects government, they argued that they could also improve their own situation by creating their own social networks.

4.6 Data Analysis

After conducting the interviews and the group discussion, I transcribed the recordings manually. I decided on using manual transcribing instead of software because there was not enough time for me to learn transcribing software, and the software does not necessarily provide very accurate transcriptions. Secondly the process of transcribing manually brought me closer to the data as I listened to the interviews in detail. The second stage of the analysis was developing some initial codes from the transcriptions. Basely (2003) points out that qualitative coding is a rigorous process which involves making meaning out of the raw data collected. I used the comments function in word to do so as illustrated below.

Fig (3) Showing the initial coding process with MS word Comment Section.

Figure 3 Coding Process with MS word comment

Do you feel safe in your house?

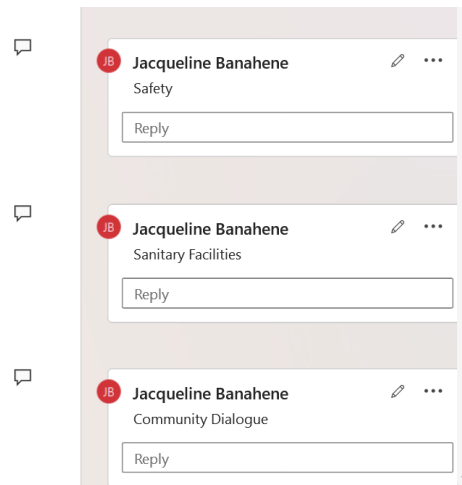
There are a lot of bad people here, so I do not feel safe, especially at night, I try to close my shop early so that they don't come and attack me.

What are some of your concerns with regard to housing needs?

For me, I am only pleading if we can get some help with regards to facilities such as toilet and bathroom because we spend too much money on it. And also, they should make electricity application easier for us so that we can all apply for poles and have our own poles. Madam the last one is the scrap dealers; they burn copper, and it affects our health. Currently, I have breathing problems because of the poisonous air I breathe. They should give them somewhere else to go so we can have peace.

In your opinion how do you think your needs can be addressed?

If they come and talk to us from time to time we can tell them what we need then they can help us



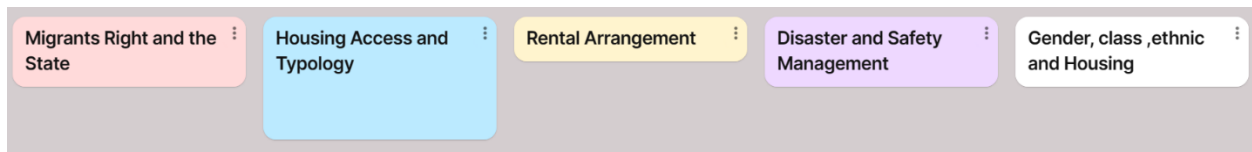
Source: Author's own construction

After having defined the relevant codes, I then coded the interviews line-by-line using colors. For example, I used "Yellow" to indicate issues that concerned Safety or Disasters, "green" to indicate all issues that related to discrimination or social exclusion based on the identifiers such as gender, ethnicity, or class. The "blue" indicates housing facilities, while Red was used to indicate all forms of state negotiations with migrants, interventions, or policy schemes. Lastly issues relating to land tenure, rent or land litigation were indicated with Orange.

As a third stage, I identified themes that were emerging from the codes and how they related to the research questions. According to Bazley (2013) "qualitative coding aids data analysis through seeing and interpreting what has been said as well as reflecting on evolving categories and deciding on which one to follow up" (p.15).

Fig (4) Sticky Notes for Categorization of Similar data

Figure 4 Sticky Notes for Categorization



Source: Author's own construct

4.7 Ethical Considerations

In any study, the protection of participants through appropriate ethical assessments and implementation of do no harm principles is vital (Arifin, 2018). After getting my research aims, questions, and design scrutinized and permission granted by NSD, I used the information letter for the project with my participants who could read and write like the key informants. For the migrant women that could not read, I read it to them aloud and explained the details of the research. I also made them aware of their right to discontinue the interview at any point if they felt like they wanted to do so. Secondly, I assured the participants that their responses would be treated with the highest form of anonymity and confidentiality. Siegel (1979) defines confidentiality as involving professional ethics rather than any legalism and indicates an explicit promise or contract to reveal nothing about an individual except under conditions agreed to by the source or subject. In view of this I maintain anonymity with the comments from the participant that were included in the analysis of the interview responses. Thirdly, with regards to the pictures and videos taken, consent was sought for this. I also asked if I could use the images in the thesis if need be and those that agreed to this, had their photos taken. Pictures and the video were taken to help me capture the moments and emotions that I could not capture by audio recording during the interviews. Notebooks were also taken to the field to take notes on some observations made during the interview for later reassessment during the analysis.

Lastly, interviewees were given the opportunity to ask questions if they needed clarity at any point and they were also asked to give suggestions or opinion on what they think could have been added to the interview or who could be the best person to engage with considering the aim of the research. (Gubrium & Holstein, 2001) argue that rather than seeing interview as a form of “stimulus” and “response”, it should be seen as an interactional accomplishment. After the interview, a token sum of 20 cedis (1.72 USD) was given to each participant to show appreciation and compensate for the time spent away from work. This was given after the interview in order not to serve as an enticement for interviewees to participate.

4.8 Trustworthiness and Validity

“In order to be trustworthy, all types of research should be constantly concerned with ethics, establishing, and monitoring rigorous practices, acknowledging biases, and maintaining transparency” (Hay and Cope, 2021 p10). Adopting a process of triangulation using varied sources

and methods to gather information can result in better confirmability and dependability on data (Baxter & Eyles,1997; Hay and Cope,2021). For triangulation, I combined the use of observation, interviews and focus group discussion paying particular attention to the varied lived experiences of the participants as they deliberated on the questions put up for discussion. The observation method was in the form of a walk in the neighborhood looking at the housing typology, the interaction that goes on among the migrants on a normal day, and social activities that are common in the area. This worked as confirmation and comparison on the responses received earlier during the interviews. After the focus group discussion, my research assistant and I compared our notes and deliberated on how the discussion went and issues that were raised. The use of the research assistance provided a good opportunity for sharing each other's reflection on the interviews and discussions. This was also a good reflexive process where we engaged with our positionalities and understandings about the study.

In qualitative methodology the aim is not generalization, but it is relevant to discuss transferability; to what extent can the research apply to other contexts? In this research even though some of the issues discussed were specific to the study area, some of the findings may be relevant for other cities in Ghana, Sub Saharan Africa and other countries that experiences female labor migration to informal settlements.

4.9 Positionality and limitations of the study

As with any study, I encountered some limitations with the fieldwork. The first had to do with the fact that I do not speak Hausa, which was the main language the migrants spoke. Therefore, I could not get first-hand information from the interviewees that did not speak Twi or English with which I was conversant. In some of the interviews, I therefore had to completely rely on my translator. However, having two assistants understanding the language was helpful as I did not only rely on interpretation from one source. Luckily the majority of the migrants who participated could understand and speak the Twi Language with which I was conversant.

Upon reflection on employing the use of research assistants, it is evident that their positionality had a great influence on the process and the results of the research. It was obvious from participant expression and body language that they were more comfortable and welcoming seeing one of their own as part of the team. However, the discussion at the focus group, which was in Twi made me realize that the participants spoke more freely when we were only women present.

The second challenge was the time factor. I wish I had enough time to keep knocking on the doors of the senior planners responsible to for Oforikrom sub metro to understand from their perspective how migrants housing challenges have been addressed so far in the municipalities, and how they engage in gender inclusive urban planning. I did, however, manage to interview the Assembly head who attends municipal meetings with Kumasi metropolitan Assembly leadership. These are meetings in which planners are involved.

Third, Afful Nkwanta is a noisy community. Therefore, finding a quiet place to have the interview and have a clear recording devoid of disruption was difficult. Mostly the background of the recorded interview was noisy, and I had to strain my ears to follow the interview. This means I might have lost out on some of the details.

In conclusion, the study employed the use of both semi structured interviews, focus group discussions as well as secondary data from similar studies in literature. This helped in providing deeper and richer data which aided in understanding the case as well as achieving the aim of the research. Furthermore, it also aided triangulation and transferability of the study despite its limitations.

CHAPTER 5 ANALYSIS

The previous chapters have provided an extensive account of the background of the study, the theoretical and conceptual framework underpinning it, and the methods used for data collection. This chapter presents an analysis of the findings from the interviews, focus group discussions and observations during the study. The chapter begins with looking at the migration patterns and motivations of the participants to understand the context they were coming from, and what they hoped to find in Kumasi. This is followed by a presentation and analysis of the data based on the themes derived from the transcribed interview that seeks to directly answer the research questions. Additionally, some of the themes are further discussed sub-categorically drawing on intersectional theory as discussed in Chapter 2.

5.2 Migration Pattern and aspirations

The table (1) on migrants' socio-demographic characteristics indicates that the majority of the interviewees were in the ages of between 18 and 45. The interviewees had migrated from the Northern region to the south for varied reasons. The regions they migrated from includes Walewale, Tamale, Bolgatanga, and Navorongo. In relation to their length of stay, some of them had stayed for longer periods and others had arrived more recently.

One of the interviewees explained how she had accompanied her parents who relocated to the south.

My mum brought me here to Kumasi. Her sister sent for her to bring me so that she can take care of me and enroll me in a school because she could not afford it. But when we got here she instead used me to help her in her food business, my mum got angry and came me back for me, but we did not go back to bolganta, we stayed at Aboabo for some time. (Interview 1, 15th November 2022)

Others had migrated independently with a common reason of finding a better job and escaping poverty from the North. One of the participants stated that:

I came here to work and make some money to take care of my parents and my child who is currently with them. You know to become a better person in the future you need to make some money. (Interview, 4 15th November,2022).

This statement affirms (Alatinga, 2019) assertion that migration becomes a means through which migrants especially adolescent girls aspire to change the poor socio economic status of their families for the better. However, some of the married women interviewed indicated that the sole decision to come to Kumasi was decided by their husbands and therefore only followed them there. As expressed by one:

My Husband was a custom officer and therefore when he was transferred to Kumasi we followed him here then after a while he got transferred back to the North, but he decided that we stay so that the kids can continue to school here instead(Interview 8, 16th November,2022).

While the migrant women interviewed had set motives for migrating to Kumasi, several explained that these aspirations changed when they arrived at their destination. As much as this was this was a personal decision for some, others had to change plans due to circumstances beyond their control. As stated in one of the interviews:

I followed my elder sister who had visited our village and I was on vacation from school. I came with her to Kumasi with the intention to save some money and to pay my school fees. But I changed plans after getting here and I decided not to go back to the school again but stay and make money.(Interview 5, 15th November,2022)

Some of the migrants had also moved within Kumasi before going to Afful Nkwanta. As illustrated by one of the interviewees:

I was a child when I came to Kumasi, I came with my mum to Aboabo, my mum's sister, then we moved to Suhum in Accra, her sister in law's place then to my dad's brother in Aswaase, then my dad brought us to live in a kiosk in Ada, then we came back to magazine(An industrial area with few slum settlements) in Kumasi. After completing school, I decided to learn how to braid so inform my parents and they took me to my grandma in Bolgatanga to learn. That was where I met my husband who was an immigration officer. He married me and brought me back to Kumasi Asuofia. We moved from there to Sawaba, Angola then now we are in Afful Nkwanta. I now live here alone with the kids.(Interview 8, 16th November 2022).

The interviewee explained that her husband got transferred back to a community in the North, but he decided to let the wife and kids stay so that they can continue to school here and enjoy city life. Changes in location amongst the interviewees were also often related to job and livelihood opportunities. Several had for example moved to get closer to the Kejetia Market (The biggest market in Kumasi) where they now work. Afful Nkwanta's proximity to Kejetia market has been known as one of the main reason people choose to settle there.

5.3 Land acquisition

As have been described in chapter 3, Afful Nkwanta is an informal settlement in the sense that most of the structures are temporarily built on both public and private land without formal land tenure system or registration. Most residents rent these lands from private individuals and pay on a monthly basis. Others have claimed lands that have been reserved by the government and chiefs for future projects without any authorization. This has led to the settlement growing fast with increasing migrants' population in the area. As explained by the traditional Chief of the area:

That area used to be a thick forest with a lot of watersheds, so the kingship decided not to give out those land to the public to avoid flooding into their homes during rainy seasons. I do not know what happened. All that we saw was about 2 to 3 migrants who have put up structures and begun to live there without any permission. Sooner we realized that they began to invite their people who wanted a place to stay to join them and here we are today. So, the truth is that they keep encroaching lands through their own leaders, but we have kept silent because we do not need the land now but if we need it, we will take it back with authority (Interview 19, 20th November,2022)

By 'leaders,' the chief referred to the community leaders of the settlement mostly the earliest migrants that had settled in the place.

When participants were asked how they acquired the land, some of them were a bit reluctant to share more information and therefore only expressed that.

We used to live behind the assemblies of God church which was a land we bought ourselves. After some time, someone came with his papers that the land was his. It became a big issue, but he won the case because my husband did not sign any paper as proof of buying the land. We then had to move and look for one here. (Interview 2, 15th November,2022).

This statement is an example of some of the land litigation issues in Afful Nkwanta. Most of these are as a results of informal land registration and tenancy arrangements. Most of the transactions that happen between buyers and the sellers of the land are illegal and therefore do not involve any proper paper work to officially hand over the land to the buyers. Because of this, the same land can be sold to two or more different buyers creating conflicts and misunderstandings.

Once the migrant women interviewed had arrived in Kumasi, many relied heavily on their social networks to settle down. Some of the migrants indicated that they had to stay with their friends for some time to work to save money until they could finally rent a place while others relied on family members. For those that could afford to buy land, they also relied on their network and ties to get the land. As expressed by one of the interviewees:

‘My husband and I use to rent at the area close to the Assemblies of God church and we had been there for about 10 years. We then got an information from the community chairman that land owner wanted to sell out his lands because he was no longer interested in building here. People said he wanted to build a school, but he realized this place would not help him. So, we met the chairman, and he led us to him then we made payment and moved here.

It is worth noting that some of the land was inherited by the migrant women households as their hosts left it in their care when they were leaving the area. As one explained:

When my husband and I arrived in Kumasi, we use to live with his uncle and his wife for some time until they relocated to Akwatia line leaving the house for us (Interview 1,15th November 2022)

Some of the women interviewed had acquired their own homes, but most had accessed housing through their partners. One of the participants indicated that:

We used to be in Accra until we moved here. My husband’s friend called him and told him to come to Kumasi because it is cheaper here and the scrap dealing business at that time was booming. When we arrived, it was not easy to get a place, so we had to live with his friend for some time until we discovered this plot and approached the landlord who then rented it out to us. So, we then bought the wood and put up the structure by ourselves (Interview 4, 15th November,219.

There was a big difference between the women interviewed who had migrated independently from the North to the south, and those who had come with their parents or a husband. The migrant women that had travelled by themselves found it more challenging to find housing and safe shelter. Some had to sleep on the streets for months before they saved up some money to rent a place to stay. As explained by a 19-year-old interviewee who had just given birth to a newborn three weeks earlier:

I left Bolgatanga without the permission of my parents because life was tough there and I wanted to come to Kumasi to make some money. I therefore went to the station where the buses run from Bolga to Kumasi to find out how much I will need to be able to travel to Kumasi. After getting the information I wanted, I went back home and borrowed some money from my friends then went back to the station to head to Kumasi. Upon Arrival, I did not have a place to stay therefore I went to the market center to talk to the head potters who were working there. They then told me that they sleep in the market and that I could join them. I did until I met one guy during one of the nights at the market who lured me into sleeping with him. The following month I realized that I was pregnant then he rented this place for me. It is not comfortable because I share with 9 other girls, but it is better than sleeping on the bare floor Infront of closed shops. Interview 3, November 2022_

The interviewee explained that she had contacted her parents to apologize for having a baby outside of marriage and that she planned to take the baby to her mother when she reached three months so that she could go back to work.

While some of the interviewees were dependent on good or bad connections to house them, others resorted to group renting to keep rent costs down. When I first was introduced to the settlement by my research assistant, he directed me to a location where a building had been put up by private landlord to house young girls who wanted shelter. As explained in an interview with one of the girls who shared a single room with 10 other girls:

We have nominated one person who collected 2,61 US Dollar each from us and pay to the landlord. (Interview 6, 16th November 2022)

She further indicated that the room had no light or ventilation, which was a challenge for them, one of which includes the spread of communicable diseases once one gets infected in the room.

5.4 Access to basic facilities as part of housing costs in Afful Nkwanta

The interviewees' responses drew attention to the differential vulnerabilities that women migrants face when it comes to access to housing in terms of land and house acquisition. However, when women finally acquire their homes, they still have to deal with the challenges that are associated with the high costs of rent and the lack of basic facilities in their homes. During the focus group discussion, when participants were asked to deliberate on their housing challenges, one of the concerns that was raised was the fact that they had to pay every day to use facilities such as toilets, clean pipe water and bathrooms that they needed. This was expensive compared to them having those facilities in their homes.

5.4.1 Sanitation

One of the major area of concern raised by the migrant women during the interview had to do with sanitation facilities. The majority of the interviewed lived in a single room with no proper sanitary facilities such as toilets and bathrooms as well as clean water. These interviewees indicated that they resort to the use of a public one paying fees:.

We have just one public toilet here, and for every single use, they charge 2 Cedis (0.17 dollars) for it. So, imagine if I have to use it two to three times a day, I will need to pay about 6 Cedis a day just to ease myself. It is just too much. And so, for a day when you do not have enough money you will need to do it in the bush to avoid the cost at night. (FGD, 18TH November, 2023)

Some of the participants indicated that aside from the cost of using this facility, it is difficult to access it at night. One of the participant who is a head potter (Kayayei)¹ indicated that.

As for toilet we use the public one and pay 1 Ghana cedis, so if I have stomach upset in the day, I will be spending all my money just to ease myself. And even at night you cannot go there because it is too risky (Interview 4, 15th November, 2022).

In addition to the costs and safety of toilets, access to bathrooms were also raised as an issue since most of the migrant women interviewed did not have this in their homes. Below is a photo of the

¹ A kayayei is a young woman who carries other people's loads on the head for a fee (Agyei, 2016)

entrance to one of the public bathrooms they used. In the Public bathroom, they offer hot water services at a fee of 1 Ghana cedis, and the users need to bring their towel and bathing soap. The use of the bathroom itself also costs the same, making it a total of 2 cedis to shower.

FIG 5 Showing Entrance of the Bathroom and Fig 6 showing the cubicle while fig 7 showing the water heating for bathing process.

Figure 5 Public Bathroom



Fig 7 A container used to boil hot water

Figure 6 Container for hot water



Source: Fieldwork 2016 A picture of Public Bathroom at Afful Nkwanta, Kumasi

Fig A indicates the entrance to the bathroom, while fig B shows the cubicles that the bathroom had. These cubicles are shared with both men and women without any categorization. Some of the women interviewed expressed that this made them feel uncomfortable during Bath time as they could see the faces of the one next to them. Also, Fig C shows the heating of the water which is also done at free.

5.4.2 Clean water

Access to clean and safe water was another issue brought up by the interviewees. Most of them (8 out of 10) did not have water in the houses where they stayed, and therefore had to buy it. (Sultana, 2020) demonstrates that women face a lot of distress and disruption due to their inaccessibility to a stable and clean water supply. This is also because in many patriarchal societies, women are assigned the role of daily fetching of water. Almost all of the interviewees had to buy water from the households in the settlement that had piped water. One portion of water, about 150 liters typically amounted to 2 cedis. During the focus group discussion, one of the women expressed that.

This water problem is really an issue especially for us married ones, imagine you have to bath at least twice a day to make sure you are clean so that your husband will not complain, and each of these baths has to be paid, the cost involved. It is just too much. For these ones (pointing to the young single girls) they can even decide to go a week without bathing no none cares (FDG,November 2022)

This comment, however, was debunked by one of the single young women who argued that they also faced a lot of challenges especially during their menstrual week considering the fact that they need a lot of water to keep themselves clean. For the female headed households who could afford clean water in their homes, they expressed the rigorous process they had to go through during their application at Ghana Water Company limited. They also shared their concern over the daily increase in water bill by the government. One of the women argued during the discussion that.

If I tell you how sometimes by the end of the month, the money we have gathered to pay our water bills from selling out some of the water does not even amount to the bill, you will be shocked. They are here making it look like we are exploiting them, but it is not actually so, take time and ask everyone with pipes at their home, they will tell you the same thing. The bill that can be brought to us in a month is very outrageous and you end up spending more than you got from selling. For me, if even decided to stop and use for only my family and me. I am done.FDG,November,2022)

At this point, we took a break in the focus group because the discussion was getting heated. However, upon commencing it was agreed that clean water is a necessity and therefore, the women interviewed argued that it is a major area of concern for all of them, which needed to be addressed.

5.4.3 Electricity

In addition to piped water, just a few of the migrants interviewed had access to power supply. This is the same for many of the residents in the area because the application process for an electric pole to supply power is rigorous. One of the participants who had a grocery shop where she sold all kind of groceries commented on this issue:

It is very frustrating the process you will have to go through to get electricity. Apart from me not having electricity at home, I sell bottled water and soft drinks here which need a refrigerator to keep it cold. And for a year since I applied for an electric pole to generate

electricity for me, I have still not received it. Anytime I go there, they tell me to be patient, it will come. But then I know of a woman who does the same business as mine applied for electricity, and it took only a few weeks because she paid extra fees to fasten the process. It is not fair; we are all one people. This is the business that feeds my children. (Interview 1, 15th November 2022)

Interviewers indicated that when they needed to get access, they spoke to the owners of the pole and connected illegally to them. At the end of the month, they pay these owners. As indicated by one of the interviewees:

We connect our wires with the electric pole then we collect 20 Cedis contribution each to him every month. He then adds up and uses it to pay for the electricity bill. (Interview 4, 15th November, 2022)

However, those who cannot afford the 20 cedis do not have electricity at all in their homes. This puts their safety and security at risk especially at night where Robbers take advantage of the dark to rob and sexually defile women. In the focus group discussion, participants shared some cases where robbers attacked a family at night, raped the woman and took all of their belongings. The discussant shared that.

‘It has not been long, there was a robbery attack on a family. They came in at night broke their padlock and sprinkled powder on all of them including the kids. This powder made them weak and gave the robbers opportunity to rape the woman while the husband and children watched helplessly. When they finished they took all their money and left. After some time, the substance left their bodies, and they became normal again. A lot happens sister. They can just meet you on the street and do it to you as well’ (FDG, 18TH November 2022).

The participant believed that this substance was a chemical that drags you to feel weak and sleepy and that is what these robbers have been using recently to steal their stuff. They, however, blamed it on the fact most of the houses had no electricity and street lights were not available in the area. This darkness gives robbers the opportunity to operate without anyone noticing them.

5.4.4 Waste management

Waste management issues have also been a major area of concern. From personal observation, the vicinity had no waste collectors or bin and when participants were questioned on how they disposed of waste, they indicated that contractors pick them up at a fee called Aboboyaa. These contractors charge the waste according to its weight. However, those that could not afford this often dump them in the drainage and small rivers at night. This act according to participants breeds mosquitoes at night and also blocks drainage systems causing flooding whenever there is heavy out pour of rains. The contractors charge fees according to the weight of the garbage and mostly are not reliable when it comes to their consistency with prices.

5.4.5 Hazards

Another major area of concern had to do with flooding in the area. Participants in the interview expressed that due to the improper waste system in the area, some people sneak to throw rubbish into the dams and drainage during rainfall. And this chokes the gutters and drains preventing water from flowing out during rainfall. Hence resulting in flooding which can be very disastrous. The Assembly member recounts in the interview that.

Anytime we experience heavy rainfall, it becomes serious that sometimes we need to plead with people in the other community to allow the affected families to spend the night with them. The flooding takes away all their belongings and sometimes the house itself gets destroyed. So, we have to provide a temporal place for them to stay until the water comes down then they come back to build up their structures again. I have told their leaders to talk to them to stop putting rubbish in the gutter, but they will not stop (Interview 11, 16th November, 2022)

However, the migrants interviewed also made a claim that it is the high cost of hiring a commercial waste collector is what makes them find alternatives of disposing of their waste.

Concern was also raised with regard to disasters like fire. Recent fire outbreaks in Afful Nkwanta have been a major concern for women living in this community. This is because they spend most of their time at home and are often the first to be affected by the fire. Participants briefly described their personal encounter with fire outbreaks in the slum. She elaborated on that:

The last fire outbreak occurred one afternoon, I was inside with my new baby, and I heard people shouting fire, I quickly came out of my room and ran into the street with my baby. I could not take anything and our whole house got burnt. People who were already in the market working rushed back home but could not pick anything up. The whole community got burnt and we had to call our family and friends who lived outside the community to spend the night with them. The next day early in the morning we came back to clean up and build our house again (Interview 9, 16th November 2022).

During the interview with the Welfare Chairman, he blamed the illegal connection of wires for electricity and the use of gas for cooking in the settlement. He expressed that.

If you look on top of this settlement you see a lot of wire cables which all are connecting to this one house, so for example if there is a problem with the connection, and fire, it spreads widely to all the houses that connect to this pole. Also, most of the women cook in their rooms and gas cookers needs an airy place, after cooking, they sometimes forget to switch the main gas off which leads to leaking and fire in their absence.

During outbreaks, the Assembly member expressed that it is very difficult for fire service men to interview as there is no motorable space between the slums. He accounted that he met the welfare chairman and some community leaders to talk to the people to remove some settlements that had been built closely to allow for space in case of emergencies. This, however, had not been done till now by the inhabitants.

5.4.6 Health

Another major concerns were also raised with regards to access to proper health care system. Some of the participants raised issues related to the cost of attending health care. Even though they had private hospitals around where they live, they could not access it. Migrants who could not afford the cost of registering for national health care insurance were not able to access proper health care in times of need as it was expensive. According to respondents, national health care registration costs 300 cedis (26 dollars) for a card which needs to be renewed every month. This however do not encourage pregnant women and nursing mothers to seek proper health care during the needed time. A 21-year-old mom who had a baby a little over a month commented on that.

I have been to the hospital once during my pregnancy journey and then went there when it was time to deliver my baby. My health insurance has expired, and I do not have money to renew it yet. But now that my baby is here, I will renew it to be able to take her for checkups (Interview 6, 16th November, 2022).

Another interviewer who had a 6 months old baby had also expressed that her child had been diagnosed with a major eye problem which needs surgery as soon as possible but due to financial problems, the baby has still not received treatment. She expressed.

Can you see my baby's right eye, I gave birth to her with a little swell like a red rash on her eyelid at the clinic just here and they referred us to the main hospital at KATH, the doctor said he can do a plastic surgery to cut the rash so that it does not affect the eye but the money he said was expensive. Now the thing is growing bigger and almost closing up her eye ball as you can see. But where do I find 2000 cedis for this surgery? Now they have said if I let her grow with it both eyes will be affected and go blind. (Interview 5, November, 2022)

Scrap burning in the vicinity also has severe health implication on migrants, which came up a lot in the interviews. Participants expressed that they and their children have had breathing problems and flu due to daily inhaling of the smoke from the burnt scraps and metals. One participant expressed how she has to visit the hospital once a month because she had nose bleeding problems.

5.5 Housing, migrants' sense of belonging and subjective well-being

Discussions around migrants sense of belonging and subjective well-being have often concentrated on the presence of migrant's social networks or the economic outcomes of migration (Szaboova et al., 2022). However, housing conditions do also impact migrants' sense of belonging and subjective well-being. To explore these connections in the study, questions such as 'do you consider this a home' were asked. Four out of the ten participants considered their current place a home. One of them commented that:

'Of course, where you live is your home, this is where my family is, my business and everything I have. Walewale is my hometown, I feel happy when I visit them but that is not where I live the most so I cannot call that a home. I feel at home in Walewale but here is my home' (Interview 2, 15th November 2022).

The statement above showed a high correlation between interviews economic activities as well as family status and their sense of belonging. On the other hand, most of the interviewees did not consider where they lived a home due to societal stigmatization and discrimination. Some of the interviewees gave accounts of some of the daily struggles of dealing with disrespect and dehumanization which they believe had to do with their poor backgrounds. One of the interviewees commented on that.

Sometimes even in the market place, the people we work for, they shout at us anyhow and give comments like ‘Animals, go to your hometown’. This I want to go back as soon as I get some capital to start a business at home, I miss my mum and my siblings’ (Interview 9, 16th November, 2022)

Other reasons given were the threats of eviction, stigmatization from people’s family ties based on their backgrounds, insecurities they experience, their overall happiness levels. Such statements confirm (Romoli et al., 2022) definition of a home which is that ‘Perceptions of home encompass more than spatial location and may include a sense of belonging, intimacy, and security, which contribute to one’s well-being’. As described in chapter 3, threats of eviction have constantly affected migrants’ ability to improve their living conditions in Ghana (Awumbila et al., 2014). Knowing that the land will be taken from them in future, migrants who could afford better housing facilities fail to buy land because they do not want to risk being evicted without compensation in the future.

5.5.1 Safety and security

Security has been a major issue for migrant women living in Afful Nkwanta. Participants who lived in wooden structures did not have proper security locks. As a consequence, they were faced with constant attacks by robbers and thieves. Some participants also resided in uncompleted buildings which were still under construction. They described how when they are out working, thieves would badge into their house and take their belongings. A 19-year-old head potter who lives with 12 other head potters expressed how frequently they are robbed by thieves. She recalled:

About two weeks ago, while we were in the market, we got a call from one of our roommate that thieves had robbed us. I quickly came back to check on my things and

everything was gone, my clothes and 300 cedis I had kept on my porch. We reported to the landlord, and he only changed our locks for us (Interview 9, 16TH November,2022).

Afful Nkwanta has some areas in the slum where groups of young boys sit together to smoke and play games. Some participants raised concern about how dangerous it is to pass through such ghettos especially at night. Therefore, women who have small business in front of their homes or within the neighborhood are forced to close their shops exactly at 6 as they expressed it is risky to do so afterwards. One of the participants who ran a shop in front of her house stated:

As for this place, you cannot keep your shop open after 6, I have seen two men on a motorbike who snatched a bag from one lady right in front of my shop. I panicked and quickly closed the shop and entered my house. So, for this place it is not safe at all, and there are areas that you can even pass during broad day time, they will take your belongings from you. It is good you have some people with you (Interview 2,15th November,2022).

Afful Nkwanta has no police station or security post. The assembly man explained that anytime there were issues, they reported to Oforikrom or Asokwa police station, however they are working towards having their own post.

5.5.2 Discrimination and Housing

Discrimination in the housing market takes different forms either through direct or indirect means. Direct discrimination according to (Nutsugbodo et al., 2022) direct discrimination refers to a situation where in similar situation, individuals are treated unequally. Indirect discrimination is when a person's situation puts them at a disadvantage. Studies have shown that in some parts of Ghana, landlords consider age, ethnic group, marital status, and disability before renting out a house. Findings of such studies have shown that ethnicity is a major factor and this is identified through accent and surname (Nutsugbodo et al., 2022).

Ethnicity was also raised by the participants in my study, both in the focus group and in interviews. When interviewees were asked if they had felt discriminated against in any way due to their gender, ethnicity, or class. In the focus group discussion, one of the participants recalled how a comment from the landlord of a prospective house she wanted to rent lowered her self-esteem:

‘We know this place is not good but at least you are in the middle of your own. Two years ago, after having my 5th child, my husband and I decided to move out of here and rent a bigger place for the children to be comfortable. ‘When we met the landlord, he told us directly that he does not rent out to Northerners because we are dirty. My husband pleaded with him, and He asked us to go, and he will contact us but never did’’ (Interview 3, 15th November,2022).’

Studies have shown that factors such as the language barrier have been a major cause of discrimination among Northerners living in Kumasi. The Akan language which is the popular language in Kumasi makes it difficult for Northerners who are not able to speak to interact with other members of the community. Language is a very important aspect of culture in Ghana; therefore, people associate themselves with people that speaks the same language as theirs. In addition to impacting their access to housing, ethnic based discrimination can also have a toll on migrants’ sense of belonging and their general wellbeing (Zaami, 2020). Some interviewees shared sensitive experiences of how they had been treated in houses that they lived in before in other communities in Kumasi before they moved to the slum area. One of the participants shared that.

When I first arrived with my mum’s friend, I thought life was going to be easier but in the house where she lived, her neighbors treated me like an animal. Any bad thing that happens in the house will report to my aunt that I am the one. Anything that got lost is me, some even went to the extent beat me up that I had stolen their clothes and monies and sent to Bolga to my family. Let me ask you a question. Do you think If I was an Ashanti, they will treat me like that? Of course, No, I am a stranger. It was when I left that they realized that I was not the one doing all those things they accused me of (Interview 7,16th November 2022).

Additionally, others shared painful experiences that did not directly occur in their homes but at their varied places:

‘Even with this kayayei work we do, when they hire us, and we charge them, they will tell you it is okay but when you get to the destination, they refuse to pay and insult us. Sometime throw the money at us and leave’’ (Interview 8,16th November,2022).

Most of the participants expressed that they had the intention of going back to their hometown after they saved some money to establish businesses which will make them survive in the North. Only a few who felt like the settlement was home had a future intention of staying if not in Afful Nkwanta somewhere in Kumasi. In summary, stigmatization that migrants felt in their community created some form of exclusion from society and this had impact on their sense of belonging and general well-being.

5.6 Citizenship, Rights, and Inclusion

To assess whether the migrant women took part in decision making in the community or had ways to voice their needs to policymakers, they were asked whether they felt themselves that they were considered in decision making and also whether they have been engaged in any meetings, campaigns, rallies, or demonstrations. None of the interviewees felt that they were included in community decision making, and none had engaged in any activities oriented towards decision and policymakers like attendance of meetings. One of the participants commented:

‘I remember some time ago, some of our community leaders came here to call us to meet at Suame roundabout to join a bus that we will use to go to KMA to hold a demonstration there’ Interview 7, 15th November 2022

Question: What was the demonstration about?

P2: I do not even know, but it was for the taxes they take from us at the market.

Some feared the consequences that may come in trying to engage in such activities or any form of confrontation, for example being tagged with a particular political party. In the absence of such activities, the participants were then asked who and through what means they communicate their concern to decision makers. Most indicated that they only knew community leaders like the welfare leader (Usually a leader designated to seek to the welfare of the migrants and serve as their mouthpiece to advocate for their rights and well-being) or their chief Imam (the spiritual leader). Some did not even know who the assembly member of their area was. Others indicated that they would simply report it to their landlords if they needed any assistance in whatever form. Common for all these positions are that they are mainly held by men. Therefore, most of the negotiations and decisions are made by the men on the behalf of women.

Interviews with the Assembly member and the Welfare Chairman of the area asserted the same: That women in the area are not consulted or invited to any of the meetings the representatives organize that concerns the women's wellbeing in the slum. Neither do the women approach the Assembly member whenever they have issues. They prefer to speak to their community leaders (These leaders were either religious leaders or senior migrants appointed as welfare or committee chairman). The assembly member also explained that the community was a pure patriarchal society who believed that decision making is solely taken and decided by men. He asserted.

'It is not intentional not to involve women, but you know these people are patriarchal, so they like to take decisions for the women, and I cannot tell if every issue they produce had been discussed with their wives. I do not deal with the people directly; I meet with their leaders. So, you get me''. (Interview 11, 16th November 2022).

The welfare committee in Afful Nkwanta is made up of men only. When the leader was asked why this was the case, he explained that, normally they do not involve women because their tradition allow men to be the sole decision maker of the family. However, he mentioned that there were some women saving groups where they also had that confront them in case they had challenges in the area. He stated further that they do collaborate with some of the women to address some of their needs on an ad-hoc basis.

Oh, we do not take them out completely, sometimes we even collaborate with them to solve our problems. Over a year ago we lost a 11year old boy who fell down the bridge into the subin river. The Subin River passes through this backyard so we have made a wooden bridge to serve as an overlay where people can walk on and cross to the other end. And because the woods were weak, it broke down when the boy was jumping and playing on it. We quickly mobilized some funds together with that of the women group to make another one which had stronger woods and walls at both sides (Interview 12 ,16th November,2022)

The focus group discussion also confirmed that many of the migrant women, especially the married ones were fully reliant on their husbands to make decisions for them. The single young women on the other hand, relied on their landlords and more senior migrant women (women who had lived there for a longer period of time) when they had challenges.

The migrant women interviewed said they were not interested in engaging in any form of political confrontations to voice out their housing needs. They explained that they would rather rely on their own capabilities to provide for themselves and that is why they have their small saving groups where they help each other in times of need.

‘My sister if you say you are going to rely on the government for help, you will forever remain where you are. These politicians only know us during elections, and they make fake promises to us. So, we have decided to help ourselves as much as we can’ (FGD,2022)

However, the groups offered help for only members of the group therefore, for women who are not in any group are left to survive by themselves. Nevertheless, some older women who are part of saving groups have recently decided that they will try to extend help to the young ones who could not be part of the group.

5.6.1 Governance and community participation in Afful Nkwanta

In Ghana, the local government system runs bottom to top approach, therefore includes the unit committee, the assembly member, local government, local rural development, ministries, and the head of governments. Therefore, according to the local government act policies 2016, every electoral area should have a selected unit committee and assembly member who represent the assembly in local government meetings. Findings from the interview with the assembly member explained showed that Assembly member attends general assembly meetings where he communicates the challenges, data, problems of the area to the local government. He further explained that.

Ideally, every assembly should have a unit so for example Afful Nkwanta could have 5 units who will elect their leader. So, this unit head will have meetings with the assembly member to discuss the various challenges in their unit which will then be forwarded to the local government by the assembly man. But the problem is that this unit is selected by voting therefore some units do not get representatives because their people failed to vote. But if it were done on a selection basis, it would have been easier. So, for now the assembly member plays both the role of the unit committee and the assembly member (Interview 12, 17th November,2022).

The Assembly member further explained that random meetings are held with the leaders of the slums like the welfare chairman, religious leaders, and union heads to discuss issues surrounding their challenges in the area. Conversely, the assembly member pointed out in the interview that even though such inputs are taken further to local government, it is normally not considered during policy making. He elaborated on that.

No, we do not involve them in policy planning because they are living in illegal structures which is not part of the policy plan of the assembly. In housing planning, we cannot pay attention to illegal structures to avoid encouraging their existence but the political will to demolish these settlements is still not there and so they have been left to stay. (Interview 11, 16th November 2022)

The Assembly member explained that the government has initiated a hostel project which is intended to house migrants who experience difficulty in acquiring a home. This is intended to reduce the establishment of wooden shacks in the slum area and reduce informal settlements in the area. However, issues concerning land ownership and rights have put this initiative on hold:

In Ghana our land system, every land we got the chiefs claimed ownership and refused to give out the land to the government to do this project. The one we got recently; we had a report that someone has produced permit that he owns the land. So, the assembly is now trying to negotiate with him to see if he will be willing to give it up (Interview 13, 20th November, 2022).

He further explained that this initiative came out from a visit by the vice president to the area after the tragic fire outbreak which led to a lot of casualties. The government immediately had a meeting with city engineers and the assembly to design an architectural plan for a hostel to house people living in these structures. In response to the land acquisition issues with the chief, Nana Amakomhene 111 revealed in an interview that the land they wanted was already bought by private individuals and they cannot use authority to force them out of the place. However, a suggestion was made for the government to offer compensation to these individuals to get the lands back to the government but was refused. *We did not give out the land to them directly, the land in which they inhabit is not good land because of the Subin River. Therefore, the survey and the previous chief that was there before I came decided that that area should be used as a Reserve and not to be inhabited by people. We do not know how it started but suddenly we saw the migrants coming on it one after the other without our permission. We have not confronted them because we do not need the land now but if after a while we need it, we will drive them away and take it.*

5.6.2 Migrants' Engagement with Policy Making.

Even though inclusive urban planning has been propagated over the years as one way of addressing urban problems, it is more of a political rhetoric than practical. (Nkrumah Agyabeng & Preko, 2021) for example, argue that state officials have impoverished slums by excluding them from governance. In an attempt to explain the reason behind this neglect, the Assembly member pointed out that:

If we call, they do not come. Because they know that where they are living is illegal and the land belongs to the government. They normally report to their leaders who report to me if they have issues that are beyond their control. Because most of them register and vote during elections, they really do not care about any government initiative in Kumasi. When they wake up, they go their work and come back home to sleep. So, they do not really care. (Interview 11, 16th November, 2022)

He pointed out that there were some exceptions. For example, the assembly member called for a meeting after the fire outbreak to discuss with the leaders how best they could prevent such disasters in future. The outcome of the meeting included guidelines to ensure spaces between structures to allow easy access for fire vehicles to go through. They all therefore agreed to allow 10 feet between two structures. Aside from discussions stemming from urgent challenges, community leaders in Afful Kwanta are not involved in decisions or policies targeting the settlement. Moreover, when inhabitants of the settlements are called upon, their representation tends to follow existing structures. From the Assembly to the committee, there was no woman representative in these groups. Moreover, anytime a meeting was held, it was only men representing and sharing their views and challenges. This means that women, and especially poor migrant women are excluded from governance and decision making in the settlement.

This does not mean that women are disregarded when decisions are made. The Assembly man argued that there had been recent empowerment and health programs organized for slum dwellers to educate them on issues such as reproductive health and disaster management. He pointed out that:

Just recently I brought in official from the Ghana National Health insurance scheme to register the women who did not have health insurance. I have also brought in Nurses and health workers to run health screening because if there is an outbreak, it can affect the entire communities.

Sometimes we also invite people from Ghana health service to educate the women on child care and maternity issues. And all these services are free. (Interview 11, 16th November,2022

Chapter 6 Discussion

The previous section presented and analyzed the data collected through the emerging themes that were identified related to migrant women's housing practices, how their situation in the settlement was affected by their intersectionality, and the extent to which they were able to advocate for their housing needs as part of their urban citizenship. This chapter builds on the findings from the analysis to answer the research questions of the thesis which were as follows: 1) To what extent does the intersectional position of the interviewees affect their access to housing? 2) What are the links between the interviewees' housing conditions, their sense of belonging, and their subjective well-being? and 3) How do migrant women in informal settlements articulate and advocate for their housing needs, and what factors influence their ability to voice their concerns effectively? The chapter ends with a brief summary of all the three research questions and how they are interlinked.

6.1 Intersectionality and access to housing among the migrant women

The housing challenges of the migrant women interviewed were impacted by their intersectionality visible in the overlapping categories of gender, ethnicity, class, and migrant status. The findings indicated to a larger extent that the various socio demographic backgrounds of migrants had a major impact on their housing access. For example, in terms of marital status, Response received by the married/cohabitating migrants women indicated that their partners had a major influence on how they acquired their home and therefore did not have to bear the struggle alone as compared to single ones. It was also realized that they had much tighter social networks as they could fall on each other's networks to acquire a home. On the other hand, independent single migrants' women were faced with daily struggles of dealing with finding shelter. Many of these women under that categories experienced the dark side of being homeless and had to take the risk of sleeping on the streets or dealing with the inhumane treatment of their family members they normally settled with.

Furthermore, Class divisions were very visible in the interviews through to the focus group discussion . It was evident that wealthier migrant women managed to fall on their own capabilities and agency through creating social groups like the "Yi bi ma" group to provide for their own needs in terms of housing. Some of the core aim of the group according to migrants' women who were there included providing financial assistant to its members in case of tragedies like flooding or fire to be able to establish their home and business as well. These women also took advantage

of their ability to access basic facilities such as pipe water and electricity to share their facilities to the poor at an extra cost. Poor migrants' women who had mainly the challenge of dealing with the extra cost of accessing basic facilities begun to question their rights as citizens as well. Their responds indicated a clear feeling of exclusion in terms of addressing and provision of basic needs. This aligns with (Sultana, 2020) who argues 'that access to facilities like water supply is part of ways also in which citizenship is contested and lived out in embodied ways every day' .

Therefore, migrants enact their citizenship through their access to these basic facilities discussed earlier. This however aligns Stokke (2017) argument that urban citizenship offers a conceptual basis for examining such struggles of cultural, legal, social, and political exclusion and inclusion where migrants in particular are excluded from the opportunity to access better resources and facilities to improve their living conditions, including adequate housing and security of tenure (Tacoli et al. 2015). Additionally, migrants' status to a greater extent had a greater links with their length of stay which intend influence their access to housing and citizenship practices. The data revealed that migrants that had lived in the area for a longer period had integrated very much into the society such that they spoke the 'twi (popular language in Kumasi)' language very well making it easier for communication , creating networks and negotiation in terms of access to housing and basic needs in their housing. Migrants also, due to long working years, had accumulated enough capital which made it easier for them to buy lands or claim ownership over the lands they had inhabited. However, as stipulated by some of the respondents, their long affiliation and ties also created the pathway for their current housing. As some of the migrants testified that they inherited their current home from relatives that before were living there but had moved to another place.

However, this was different with poor migrants who seek to find shelter. Due to lack of access of capita poor migrants who cannot afford high rent resort to group renting to lower the cost of rent. Migrants' girls who participated in the group renting expressed issues such as exploitative mechanisms of landlords who tend to increase rent at their own advantage due to the lack of formal rental arrangement. This also had a greater links with their length of stay thus several of the interviewees shared their experience of sleeping in front of shops in the market (Kejetia) for years until they finally saved some money for a place to stay. This made them vulnerable to sexual abuse and early unwanted pregnancies. This corroborates with (Kwankye et al., 2007) in a similar study who pointed out that it is visible everyday how young migrants in Accra and Kumasi sleep in front

of shops and this exposes them not only to harsh weather conditions but also all forms of sexual abuse and criminal activities.

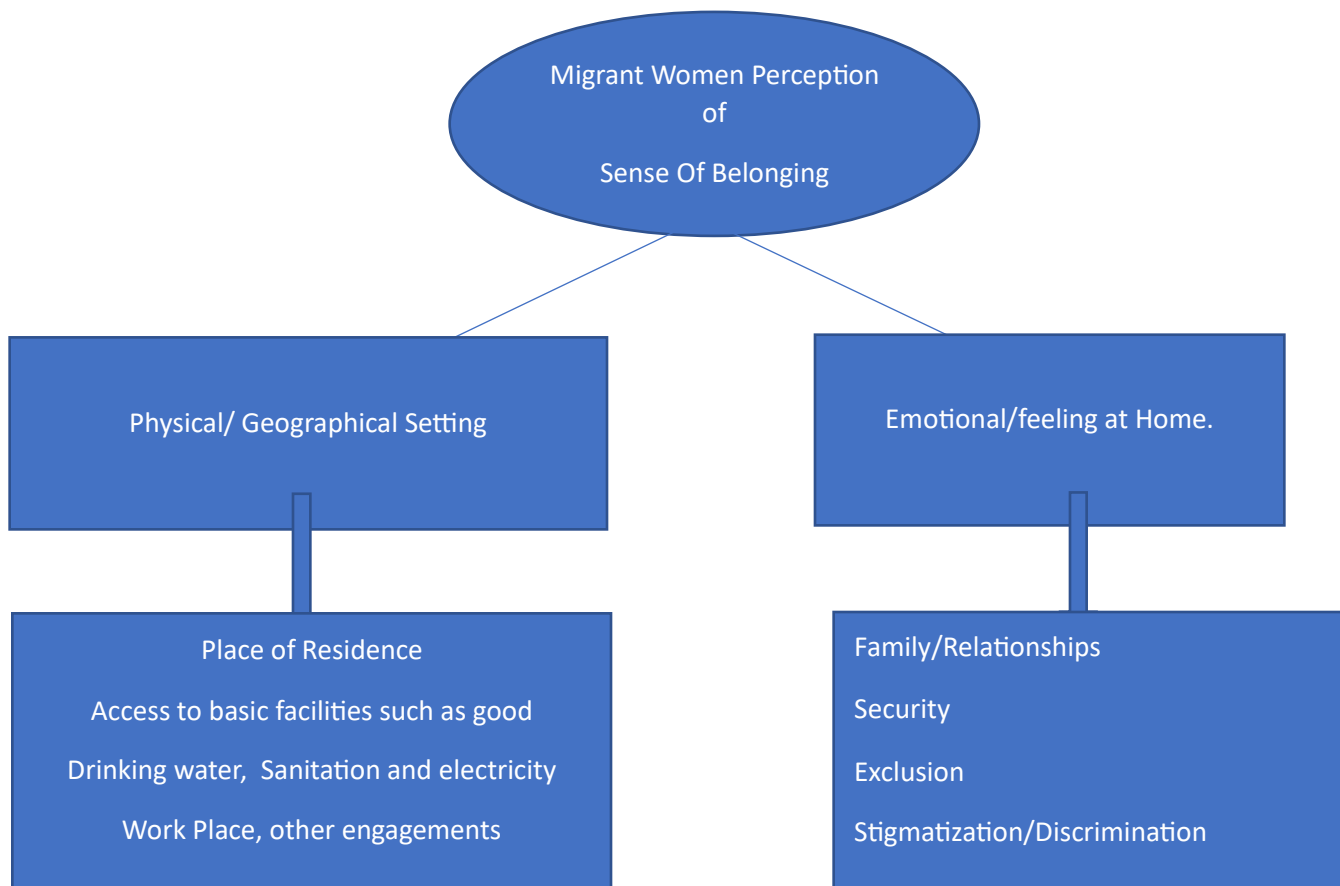
Another key area related to the housing had to do with access to basic facilities. Poor Migrant women who were interviewed shared the difficulties in accessing sanitation, clean water, electricity, waste management services and also health facilities. This made the women more susceptible to poor health conditions including hygiene and issues relating to their safety in the settlement. As indicated by Corburn (2015), inadequate urban sanitation disproportionately impacts women's health which include (chronic illness, food contamination, malnutrition), their dignity and human rights. The interviewees also accounted numerous events of attacks by robbers at night where women were raped and mishandled.

Ethnicity emerged as an important axes of migrants intersectional housing challenges. The interviewees expressed the various forms of discrimination they experienced due to their ethnic background in their quest to find shelters. This included not being allowed to buy land and being denied rent. The next section looks at the impact of all these challenges on migrants sense of belonging and wellbeing.

6.2 Impact of housing challenges on migrants' sense of belonging and wellbeing

As argued by Lui(2014), the search for a place to call a home is by negotiation of home, identity, and sense of belonging. As shown in the analysis chapter, migrant's perspectives on sense of belonging revolved around both the physical setting which was the neighborhood and their places of residence, and the emotional setting. Migrant women who were married and/or with kids, associated their families and relationships with their sense of belonging. This aligns with (Mallett, 2004) notion that while some perceive the notion of home as their geographical context others define where they belong according to where their family, extended kin and friends are. A third dimension is home as where daily activities unfold. What was clear from the interviews was that even if all these three dimensions were part of facilitating their sense of belonging, it was also clearly related to the quality of housing facilities, security, inclusion, and discrimination. The figure below illustrates the identified aspect of sense of belonging of the migrant women.

Fig 8 Figure 7 Migrants women Perception of Sense of belonging



From the figure above migrants had different perceptions of their sense of belonging. This also to some extent stemmed from migrants' intent and length of stay. Despite the poor housing condition, migrants who had their families and had been staying in the community for a longer period had experienced some form of place attachment to the area and did therefore wish to stay. Some of the interviewees indicated that they had their family and work here and therefore did not intend to move. On the other hand, most of the migrants that had migrated independently without their families had the intention of working to save money as capital and go back to invest in business in the north. Some of these group of people indicated that they did not consider where they live a home. Some even wished to go back to their families.

Aside these perceptions, other women migrants interviewed raised issues relating to social relation and general wellbeing. And as stipulated Berg (2020) well-being cuts across social relations,

material things, memories as well as emotions (ibid). This to a larger extent relates to the figure on the perception of migrants on their sense of belonging. The combined effect of both the physical condition of their house in terms of the immaterialities (like access to basic housing facilities) which are mostly enacted through strong social ties and the emotional effect (security, stigmatization, exclusion) have a great influence on their overall happiness and wellbeing. A typical example is the various forms of sexual abuse and their overarching impact on their interviewees who use to live in front of stores lives. And all this, however, is due to lack of access to proper housing or a place to call a home. Also, Stability in the lives of migrants where threats of eviction are absent enable migrants to exercise their agency and capabilities towards the improvement of their own lives and well-being.

They indicated that issues relating to stigmatization and social exclusion both by community members and at government level made them feel ‘strangers’ in their own country.’ as expressed by one of the interviewees (Interview 4, 15th November, 2022). The neglect from the government in terms of housing facilities, community members’ obscured attitude towards them due to their origin or background and their exclusion from decision making concerning their housing needs. As the first two had already been elaborated in previous chapter, the next section will explore in detail how migrants voice out their needs and how needs transcend into decision making.

6.3 Migrants voice, inclusion, and citizenship

Generally, the findings from the interviews indicated that migrant women’s inclusion regarding their housing needs in the area is relatively low. As indicated by Saud (1999) citizenship is not just about formal status, but who you are, where you belong, where you come from and how you understand your role in the world. The responses from migrants on their role in decision making indicated that even though they considered themselves as Ghanaians who have their rights and freedom to express their thoughts on matters that concern them, they were mostly reluctant to do so. One of the major reasons for this can be attributed to cultural factors. Many Muslim women in Afful Nkwanta have been subjected to a patriarchal system and gender bias in terms of decision making. This was also evident in the absence of women in the committee set up to serve as a mouthpiece between the government and community as well as the Assembly. This leaves the

migrant women to have total reliance on their community leaders and spouses to contribute or voice out their needs to the appropriate authorities.

Secondly, the nature of Ghanaian politics with regards to migrants' reception in the city played a major role in the migrant women's urban citizenship practices. There is growing evidence that the quality of any democracy is determined by the kind of participatory channels available and engaged in by citizens (Yajalin, 2022). The interview with the government official implicated that migrant's status as migrants had a great influence on the platform that are given to them in terms of voicing out their needs. The assembly member indicated that many of the migrant women and girls return to their hometown during elections to vote therefore when it comes to active democratic participation in the area, they are very reluctant. However, this was confirmed during the focus group discussion as discounts deliberated on what citizenship meant for them. While some of them expressed

Migrants' women expressed in the interview how politicians made promises to them using their own (male) community members as campaign leaders to win their vote. According to them, one of the central message was that, when voted in power, they will ensure that their lives will be better in the slum and neglected them once they assume power. Notwithstanding the constant threat of eviction by government in pretense of addressing urban informalities has not changed.

Lastly, as indicated by (Lindahl, 2013), labelling action is a constitutive feature of every governmental authority. however, during the interview with the city officials, migrant women were constantly referred to as 'illegal 'or living in 'illegal structures' and therefore cannot be factored into policy making regarding housing. Aside this, the combined effect of ethnic discrimination and class discrimination have disempowered most of the women in the area. The reception of local people stigmatization that comes with not being an Ashanti(The Indigenous tribe of Kumasi).

This however is a clear demonstration of Lefebvre's expression that 'the right to the city' framework include a larger focus on urban citizenship and the ways in which state actors stigmatize the urban poor using the law and labelling them as illegal, land grabbers, criminals, polluters to justify their eviction.

CHAPTER 7 CONCLUSION

This thesis has employed intersectionality as an analytical tool to understand how the position of migrant women in terms of gender, social class and ethnicity affects their access to housing. It has also explored the linkages between their housing condition, subjective wellbeing, and sense of belonging. Lastly, the thesis has looked at how migrant women advocate for their needs. This concludes the study by summarizing its key findings and identify areas for further research.

Migrant women face multiple and compounded challenges with accessing housing in the city. These are related to poverty, precarious employment, loss of social networks, and discriminatory rental and accommodation practices. As have been demonstrated in this thesis, their challenges are intersectional and connected to their position as migrants, women, and informal settlement dwellers. In addition to the effects of the patriarchal society in which they live within, the migrant women experience exclusion and discrimination based on their ethnic background both at the government level and the community level. Their status as informal settlement dwellers further compound this exclusion, and this affects not just their access to housing, but also their general wellbeing and sense of belonging. It also limits their possibilities to voice their needs and claim their right to the city through exercising their urban citizenship.

For many of the migrants interviewed, their only opportunity to advocate for their needs were through their community leaders, which in addition to being all men, often represented more set structures in the settlement. The migrant women had formed own social groups to help each other in times of need, but these groups were not used as interfaces of representation by community leaders or the local government.

In view of this, it is highly recommended that policy makers employ a bottom up instead of top-down approach in urban planning, including planning related to housing. There is also the need for more gender specific policies that will address the needs of women in informal settlements, but also take into the different challenges these women face based on intersectionality. Lastly, as community structures also affect these women's possibility to engage in decision making, a bottom-up approach to planning must also challenge the ways in which migrant women are currently represented in community leadership. More research is needed on how this could be done, and on the different ways in which access to proper housing can be facilitated for migrant

women who rent in informal settlements, not just in the largest capital cities, but also in smaller secondary cities.

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APPENDICES

Appendix 1 Introductory letter from the Department

Appendix 2 Interview guide(Migrant women in Afful Nkwanta)

Appendix 3 Interview guide (Assembly Member)

Appendix 4 Interview guide(Chief of Amakom)

Appendix 5 Interview guide (Welfare Chairman)

Appendix 6 Focus Group Discussion

Appendix 1 Introductory Letter from the department



Dear whom it may concern,

This letter is to confirm that Jacqueline Banahene is a master student at the MSc. Globalisation and Sustainable Development Programme at the Norwegian University of Science and Technology (NTNU). Ms. Banahene is doing fieldwork for her thesis on the topic Migrant women and housing in Kumasi: An intersectional approach to understanding the urban citizenship-housing nexus in informal settlements. We would be grateful for any assistance and support given to her in relation to her work.

Sincerely,

Dr. Hilde Refstie
Associate Professor and Programme Leader
Dept. of Geography
Norwegian University of Science and Technology (NTNU)



Trondheim, 11.11.2022

E-Mail: hilde.refstie@ntnu.no

Appendix 2 Interview guide(Migrant women in Afful Nkwanta)

Sample Questionnaire/Interview Guide

Name:

Socio-Demographic Characteristics

Age

- a) Under 18 b) 18-45 c) 45 years and above

Gender

- a) Male b) Female

Marital status

- a) Married b) Unmarried

Educational level

- a) No primary education b) Primary education c) High School d) Tertiary

Religion

- a) Christian b) Muslim c) Others

Ethnicity

- A) Akan b) Northerner c) others

Employment status

- a) Employed b) Unemployed

Length of Stay

- a) 1-10years b)11-20 c)21-30 d) 31 and above

Migrant Historical Background

Where were you Born?

At What age did you move to Kumasi?

Why did you decide to move to Afful Nkwanta?

Did you Travel alone? If not, please specify whom you traveled with.

Was Afful nkwanta your final destination from your hometown? If not specify the places you have lived before moving to Aswaase.

How long have you stayed in Aswaase?

Do you live in Afful Nkwanta with your family?

Housing Challenges of Women Migrants

How did you acquire your home?

Please explain in details Land acquisition and tenure

What are the rental arrangements where you live?

How many rooms are in the house?

How many occupants are in the house?

Do you have access to portable water, specify the source of the water in your house?

Do you have access to a toilet facility, specify where in your house?

Do you have access to electricity in your house?

Do you have access to proper sewage disposal in your house? If yes specify how you dispose of your waste.

Do you have access to proper health care in this vicinity? If yes, please specify how.

Sense of belonging, Intersectional challenges, and Citizenship

Do you consider where you live as a home?

Please explain your answer

Do you intend to move out of this place in future?

If so, please explain why.

Do you feel safe in your house?

Please explain your answer

What are some of your concerns with regard to housing needs?

In your opinion how do you think your needs can be addressed?

Have you in any means felt discriminated against or denied access to land or housing ownership due to your gender, status, or ethnicity?

Please explain with examples

Have you ever been engaged in any protest or campaign concerning your housing needs or rights in this community?

Please explain with example

APPENDIX 3 ASSEMBLY MEMBER OF AFFUL NKWANTA

Interview guide Government and other Stakeholders

1. What is the existing structure or hierarchy of government in charge of the area?
2. What are the existing policies in place for slum development at Afful Nkwanta?
3. Are residents included in the process of policy making with regards to housing facilities?
4. Are there some people or groups you think are left out of planning and policymaking processes related to housing? If so, please elaborate.
5. Do policies and plans on housing have a particularly gendered approach? Why? Why not? How?
6. What is the most recent action taken by the government to better the lives of women living in informal settlements?
7. Are the actions impacting all women the same, or are there any differences?
8. What are some of the concerns that have been made known to the government concerning welfare in these informal settlements?
9. What actions have been taken to address the concerns raised?
10. Do the government have any future plans of relocating, demolishing, or improving the houses in these areas? If so why, why not? In which ways?
11. Is there anything you would like to add that you think is important for this study?
12. Do you have any suggestions of other people I should talk to?
13. Do you have suggestions for reports or data that I could access for this study?

APPENDIX 4 INTERVIEW WITH CHIEF OF AMAKOM

1. What is the role of chiefs in Land acquisition process?
2. How did migrants in Afful Nkwanta acquire the land on which they inhabit?
3. Do both men and women have equal access to the lands? If not please explain why , if yes please explain how?
4. What are some of the concerns made to chiefs regarding access to land or housing?

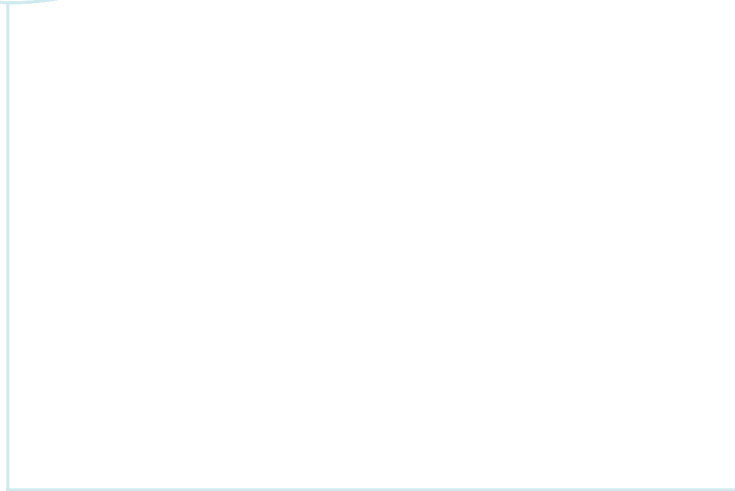
5. What collaboration exists between chiefs, government and residents towards addressing migrants housing needs?
6. What is the most recent action taken by chiefs to address migrant women housing needs?
7. Do the chiefs have any future plans of reclaiming lands in these areas in future? If so why, why not? In which ways?
8. Is there anything you would like to add that you think is important for this study?
9. Do you have any suggestions of other people I should talk to?

Appendix 5 Welfare Committee Chairman Interview

1. What is the purpose of the establishment of the welfare committee and roles in the area?
2. How many people are on the committee?
3. How long has the committee existed?
4. Are there women in the committee? If not please explain why.
5. What are the main housing challenges in this area? What have been recent reports you have received concerning housing challenges in the area?
6. So, in your opinion, how do you think this challenges with housing can be addressed?
7. Do you think residents are included in policy making regarding housing more especially women?
8. What have been the most recent action taken by the committee to help address migrants housing needs in the area.

Appendix 6 Focus Group Discussion

1. What are your main concerns with regards to your housing needs?
2. How and to whom do you voice your needs with regards to housing?
3. In your opinion how do you think your needs can be addressed?
4. Have you in any means felt discriminated against or denied access to land or housing ownership due to your gender, status, or ethnicity?
5. Do you feel that you are part of the decision-making?
7. Do you consider where you live as a home, and do you have any intention of moving in the future?
8. Do you feel safe in your house?
9. Do you have access to basic facilities in your house? If yes explain how, if not explain why ?



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