



Peri-urban interface: An alternative residential location of low-income migrants in Kumasi, Ghana

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ABSTRACT

While a plethora of studies have shown that slum settlements are the commonest choice of residence for low-income migrants in cities, little is known about the peri-urban landscape as host settlements for low-income migrants. This study aims to explore the context, motivation and outcomes of migrant settlements in peri-urban areas in Ghana. Using a qualitative approach through in-depth interviews, the findings suggest that low-income migrants opt for a rent-free stay in uncompleted houses in peri-urban areas. A major reason for this is the affordability challenge low-income migrants face in the rental housing market. Migrants choose to stay in uncompleted houses because they offer more space for both dwelling and storage. The unavailability of services such as electricity and potable water sometimes presented unique challenges for migrants, but this was also found to be a cost-saving mechanism. Employment prospects in peri-urban areas such as housing construction also contribute to the reason for migrant settlement in such areas.

1. Introduction

In 2015, about 25% of the world's population lived in slums (UN-Habitat, 2015) and it is estimated that the absolute number of slum dwellers will increase in the next years to 2 billion (Kraas & Schlacke, 2016). Slum communities are areas characterised by poor housing conditions and are usually marked by the absence of social infrastructure such as good housing and drainage (Smit et al., 2017). Housing in urban slums also tends to be constructed with non-durable materials which are hazardous for human occupation. Locations that host slums also tend to be susceptible to natural disasters such as floods (Cobbinah et al., 2021) and other life-threatening situations such as the outbreak of fire or violence (Butala et al., 2010). Liberia's capital Monrovia's West Point settlement for example houses more than 70,000 people; yet has neither running water, sanitation nor garbage disposal facilities (World Health Organisation [WHO], 2014). In literature, therefore, there is ample evidence to suggest that slums are the worst form of human settlements. Regardless of the social and structural challenges encountered by residents, slums are places with adequate social networks and

innovative means to ensure survival (Corburn & Sverdlik, 2014; Asibey et al., 2021; Fox, 2014).

While slum communities are not ideal places to live, they have over the years become a destination for the majority of migrants who travel to the city to find opportunities. Rural-urban migration as a result of rapid growth in urbanisation remains one of the most studied phenomena about the issue of slum formation in developing countries (see Ramos & Biderman, 2013; Springer & Ramon, 2014). Migrant populations in cities are traditionally known to rely on slums for their housing needs. At the national level, slums often emerge as a response to the incapacity of formal institutions and policies of the State to provide basic human needs including adequate housing within the formal market (Jones, 2016; UN-Habitat, 2015).

Regardless of the numerous studies that have considered the stay of migrants in slums located in central locations of cities, more understanding is needed about the alternative residential locations of migrants. Recent research in West Africa suggests that migrants that come to cities find residence in peri-urban areas as an alternative to slums. In cities such as Abidjan (Antoine et al., 1987), Yaounde (Franquville,

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1987), Dakar (Verniere, 1973) and Bamako, migrants were observed to find rental accommodation or stay with relatives in the city on their arrival. Over time, migrants (mostly those that have families) relocate to the peri-urban area where they purchase plots of land to build their own houses. Given this, the population of the peri-urban area increase by the occupation of residents of the city. The movement of migrants between the urban centre and peri-urban areas in West Africa occurs in complex patterns and trajectories. Yeboah and Asibey (2019) find the points of arrival to be changing over time. They observe that the city core is increasingly unable to host new migrants because of overcrowding and therefore seek housing options in the peri-urban areas which have become part of the city through a gradual integration. They further observe that urban residents contribute to the development of the peri-urban area in West Africa because they usually buy plots of land there to build their houses.

While research in other West African countries has shown migrants to be living in peri-urban areas, there is little known about the situation in Ghana. In the context of the growing urbanisation of many Ghanaian cities, a new form of rent-free arrangement has emerged in the form of a stay by migrants in uncompleted houses of peri-urban areas. However, this form of rent-free arrangement often patronised by migrants is yet to be explored concerning its nature and significance to housing supply. A study in Accra by Gough and Yankson (2011) indicates that some migrants stay in uncompleted houses located in peri-urban areas. These uncompleted houses are provided for the rent-free stay of migrants because they act as caretakers for the uncompleted houses. They also have other duties in the house such as ensuring the tidiness and security of the house (Gough & Yankson, 2011). Peprah et al. (2015) also examined the socio-economic characteristics of migrant caretaker families in peri-urban areas in the Awutu-Senya East Municipality of Ghana. The authors found that poverty is a major problem among caretaker families as many of these households feed on low incomes, occupy and lack basic social amenities. While Gough and Yankson (2011) and Peprah et al. (2015) have demonstrated that migrants are now seeking a stay in peri-urban areas as an alternative to a slum, there is no research outlining the reasons why they seek accommodation in peri-urban communities. To this end, the main objectives of the study are to analyse the context, the motivation, and the negative aspects of caretakers of uncompleted houses in peri-urban Kumasi.

This study provides two contributions to urban planning studies. First, it is a pioneering study in the Ghanaian context that explores the peri-urban area as offering alternative housing options for migrants in the city. Secondly, the study provides practical empirical findings needed for shaping housing policy. The findings from this study would thus, inform the development of policies focused upon providing more affordable housing options, especially for low-income migrants. This paper is structured into various sections. The first section provides a review of literature on rent-free housing and the housing market of Ghana. This is followed by a section that highlights the study methodology and the discussion on the findings of the study. The last section draws conclusions and offers recommendations for policy and further research.

2. Peri-urban interface: an alternative destination for migrants

The literature on migration in Africa is replete (see e.g. Bayar & Aral, 2019; Brinkmann et al., 2012; Shaw, 2007). Thus, within the past two decades, the concept of migration has moved into the centre stage of many public policies across the world and particularly, in Sub-Saharan Africa (Cobbinah et al., 2021; Kraas & Schlacke, 2016). This is because as argued by Shaw (2007), migration data on the African continent show an overwhelming trend of in-migration and out-migration on the continent. While most of Africa's migration is classified as informal, thus, lacking the needed documentation, it constitutes a little over one-third of the global migration trends (African Union [AU], 2019). However, though a large body of literature supports migration

trends in Africa, data remain elusive because of the informal nature and undocumented migration patterns. Despite the data challenge, the continuous population growth in Africa and the increasing globalisation account for the persistent migration patterns. This is also consistent with urbanisation patterns. For instance, it is estimated that more people in Africa are moving towards urban areas than all the other continents of the world. Fox (2017) also traces Africa's unprecedented migration trends to a reduction in mortality. The mortality decline on the continent has made the rapid urbanisation processes possible despite a continuous decline and stagnation of many economies. Between the years 2000–2005, Africa's urbanisation increased by 3.7% the highest in the world and the foreseeable future (i.e. 2025–2030), it is further estimated that Africa will continue to record the highest urban growth rates (2.6%) (United Nations [UN], 2014), resulting in sprawl and peri-urbanisation.

In Africa, the concept of peri-urbanisation connotes a process of non-contiguous and heterogeneous expansion of human settlement exhibiting a dual characteristic of a rural and urban interface (Afrane & Amoako, 2011; Zasada et al., 2011). According to Afrane and Amoako (2011), this type of settlement expansion is characterised by unplanned layout, poor infrastructure, low housing density and generally poor sanitation. These issues have heightened concerns for urban planners and policy experts about the future of peri-urban settlements in Africa. As these issues continue unabated, it is further estimated that as the world's urban population approach 6.29 billion, an overwhelming majority of the world's urban population presently lives in peri-urban areas and this trend is expected to continue in the foreseeable future.

Several strands of literature in Africa link the growth of peri-urban settlements to the movement of people towards the urban fringes. Doan and Oduro (2012) observe that the growth of a peri-urban area is influenced by the interactions among three factors, namely, the proximity to a central city, proximity to an existing highway and the proximity to an urbanising village magnet. Thus, these complex spatial interactions drive the growth and migration into the peri-urban areas in Africa. Watson (2013) also points out that many countries in Africa are gradually experiencing unprecedented growth of urban expansion (Owusu-Ansah & O'Connor, 2010) pushing several migrants to settle in peri-urban areas due to the overgrowing demand for housing and space for human habitation. Thus, as suggested, the growth of peri-urban areas is influenced by migrants or individual preferences for low housing density usually single houses located at the urban fringes with affordable housing rent as compared to the urban core. Mbatha and Mchunu (2016) contend that opportunities offered by the peri-urban areas including job opportunities and perceived breakthroughs in the urban areas influence many urban dwellers to settle in peri-urban areas owing to affordable housing rent and low housing density. The residential mobility from the city core is influenced by affordable housing rentals, more room space (Andreasen et al., 2017) which are mostly available in the peri-urban landscapes. Bhan (2013) also suggests that the growth of peri-urban areas is a response to socio-political and economic factors. While the social factors such as education, and health care continue to drive the peri-urbanisation processes, on the other hand, due to the locational advantages, firms find it more convenient settling at the peri-urban areas owing to the proximity to the rural areas (often serving as a source of raw materials) and urban areas (i.e. market) (OECD, 2011).

In Ghana alone, the level of urbanisation is 50.9% and suggests that many people live in cities (Ghana Statistical Service, 2012; 2013). In Kumasi, the second-largest city in Ghana, its population has increased rapidly and the city is considered as one of the fastest developing by its annual growth rate of 5.4%. This suggests that Ghana is expected to record an increasing movement or migration patterns from the rural areas to the urban areas as evidence shows no sign of slowing down. Concomitantly, Mbembe (2013) observes that peri-urban areas offer unprecedented experimentation, innovation and creativity, supporting migrants to provide for their daily needs. However, experiences are different elsewhere, in Kumasi, Ghana's second and fastest-growing city. In Kumasi, for example, Afrane and Amoako (2011) contend that peri-

urban areas offer rich natural resources and agricultural produce and invariably account for the influx of migrants within the peri-urban space. Natural resource endowment at Kumasi's urban fringes serves as a commercial hub for many migrants and thus, serving as a dwelling place for migrants during their temporary stay. Approximately, it is estimated that from the 1960s to today, migrants' accounted for a greater share of Kumasi's total population. This is consistent with earlier findings that suggest that an overwhelming number of the world's population resides in the peri-urban zone.

Peri-urban areas offer liable and affordable housing rentals for poor migrants (Afrane & Amoako, 2011; Zheng et al., 2009). This could be considered a unique advantage for many migrants to settle at the urban fringes. Unlike the city centres which offer high residential costs to migrants, the cost of securing accommodation in the peri-urban areas is substantially low. For example, while the average cost of securing a two-bedroom apartment at Kumasi's urban core is estimated between Gh¢ 3,000 and Gh¢ 3600 (\$500 – \$600) annually, that of peri-urban areas could offer a reduction of about 50% less than that of the urban areas (Karley, 2008). Rental housing in peri-urban areas therefore presents migrants with an opportunity of meeting their housing needs in a cost-saving manner. Considering that some studies (e.g. Zhang et al., 2009) observe that peri-urban areas house the low skilled with lower or no educational background, they earn wages approximately half the average urban wage. However, some researchers (e.g. Afrane & Amoako, 2011; Cobbinah et al., 2021) argue that though peri-urban areas offer reliable and cheap accommodation costs, meeting the quality and standardised housing for migrants is a major setback.

The conditions of peri-urban slums can be worse than urban slums because of the availability of fewer services and resources and their even less formal state. Given this, migrants staying in such areas face worst living conditions compared to slums found in the urban area. Peri-urban slums may also not benefit from the services and amenities extended to the formal peri-urban area by city authorities. Therefore, peri-urban slums risk the possibility of being left ungoverned while the settlements may at the same time be subjected to control by groups involved in organised crime (Duncan & Popp, 2017). Accordingly, Owusu and Asamoah (2005) noted that migrants in peri-urban areas aside from living in less quality housing units are faced with severe water shortages. In Ayeduae for example, about 68% of houses have no access to potable water for domestic chores. In another study, evidence (see e.g. Afrane & Amoako, 2011) points to high transportation costs attributed to vehicular congestion and poor roads.

Also, one of the main effects of urban growth and its associated rapid peri-urbanisation is the reallocation of agricultural land for other purposes such as commercial and housing infrastructure. Many studies in Ghana (e.g., Forkour & Coffie, 2011; Gough & Yankson, 2011; Simon et al., 2004) suggest that peri-urbanisation results in the disruption of the livelihoods of peri-urban indigenes. Indigenes in peri-urban communities are often born there and risk losing their livelihoods in activities such as farming. This creates uncertainty and difficult living conditions. It is known that peri-urban indigenes working in indigenous works such as small-scale farming are usually marginalised by the constant physical transformation of peri-urban areas (McGregor et al., 2011). Undoubtedly, these concerns are some challenges migrants in peri-urban areas particularly in Ghana have to contend with daily.

Although it can be said that peri-urban areas in Ghana can show complicated patterns and trajectories, many migrants from the urban areas into the peri-urban landscape often find shelter with relatives living in peri-urban areas, and in most cases having to share a single room upon their arrival. Over time, migrants often purchase lands to put up their own houses achieving their desire for homeownership. This has been necessitated by the overcrowding and small room spaces often shared with their relatives. In response to this, peri-urban areas have tremendously increased in population consisting mainly of urban migrants into peri-urban land spaces.

However, studies linking migrant communities to peri-urban areas

are however scarce in Ghana. Migration has often been a major tactic by families in Ghana to survive unfavourable economic conditions (Awumbila et al., 2011). Migrants are usually found to be staying in slums in cities such as Kumasi and Accra. Awumbila et al. (2014) observe that migrants have rent affordability challenges because of the demand for rent in advance. Migrants usually settle in poor housing infrastructure located in ecologically-sensitive locations of the city because of rent unaffordability and the inadequacy of housing supply (ibid). Slums in Ghana bear features such as overcrowding, unsafe structures, unavailability of safe water and other services such as health and sanitation, and high population densities (Owusu et al., 2008). Gough and Yankson (2011) found some migrants in Ghana to rely on uncompleted houses located in peri-urban areas for rent-free accommodation. These migrants act as caretakers for the uncompleted houses by carrying out duties such as ensuring the tidiness and security of the house (Gough & Yankson, 2011). While the study carried out by Gough and Yankson (2011) almost a decade ago concentrated much on the descriptive aspects of migrant caretakers living in peri-urban, there is more to know about these low-income migrants staying in the fringes of Ghanaian cities. However, the benefits that are associated with this migrant stay in peri-urban Ghana have not been explored in the extant literature.

3. Methodology

3.1. Study site

The study area was selected from peri-urban Kumasi. Kumasi is an important city not only because of its status as the second largest city, but its central location in Ghana. In the Kumasi Metropolitan area alone, the 2010 census conducted in Ghana indicates a population of 1,730,249 people (GSS, 2014). This population is expected to increase significantly (Cobbinah & Amoako, 2012; GSS, 2012). Kumasi Metropolitan is further divided into 10 sub-metros which include Asokwa, Bantama, Kwadaso, Manhyia, Nhyiaeso, Oforikrom, Old Tafo, Suame, Subin and Asawasi. A total of 90 suburbs fall under the geographical confines of Kumasi Metropolitan. Appiadu and Kokoben were, however, selected from the Oforikrom sub-metro for the study. Appiadu and Kokoben can be found 16.3 and 18 km respectively from the primary build-up area of Kumasi.

The physical growth of Kumasi into the town areas of Appiadu and Kokoben started in the mid-1980s. Since that time, Appiadu and Kokoben have continually encountered the in-relocation of urban dwellers, the rapid development of suburban housing and development of industrial activities (see Adu-Gyamfi, 2020). Osumanu and Akomgbangre (2020) argue that the de-concentration of urban functions to peri-urban areas in the Wa Municipality is a result of the location of the University for Development Studies (UDS) within the confines of the peri-urban interface. Thus, the siting of the Kwame Nkrumah University of Science and Technology close to Appiadu and Kokoben partly accounts for the rapid rate of peri-urbanisation of the two areas. Both areas have residents who either work or study at the university. As a result, peri-urban Appiadu and Kokoben have a strong link both physical and functional to the city of Kumasi, Ghana's second and fastest-growing city. This is attributed to the fact that majority of the residents in Appiadu and Kokoben commute daily to and from Kumasi for socio-economic activities. Thus, the strategic location of the two peri-urban communities due to their proximity to the city's central business district [CBD] coupled with the relatively affordable housing units provide a better opportunity for caretakers and migrants to relocate. More so, the two peri-urban communities have for the past decade experienced increasing housing developments culminating in several uncompleted houses that offer migrants the unique advantage of relocating from other areas into the two communities. Aside from this, emerging local businesses and increasing proliferation of high-class residential areas serving as homes for university lecturers and high-income earners meant that migrants would migrate to such areas in search of housekeeping jobs and

caretakers in many of these high residential houses as well as the uncompleted ones. Fig. 1 represents the settlements selected for the study (i.e. Appiadu and Kokoben).

In Kumasi specifically, Amoateng et al. (2013) observed that urbanisation processes are marked by the expansion of the cities' geographical frontiers into adjoining districts to form what has been realised now as the urban fringes. The urban fringes particularly host a lot of housing developments with the influx of many urban residents. Studies by Owusu-Ansah and O'Connor (2010), Cobbinah and Amoako (2012), and Cobbinah and Aboagye (2017) report on the occurrence of considerable sprawling at the peri-urban landscape of Kumasi. The occurrence of these sprawls in peri-urban Kumasi is associated with the alteration in residential choices and preferences by both locals and expatriates in terms of location and housing typology (Cobbinah & Aboagye, 2017). Cobbinah and Amoako (2012) also argue that urban sprawls in Kumasi occur in contravention to control and management of urban land. Given the occurrence of sprawl without the development of basic infrastructure, Cobbinah and Aboagye (2017) observe that sprawling on the fringes of Kumasi have negative impacts on the environment, the flow of traffic, appropriate land use and indigenous livelihoods. Sprawling has occurred mainly because of the high demand for housing on the fringes of Kumasi (ibid). The desire to develop housing in the fringes of Kumasi is particularly held by Ghanaian expatriates who would like to return to stay in houses they built themselves (Owusu-Ansah & O'Connor, 2010). The land in peri-urban areas is usually unserviced, more affordable and free from litigations, and is appropriate for the long-term development horizons of expatriate Ghanaians that want to own houses around Kumasi (Owusu-Ansah & O'Connor, 2010).

3.2. Study methods

In response to the study's objective to understand the context,

motivation and the negative aspects of migrant settlements of uncompleted houses in peri-urban areas in Ghana, a qualitative method of inquiry was adopted. The adoption of the qualitative method as argued by Walliman (2011) offers rich and in-depth personal experiences of the phenomenon under study. Qualitative research methods have become a major technique for studying social experiences in the social sciences. The methods generally present an in-depth analysis and comprehensive summary of all the elements of a phenomenon (Neuman, 2003; Sale et al., 2002). They also provide understanding to the social experiences of people (Neuman, 2003). They are also mostly associated with experiences, language and words. For this purpose, the study relied on the narratives of migrants to construct an understanding of emergent housing alternatives for migrants who also acted as caretakers in uncompleted houses located in peri-urban areas. Due to its flexibility and wide range of applications in gathering data from respondents, face to face in-depth interviews with respondents was undertaken within two months (August 2019- October 2019), using an interview guide prepared by the researchers after respondents fulfilling all the requirements. The choice of an in-depth interview technique provided flexibility and a wide range of applications in gathering data from respondents.

Participants were selected based on a purposive sampling technique. The use of purposive sampling, a type of non-probability sampling, provided a greater depth of information from a smaller sample number (Patton, 2002). This technique was adopted because there was no available database consisting of migrants staying in peri-urban areas in Ghana. This was underpinned by the fact that as argued by Tongco (2007) and Creswell (2010), purposive sampling provides useful information for qualitative study as it offers a convenient way of gathering relevant data from selected respondents considered vital for the phenomenon under study. In using the purposive sampling, participants were chosen due to the quality or experience they possessed which were

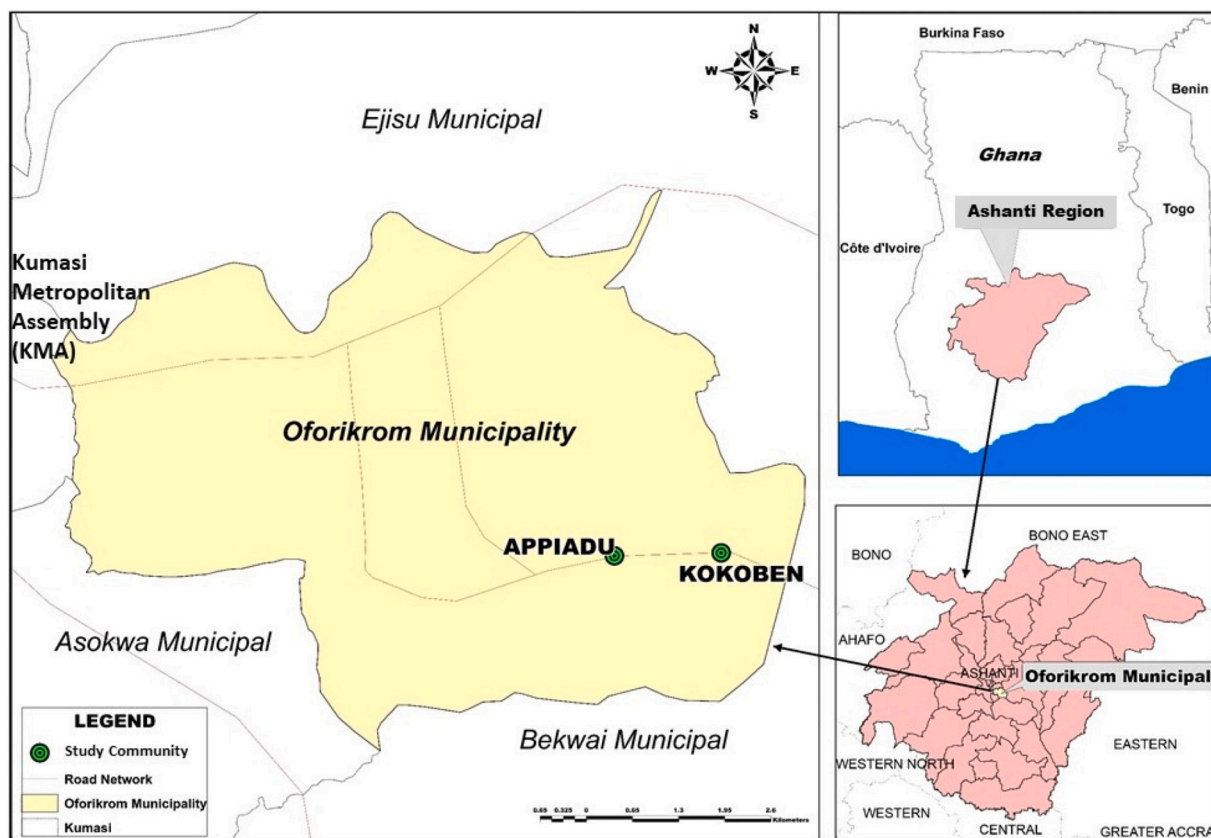


Fig. 1. Location of study areas. Source: Oforikrom Municipal Assembly.

relevant for the study (Guarte & Barrios, 2006). In this case, the primary requirements that needed to be fulfilled were for a participant to be a migrant and living rent-free in an uncompleted house as a caretaker. However, the sample size of caretakers involved in the study was determined by saturation. When preliminary coding showed that new themes were not emerging out of interviews, the researchers brought interviews to a close. At the point of saturation, forty in-depth interviews had been carried out. The final sample consisted of 24 males and 16 females. The absence of a database of residents of the two towns meant that the researchers had to move house to house in search of migrants to interview. However, as the characteristics of houses under caretaking became clearer to the researchers it became easy for them to be identified to seek caretakers as potential participants of the study. On average, the researchers spent close to an hour and a half engaging respondents on the choice of peri-urban as an alternative form of residential location. Interview with participants was conducted after 3:00 pm which was the time where most respondents had return from work or their activities. This meant that a substantial number of migrant peri-urban caretakers were identified and interviewed. Table 1 provides, a summary of the characteristics of the study participants.

The researchers developed a list of checklists to guide the interview with participants. Participants were asked to give their housing histories from the time they arrived in the city as migrants. They recounted numerous issues that touched on housing affordability, quality and accessibility. Through the interviews, participants did not only provide insights about their housing experiences but they also discussed other aspects of their lives such as employment, income and livelihoods. Employment and income were importantly discussed alongside housing histories because they influenced the affordability of other tenures such as rental and ownership. Given this, some participants discussed the unaffordability of other types of tenure as resulting from setbacks they encountered in their livelihood activities. Also, some participants discussed the livelihood opportunities that were present in peri-urban areas because of many construction activities being undertaken there. The narratives of participants also hinted at the conditions encountered in their stay of uncompleted houses. Therefore, this emergent theme which

Table 1
Participant characteristics.

Variable	Male (n = 24)	Female (n = 16)
Mean age (years)	37.5	36.4
Marital status		
Married/partnered	17	8
Divorced/widowed	1	3
Unmarried	6	5
Number of children		
0-2	12	13
3-5	11	3
6-	1	0
Ethnicity		
Akan	6	2
Mole-Dagbon	14	9
Ga-Dangme	1	2
Ewe	3	3
Occupation		
Unemployed	1	5
Crafts	2	1
Trading	1	5
Administrative	1	0
Construction/manual labour	14	1
Education	0	1
Food vending	0	2
Engineering/Auto	4	0
Farming	1	0
Other	0	1
Level of education		
No formal education	3	5
Primary	13	7
Secondary/Technical	8	4
Tertiary	0	0

focused on the unavailability of amenities and services also gave more insights about the housing experiences of caretakers in the peri-urban landscape.

Recorded interviews were transcribed and translated into English after participants have given their consent to record the interview. The textual data was then collated to form a data source for analysis. The qualitative data acquired from this process were thematically analysed. The researchers began the thematic content analysis by transcribing the audio files of the interviews with the respondents as well as weeding out any biases and establishing their overarching impressions of the data. In the process of audio transcription, unintelligible text or silence were noted, with the approximate seconds listed. Unclear precise wordings (e. g., if speech is slightly muffled) were flagged (e.g., with red text) and followed up with the interviewee for clarification. Considering this to be a case study, “thick” descriptions were very important. During the interviews, visual information helped with data interpretation. For example, body orientation, facial expression, and gesture were taken note of and where appropriate recorded. This falls in line with the assertions or recommendations by Nascimento and Steinbruch (2019) and Bucholtz (2007). In other types of analyses, this level of detail was too time-consuming for its worth and were thus ignored.

Again, as suggested by Davidson (2018), full representation, although an important consideration for transcribing, was not so much important for this study. For example, certain representations of accents were unhelpful because it made the text difficult to read – e.g., use of jargons, abusive words, etc. Sounds like “Hm”, “Ok”, “Ah”, “Yeah”, “Um”, “Uh”, and “Uh huh”/“Nuh uh” were deemed unimportant in the process and were not written. Unlike many involuntary noises, like throat clearing, there is meaning attached to them that can influence a conversation. These vocalizations were not transcribed but were noted because they could provide a great deal of insight into both the nature of conversation (i.e., how one converses), but also the informational content of the conversation. Rather than approaching the data with a pre-determined framework, the researchers identified common themes as they search the materials organically to find common patterns across the data set. The identified thematic themes were then coded and developed into different categories. The subsequent discussion of results is based on the analysed data obtained through these processes.

4. Analysis and discussions

4.1. Making a home out of uncompleted houses by low-income migrants in peri-urban communities

Peri-urban areas in developing countries accommodate housing and economic developments because urbanisation is happening quickly and at a larger scale (Ravert et al., 2013). The peri-urban area however provides affordable housing to migrants (Gough & Yankson, 2011; Peprah et al., 2015; Yeboah & Asibey, 2019; Afrane & Amoako, 2011). Such affordable housing benefits were enjoyed by migrants who participated in this study in the form of rent-free housing. Out of 40 participants, 26 had previously stayed in slums located at Moshie Zongo, Suame, Anloga-Junction, Aboabo and Asawasi, all in the Kumasi Metropolis. Six (6) participants previously stayed in areas in the city that cannot be described as slums because they had better rental units. The remaining eight (8) participants relied on migrant networks in peri-urban areas to secure accommodation before migrating from rural areas to the city.

The general trend identified from the themes emanating from the interviews suggests that participants stay rent-free in uncompleted houses for the major reason for their inability to make rent advance payments. According to the study participants, the underlying factor for the unaffordability of rent was the demand for outright advance payment by landlords to cover a tenancy period of multiple numbers of years. This finding corroborates that of Gough and Yankson (2011) who found that migrants often live in uncompleted houses as caretakers to

solve their own housing needs. The rental housing market was indicated to be run on “advance” payment system where renters were expected to make down payments to cover periods of occupancy ranging from two years to five years. This appears to be a common phenomenon in many Ghanaian cities and African countries where renters make down payments to owners before being allowed to occupy rooms (Arku et al., 2012). As reported in several studies (e.g., Gough & Yankson, 2011; GREDA, 2009; Luginaah et al., 2010), a landlord can ask for 1 or 2 years’ rent in advance during the tenancy. This usually depends on whether the tenant will pay rent monthly (1 week in advance) or yearly. Consequently, the tenant and the landlord must agree on how the rent will be paid. This information is then included in the tenancy agreement. This makes sustaining stay in rented apartments in areas with better rental units difficult for some migrants:

The place [apartment] was okay and the area was also nice. We had electricity and water in the house. I even had my own electricity meter for the one-bedroom apartment I was staying in. But along the line, my business ran into a lot of problems and I could not afford to renew my rent for another two years. There was also no way I was going back to my hometown because there is nothing there for me to do [M, 42, Craft Making].

Participants that had previously stayed in slums also indicated that the costs of rent in slums have been increasing in recent times in addition to the demand for rent advance by landlords:

The rent in the slums is becoming more expensive. The landlords were demanding rent advance to cover three years or more of stay. The Nigerians are competing with us for rooms because they can afford to pay more to the landlords than we [the locals] can. [M, 35, Construction Labourer]

Studies show that in many African cities, both local and international migrants settle for accommodation in slums which results in high cost of rent (Asibey et al., 2021; Cobbinah et al., 2021). Similarly, the findings of this study showed that the cost of rent in slums in Kumasi has shot up because of the high demand for slum accommodation by migrants from other parts of Ghana and those from neighbouring countries such as Nigeria, Mali and Burkina Faso. Ghanaian migrants felt priced out of rental accommodation because of the ability of people of other nationalities to afford to pay more expensive rent.

In addition to the inability to afford a rental house, overcrowding in slum dwellings was also a reason for some participants to move from slums to peri-urban areas:

I didn’t have money on me to afford to rent a place to stay when I came to this city. I stayed with my friends at the Aboabo slums for some time but we were too many in the room. Someone told me about the availability of uncompleted houses here, and I came to find one to stay [M, 29, Apprentice Driver]

Slum-dwellers usually encounter high room occupancy and overcrowding in dwellings (Asibey et al., 2021; Owusu et al., 2008). It is required that people have adequate savings to afford renting due to landlord’s demand for advance payments as observed across many cities within the African region. New migrants usually do not have adequate savings to afford to rent on their own. But usually join other migrants on their arrival to the city (Antoine et al., 1987). However, overcrowding in rooms necessitates other accommodation alternatives. Uncompleted houses offer migrants an affordable accommodation alternative.

Other participants also gained stay in peri-urban areas because of the networks of kin and friends. This supports the assertion that migrants tend to settle in areas of the city (often slums) where others from the same origin live or may favour them (Constant et al., 2013). Such individuals usually secured accommodation in the city before migrating:

I have some brothers already staying here. So when I told them I wanted to come to the city to work, they offered me a place to stay. [F, 32, Trading]

The use of uncompleted houses as dwelling places for rural to urban migrants is a common occurrence in the peri-urban of Ghana (Gough & Yankson, 2011). The possibility of migration usually relied on accommodation arrangements to be secured in advance. Migrants that stay in peri-urban areas provide accommodation support to other prospective migrants in that regard. This confirms earlier studies that reported that in cities such as Abidjan, Yaounde, Dakar and Bamako, migrants were observed to find rental accommodation or stay with relatives in the city on their arrival.

Findings also indicate that there were a substantial number of female-headed households (30%) because of their inability to rent a room in the city. This was attributed to the fact that most female-headed households receive no or little support from their ex-husband, they have no money to rent.

I divorced my husband three years ago because of his bad behavior of smoking and womanising. He used to pay for the rents in our previous home but after the divorce, I had to leave with my child. Now I am here in someone’s uncompleted building just because I cannot afford the rent. At least I have a roof under my head [F. 41, Janitor]

The above finding resonates the assertion of Yoosefi et al. (2020) who indicated that female-headed households in Iran are one of the most vulnerable groups of society that confront many problems and challenges, including not having enough money to pay for rent.

Others also maintained that the reason for settling in an uncompleted peri-urban area was due to the challenges of life and giving birth out of wedlock. For that reason, they had no husband to support them pay for rent in the urban areas, hence their stay in a rent-free building.

I gave birth out of wedlock and I don’t have any well-paying work which could fetch me enough money to pay for rent. I am here with my child trying to survive [F. 28, Trading]

Undoubtedly, promiscuity among young females, accounts for many female household heads in the peri-urban areas. This coupled with a lack of opportunities renders many females seek shelter in peri-urban areas. On the other hand, male-headed households were found to be less than female households due to the perceived threat of males stealing building materials for other purposes

There’s this perception that men steal construction materials and sell them to make ends living which discourages some landlords from allowing men to temporarily stay in their house [M. 29, Assistant Driving]

It was also found that the age of migrants influenced homeowners to give their uncompleted houses. Many participants (13 out of 40) were between the ages cohort of 25–29 years (see Table 1). Homeowners perceive young people as hardworking and capable of maintaining the house by clearing weeds and keeping the house in shape.

When I approached the landlord to give this place for me to stay, he agreed because am young and energetic. This is because he wanted someone to keep this place clean free from weeds and because am capable of weeding he obliged without hesitation [M. 33, Mason]

Some participants also recounted that landlords were willing to give out their uncompleted property to them because it’s a way of helping them transition from one stage to another. This was largely attributed to personal experiences from landlords in the past when they had nothing and no place to lay their heads

I was given this place because life was very hard for me as a young man with a family ... the landlord could relate to my situation because in the past things were difficult for him too. I believe this

gesture is the only way for him to help me out to transition from a poor man to a rich man just as he was years before ... while I am here, I will save money to rent and possibly build my own house [M. 29, Assistant Driving]

The desire for landlords to help young people to transition from one stage in life to another influenced the decision to give out their property for a temporary stay while finishing the house. However, in terms of ethnicity, it was unsurprising that an overwhelming number of participants were from the northern tribes of Ghana (see Table 1). This could be explained by the fact that Kumasi represents a commercial hub in the middle belt especially for the northerners who come to trade and seek greener pastures (Afrane & Amoako, 2011).

4.2. The motivation of low-income migrants to stay in peri-urban communities

4.2.1. Who does not want to live rent-free?

Living rent-free in uncompleted houses was shown to be one of the ways by which savings could be made by low income earning families and individuals. This is because renting was deemed a major type of expenditure for many participants (35 out of 40):

At least, I would have paid GHC1000 (\$200) as rent advance for staying in a single room for two years in Aboabo. And the sad aspect of it all is that the landlords keep on increasing the cost of rent every year. After every year, they tell us the prices of goods and services have gone up in the country and therefore they need to also increase their rent charges. Therefore, when we work and save some money, we end up spending all on rent advance. [M, 44, Driving]

The rental housing sector across many African cities is an unregulated one where landlords hold the prerogative to increase rent based on the hikes in prices of goods and services (Arku et al., 2012; Bayar & Aral, 2019; Brinkmann et al., 2012). Considering that rent was also to be paid in advance to cover the occupancy period of at least two years, its financial burden on migrants who were mostly low-income earners was undesirable. Van der Geest et al. (2010) reported that due to the huge discrepancy between Ghana's rural and urban landscapes many migrants into the city are often faced with a relatively high cost of securing decent and affordable accommodation, making it more difficult for many migrants in the urban areas to settle. However, securing a stay in rent-free uncompleted houses came almost at no cost. A participant, however, indicated offering a small amount of money to the person that assisted her to get rent-free accommodation:

All that I did was to give a token amount to the brother that helped me to get this place. I used that to show appreciation to him for serving as a mediator. I gave him GHC50 (\$10) as a token of my appreciation. [F, 28, Food Vending]

Considering the benefits associated with rent-free stay, such amounts paid to mediators that helped migrants to gain rent-free stay were minimal. For instance, many participants indicated diverting the monies they could have used in renting into more productive investments:

The money I saved was put to good use. I have a farm back in the North. I use some of the money I save to buy agrochemicals, fertilizers and seedlings and send them to the north. My younger brothers are working on the farm while I am here to work and make money to buy implements for the farm. [M, 40, Mason]

The purpose of migration for some participants was to work to procure farm implements to boost productivity in their farming activities. This corroborates with those of Brinkmann et al. (2012) who recounted that many poor migrants move to the urban fringes in search of better opportunities and high income. Also, the quest of migrants moving from the northern part of Ghana to Kumasi's urban fringes was supported by

some research (e.g. Klemann et al., 2017) that suggest that the discrepancies in economic, physical and cultural developments between the northern and southern Ghana reflect the migration patterns occurring in many peri-urban communities in Ghana. Rent-free stay offered such individuals the ability to save part of their income to procure more farming implements. Other migrants also used savings made to attain homeownership in their villages where building required comparatively lower financial investments:

Building in the village is not too costly because we get some of the materials for free. I use the money I can save by not paying for rent to buy cement, iron nails and other materials we do not get there. At least after working hard in the city for some time, I will have a two-bedroom structure to show for my struggles. [M, 43, Steel Bending]

Rent-free stay therefore, relieved migrants of a major form of expenditure and enhanced their ability to invest in other beneficial ventures. For this reason, staying in uncompleted housing units in peri-urban areas as caretakers increase migrants' financial muscles to meet the desire of attaining homeownership. This finding is supported by an earlier study conducted by Yeboah and Asibey (2019) who found that urban centres including that of the fringes with improved modern economy create wealth for migrants for transforming the hinterlands including procuring construction materials to meet their accommodation needs.

Household size was found to be high (see Table 1). For this purpose, migrants could not afford to rent in the city because many are low-income earners (Peprah et al., 2015). In the peri-urban areas however, bigger families had the luxury of living in bigger rooms; thus, in many cases, the parents had their room while at least the children also had one room. There were situations where depending on the age of the children, each had a room

This house is relatively better than where we used to stay. In my household, we are 5 in number, 3 girls and a boy together with myself and my husband. Previously we could manage a single room because my children were very young but now the least is almost 18 years. That means at that age privacy is paramount for them so we needed separate rooms for them... with this house, though its uncompleted we have four rooms where they get their own privacy [F, 41, Trading]

The desire for teenagers to have their privacy at home was very paramount in choosing more than one room necessitated migrants to settle for uncompleted buildings in peri-urban areas. This assertion is supported by some other participants who expressed the need for personal privacy for parents especially during the night where parents engaged in marital sexual behaviours.

For me, this place [peri-urban area] offers more space in terms of room size and the number of rooms available. Though we could manage a single room in the urban areas, I am very careful not to expose my children to sexual acts in the evenings...I'm a married woman, so getting intimate with my husband is very common at night. The least I want is for my children to creep up on us... that will not augur well for my children... you know they could then decide to practice that elsewhere so I prefer this place to keep my children intact [F, 33, Vending]

These findings corroborate with that of Reference 1 who recounts that children sharing single rooms with parents are exposed to sexual encounters of parents and thus, the desire for sexually active parents to go for housing units with several rooms to avoid the risk of children being exposed to such marital acts. It could therefore be argued that peri-urban areas offer an easy avenue for low-income migrants to opt for housing units which usually come with such spacious and more rooms even though such housing units are normally uncompleted (Obeng-Odoom, 2010, 2011).

4.2.2. *Staying without access to utility: a cost saver to caretakers*

In peri-urban areas in developing countries, development is usually unplanned and characterised by the unavailability of basic services and amenities (Cobbinah et al., 2021; Government of Swaziland, 1997) including housing facilities. As such, low-income earners often dwell in uncompleted houses when they move into cities. The findings of the study showed that the majority of caretakers stayed in uncompleted houses that did not have access to amenities such as pipe-borne water and connection to electricity. Only a few participants (5 out of 40) stayed in a house that had electricity while three (3) stayed in a house that had pipe-borne water. Uncompleted houses given to caretakers for rent-free stay usually lack services such as electricity and pipe-borne water (Gough & Yankson, 2011; Maclean, 2010). These were facilities that were likely to be added to the house shortly before homeowners moved in to stay. However, it was indicated that while completion works are ongoing, homeowners do not see the need for getting such facilities into their houses for the use of caretakers.

Nonetheless, the absence of such utility facilities from many uncompleted houses was cost-saving for some migrants that previously stayed in rented rooms in the city core. The payment of utility bills was almost mandatory when such services were available to them:

We didn't have water at the place, but we had electricity. We all shared a common meter and the landlord told each of the tenants how much to pay at the end of the month. Considering that the only appliance I owned was a standing fan, it was outrageous for me to pay GHC50 (\$10) for electricity every month. But I do not have to incur that cost now because there is no electricity here. [F, 25, Janitor]

The absence of amenities was considered as a cost-saving benefit. This was so because some migrants could cope adequately with the absence of amenities:

I do not need electricity for anything. I leave home at dawn and come back at night. I get my cell phone charged while I am at work. I rely on my phone as a torchlight and a radio because it has both functions. And at the end of the month, I do not have any electricity bills to pay. [M, 27, Office Assistant]

The unavailability of utilities was considered as a cost-saving mechanism by many migrants. Many of them had found ways to cope. For instance, water was bought at standing pipes or fetched for free in neighbouring streams. Water harvesting was also frequently carried out in the rainy season. Some migrants also resorted to the use of battery-powered gadgets such as flashlights and radio sets.

4.2.3. *The abundance of space; the perk of staying in a large but uncompleted house*

One prevalent problem of slums across Ghana is overcrowding (Owusu et al., 2008). Yeboah and Asibey (2019) find that the city core is increasingly unable to host new migrants because of overcrowding. On the contrary, uncompleted houses offered more space for migrants. The exclusivity of an uncompleted house to just one household at a time was indicated to be desired by homeowners. This was however a benefit of caretaker households since they had exclusive use of larger spaces of dwelling and storage:

I lived with my wife and children in a single room at Moshie Zongo [an urban slum]. But we faced a problem of congestion because we kept almost everything in the room. The room was not very spacious enough. While some of our children slept on mattresses placed on the floor, our cooking utensils, gas cylinder, stove and other belongings took space on another side of the room. But it is not like that here [living in an uncompleted building in a peri-urban area]. My children stay in one of the rooms while my wife and I also stay in another room. We also have another room to keep cooking utensils, stoves

and other items. At least we have more space in this house than we did in the rented room. [M, 33, Gardener]

Even with the autonomy of the use of space, caretakers had to be mindful not to deface the house. This was necessary to prevent their eviction from the house on the premise of their failure to keep the house tidy and clean. Considering that work activities could be carried out in these spaces without incurring rent costs, the occupancy of uncompleted houses was beneficial to the income-earning activities of some migrants.

The large space available to migrants who previously stayed in slums was unquestionably better than congestion experienced during their stay in rented places. Also, participants who had previously stayed in housing of relatively better quality than what could be found in slums equally attested to enjoying the advantage of more space since they did not have such advantages in their rented apartments:

I have more space around this place than the small apartment which cost me thousands of Cedis every three years in rent. I have a full house to myself and I already feel like a landlord [M, 38, Electrician]

It can be said that caretakers enjoyed similar space privileges available to people that owned houses. Besides, sole occupancy granted them privacy privileges that homeowners usually enjoyed.

4.2.4. *Migrants' participation in the labour force of the self-build sector*

The rapid development of peri-urban Africa is usually associated with the numerous self-build housing projects undertaken by individual developers (Owusu-Ansah & O'Connor, 2010). Bearing semblances of a typical urban sprawl, the peri-urban areas utilised for this study were made up of houses mostly built by individuals for the stay of their families. The vibrancy of the self-build housing industry in peri-urban vicinities in Kumasi has however led to the creation of a lot of informal work in construction. The move of some participants (13 out of 40) to stay in uncompleted houses in peri-urban areas was associated with the availability of such work:

It is difficult to find work in the city these days. In the Suame slums where I stayed, almost all of us did the same work of gathering metal scraps for sale. I realised that I was not getting much money. A friend of mine however stayed in this area and told me that I can find some construction work to do here [M, 31, Construction Labourer].

Zheng et al. (2009) in a study conducted in China reported that the services of unskilled labourers appear to be of high demand in peri-urban areas for various types of roles at building sites. For instance, many men could be employed as labourers to perform tasks such as digging the ground for the start of building foundations, carrying building materials such as sand, gravels and cement from one location to another on building sites and digging trenches. In recruiting labourers for building sites, foremen preferably opt for people staying in the vicinity because they are easy to reach. Also, foremen rely on them for the safekeeping of tools and building materials.

Informal work also offered some moonlighting opportunities to some female caretakers (7 out of 16). This was mainly in the aspect of fetching water for construction activities.

Apart from the main work I do as a hawker in the central market, I also fetch water for some of the masons working on houses in the vicinity. I charge specific fees for the containers I fill with water. If it is a barrel, I have a fee that I charge. If it is a tank, I have a fee I charge. So when I have such contracts, I wake up early morning and fetch the water to fill the containers. After that, I leave to do my hawking. The money I get from fetching water for masons is what I use in paying for the schooling of my children. As a single mother, I have to work many jobs to make sure that my children can also attend school and do not end up like me. And moving to stay in this area has helped me to have that part-time work of fetching water for construction workers. [F, 29, Trading]

Other participants who were skilled construction workers indicated how their stay in uncompleted houses in peri-urban areas resulted in their participation in a lot of building projects in and around their vicinities. Essentially, staying in the rapidly developing peri-urban vicinities granted numerous work opportunities as explained by a caretaker who is skilled in masonry:

For the past two years, the majority of the contracts I have had come from this area and other surrounding vicinities. I even partook in the building of this house I am staying. After it was roofed, I asked the owner to grant me a stay as a caretaker because I saw the potential to get more work to do here. It has been a good decision because I get many referrals and I am easy to reach by landowners because I stay in this vicinity. [M, 36, Masonry]

In the immediate surroundings, work usually found were those which involved activities such as the screeding of floors and the plastering of walls. But more lucrative contracts such as the erection of houses were mostly found in areas beyond their current stay. Nonetheless, minor contracts were indicated by skilled construction workers to be useful in sustaining their livelihoods at off-peak periods when it was difficult to find big contracts to work on. Thus, even though [Simon et al. \(2004\)](#) suggest that peri-urbanisation results in the disruption of the livelihoods of peri-urban indigenes, migrants usually found and pursued work opportunities in peri-urban areas to improve their livelihoods.

4.2.5. Uncompleted houses offering peace of mind for migrants

Stay in an uncompleted house as a caretaker cannot be deemed as an ideal housing situation ([Gough & Yankson, 2011](#)). However, the fact that some caretakers (24 out of 40) indicated having peace of mind could only indicate the bad experiences they encountered in slums and villages. Some caretakers indicated experiencing a more peaceful stay in peri-urban areas:

The slum was choked and noisy. You could hear cars honking all day. I could barely have a good night's sleep because of the noise. People were always mounting large sound systems to hold weddings or funerals every weekend. It was simply impossible to have your peace of mind at the slum [M, 44, Butcher].

The slum was also deemed as an inappropriate place to raise children. This was especially the concern of some parents:

I was always afraid that my children will fall into bad company at the slum. There was all sort of gangs there. They could get themselves into brawls and end up getting jailed. When you hear that some armed robbers have been rounded up, you most get to see many coming from our slum. As a parent, you will not feel at ease staying in such an area [F, 38, Caterer].

The peri-urban area however offered neighbourhood features that were considered to be better for nurturing children. Migration usually offers households and individuals in Ghana an opportunity to improve their economic situations ([Awumbila et al., 2011](#)). The stay in the uncompleted house to be able to work in the city and therefore, offered economic mobility for some migrants. The improved financial status of some migrants after moving from the rural area to the city offered them peace of mind:

It is almost like I have my life back now. Life in the village was not easy, and I was always thinking. There are no jobs for young people like me and finding money for basic things like food and soap was not easy. Since I moved to the city, I earn enough and I can even send some to my parents in the village [M, 26, Apprentice Driver].

Economic benefits were not for individual migrants alone. Many migrants remit cash to their extended family relatives for a variety of purposes ([Awumbila et al., 2014](#)). And even for other caretakers that previously stayed in non-slum areas, stay in uncompleted houses was a

good escape from the dictates and regulations of some landlords:

I have my peace of mind staying here because I am not under the dictates of any landlord. Even though I will not stay here permanently, I am free from the directives and instructions of a landlord for now. "Do not place this here!" "Come back home early or the gates will be locked after 10 pm!" "If your children do not stop playing football in this house, I will make you pay for the painting of the house." All these have stopped because I do not stay in this house with a landlord. Even after staying in this house for about three years, I have seen the owner of the house only once. [M, 40, Floor Tiling]

The peace of mind migrants gained by their stay in uncompleted houses was particularly important for their work activities. Some participants argued that adequate concentration was usually necessary for them to pursue their respective dreams of attaining economic mobility.

4.3. The negative aspects of living in an uncompleted house

For several years, the informal sector of the rental housing market, catering mostly to the urban poor in the rental sub-markets, utilised individual (and mostly untrained) housing agents to find accommodation. Although the poor are normally cited as the occupants of poor housing the world over, evidence abounds that living in poor uncompleted housing has a significant financial burden than decent housing. As observed by [Duncan \(2005\)](#), poor housing conditions compromise the ability to adequately afford the expenditure for food, health and education of children while it limits income generation of families. Regardless of the benefits associated with the stay in uncompleted houses, it was still not an ideal form of tenure for many participants. Inconveniences associated with living in an uncompleted house were highly linked to the uncompleted nature of houses and the underdevelopment of peri-urban vicinities in general. The state in which uncompleted houses were met was described by many participants to be reasonably uninhabitable. Aside from these houses being covered by weeds and shrubs, many of these houses did not have very basic fixtures such as windows and doors installed. Also, the walls of the rooms were mostly not plastered. At the same time, the rooms had mud floors. To make the rooms habitable, caretakers had to make minor additions:

At the moment, the inner walls of the room are not plastered yet. But the walls on the outside are rather plastered. Since I came to stay here, I have not done any works in the room. But I intend to work on the ceiling very soon. For the plastering of the walls, I intend to do it later. I also came to meet the rooms with no windows and doors fixed. So I made someone to use some slabs of wood to make some makeshift door and windows for me. [F, 26, Trading]

Additions made are not necessarily to make a significant contribution to the completion of the house, but serve temporary purposes. Typical examples of temporary additions made to houses were makeshift windows and doors. Rather than installing louver blades or glass windows, many caretakers resorted to the use of wooden slabs to cover openings designated as windows. Also, doors were usually fashioned out of used wooden slabs that were most often picked up for free from the house or a nearby building site. These temporary fixtures are made just to secure rooms for a temporary stay because homeowners remove them eventually to make permanent fixtures according to their tastes and preferences. Permanent additions such as plastering of walls usually came at a cost to caretakers. Also, the majority of uncompleted houses did not have appropriate sanitation facilities. Caretakers rather resorted to the creation of outhouse latrines mostly in the backyard. This finding reverberates with those of [Torres \(2007\)](#) who argued that the influx of migrants in peri-urban areas in Latin America is ill-regulated lacking the needed sanitation facilities and huge environmental challenges. Some caretakers reported risks of encountering snakes and scorpions when

such facilities were visited at the night. Indoor toilet facilities were usually not installed as such inclusions were usually part of final additions made by homeowners for their stay. The uncompleted nature of these houses therefore was a restriction on the ability of caretakers to enjoy basic amenities. Even if they could afford to make such installations out of pocket, they were limited to do so because of the possible conflict with the preferences and tastes of the owner of the house.

The limited access to services such as electricity and safe water meant that some uncomfortable situations are encountered by migrants in peri-urban areas (Duncan & Popp, 2017). Perennial water shortages were one of such challenges:

In the dry season, we face problems getting water to fetch for our activities. The streams around dry up and the wells get water from sometimes also run low to the extent that the owners do not allow us to fetch water from them at that time. We therefore have to resort to buying water from the private taps which are usually sold at an increased price at that time of the year. [F, 35, Trading]

Although peri-urban areas had been made inhabitable to a certain extent by the stay of caretakers, they were still far from being safe. There were high possibilities for residents to encounter attacks that put their lives and property in danger. As spaces that are still under development concerning housing, weeds and bushes were found on both undeveloped plots and those that were still under construction. These weeds served as hiding places for predators that invaded occupied dwellings as well:

I do not feel at ease staying in this house because I am in constant fear of seeing a snake around the house whether at night or in the light of the day. There are snakes all around. There are also scorpions all around. There are many other forms of predators around this house and in this vicinity. This house is not connected to electricity and therefore I cannot even see them if they come to hide at one corner of the house. [F, 31, Unemployed]

The life-threatening attacks of predators were especially feared because these areas were not well lit in the night. As such, the attacks of predators were mostly expected at night and therefore limited movements of both young and old inhabitants.

However, the attacks that were feared in the day time were those of burglars that usually operated at times when residents had left for work or school. The rampant occurrence of burglaries in developing areas was mostly associated with the low populations especially at particular times of the day:

Burglaries are common here. This place looks almost deserted in the day when everyone has left to work hard to get some money to feed his or her family. That is also the time that these thieves operate to earn their living. Since few people are staying here, the thieves confidently break into rooms without the fear of being caught. Even when someone hears an unusual noise from a distance, he might think that some construction activities are going on here because it is the norm in every developing new site. Our room has been burgled about two times since we came to stay here. With the first, they stole some cloths belonging to my wife. On the second occasion, they stole our gas cylinder because we weren't keeping anything of value in the house any longer. [M, 42, Trading]

In addition to peri-urban areas being prone to burglaries due to smaller population sizes, they can also be associated with the inadequacy of security measures. Security measures such as the installation of burglar-proof systems were usually left to homeowners to put in place since they came at a higher cost and were major additions to houses. The makeshift security measures put in place by caretakers were usually not enough to stop petty burglaries.

5. Conclusion

The purpose of the study was to analyse the context, motivations and negative aspects of migrant caretakers of uncompleted houses in peri-urban areas. Using Appiadu and Kokoben, two peri-urban communities in Kumasi, the second largest city of Ghana, the study draws attention to housing options of migrants that have not received much attention in urban studies because studies about housing options of migrants are overly concentrated on the issue of slum settlement formation. Situated within this gap around urban housing and migration, this study has offered three key contributions to knowledge.

Findings of the study revealed that the "rent advance" system where renters in cities and slum communities are expected to make down payments to cover rent for multiple numbers of months makes rent-free housing in uncompleted houses in peri-urban communities a more affordable tenure option for migrants in this study. The possibility of migration for rural dwellers was also contingent on the availability of rent-free accommodation in the peri-urban interface. What is also true is the cost savings that the occupancy of uncompleted houses offers people that opt to stay rent-free in exchange for being caretakers. Not only are they spared from paying huge rents to landlords, but are also saved from making mandatory monthly expenditure on utilities such as water and electricity. Comparatively, rental dwellings offered lesser space and higher costs while occupancy in uncompleted houses offered larger dwelling spaces at almost no cost. This is, however, an improvement in conditions of congestion encountered in rented dwellings at slums.

The study also found that peri-urban areas offer caretakers more than just dwellings for stay. Their rapid development through numerous self-build housing projects provides job opportunities for the caretakers. Regardless of requiring skill or not in the aspect of building construction, job opportunities were usually available to the caretakers. The closer proximity of construction opportunities in peri-urban areas encouraged the participation of caretakers on either a full-time basis or as part-time work for earning extra incomes. With little regard for the quality of dwelling, caretakers that found their dwellings as peaceful associated it with the freedom from the dictates of co-resident landlords.

Beyond the above major contributions, the findings offer opportunities for practical recommendations. It is recommended that the planning of peri-urban areas importantly includes service provision. Again, considering the influx of migrants into the peri-urban areas with some engaging in less paid work to earn a living, public policies should also focus on reducing the influx of migrants through improving the rural economy and improving the supply of housing units for especially the poor. Also, the laws prohibiting landlords from collecting up to 2 years rent advance should be enforced. This action will cushion and protect migrants earning poor income and allow them to meet rent requirements. Though from the discussions, uncompleted peri-urban areas offer more rooms and space as compared to the urban rental housing units, peri-urban migrants risk being evicted from the house in the event homeowners decide to occupy them or become dissatisfied with such migrants.

This study has shown that migrant caretakers consider their stay in uncompleted houses in peri-urban areas as a means of saving to invest in housing and farming in their indigenous towns. It has also shown that migrants have deepened knowledge about available housing options for migrants. However, further studies are required to examine the remittance and investment practices of migrants. The findings from studies would lend further credence to the rent-free benefits of staying in uncompleted houses. Also, future studies can explore the housing behavior of migrants in different stages of life-course. Again, given the finding that some peri-urban migrants prefer rent-free in other to save to meet the cost of housing rental in the urban areas, studies should also delve into the ability of migrants in meeting future housing needs to determine benefits to migrants. Finally, studies should further focus on the coping strategies of peri-urban migrants in meeting their housing needs in the event homeowners impromptu decide to evict migrants to complete

their housing units.

CRediT authorship contribution statement

Albert Adu-Gyamfi: Conceptualization, Methodology, Validation, Formal analysis, Investigation, Resources, Data curation, Writing – original draft, Writing – review & editing, Visualization, Supervision, Project administration, Funding acquisition. **Ebenezer Owusu-Addo:** Conceptualization, Validation, Formal analysis, Investigation, Resources, Data curation, Writing – review & editing, Visualization, Project administration, Funding acquisition. **Daniel Kwaku Inkoom:** Conceptualization, Validation, Formal analysis, Resources, Data curation, Writing – original draft, Writing – review & editing, Visualization, Project administration, Funding acquisition. **Michael Osei Asibey:** Methodology, Software, Validation, Formal analysis, Resources, Data curation, Writing – original draft, Writing – review & editing, Visualization, Project administration, Funding acquisition.

Declaration of competing interest

The authors have no conflicts of interest to disclose.

Appendix A. Supplementary data

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