Experiences of Female Migrants in the Informal Sector Businesses in the Cape Coast Metropolis: Is Target 8.8 of the SDG 8 Achievable in Ghana?

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Situated within the neoclassical micro-economic and migration networks theories, this study used in-depth interviews to explore the circumstances, lived experiences, risk and vulnerabilities of female migrants in selected informal sector businesses in the Cape Coast Metropolis of Ghana. The data was processed and analyzed thematically using the QSR Nvivo qualitative software version 11. Participants reported varied and complex lived experiences. Poverty, the search for employment, parental irresponsibility and marital instability were the dominant explanations for their decisions to migrate. Most participants intimated that their health and economic rights were often violated, that they endured verbal abuse, physical injury, sexual harassment, and were compelled to work even when sick. Their daily or monthly earnings were at the mercy of their employers, and their work, living and sleeping environments were unsafe. Considering that these findings reflect what generally prevails in other parts of the country, Ghana is unlikely to achieve Target 8.8 of the Sustainable Development Goal 8. There is therefore an urgent need to enforce the relevant laws and policies to protect the fundamental human rights, safety, health and well-being of females in these and similar livelihood activities in Ghana.

Keywords: female migrants; informal sector; vulnerabilities; sustainable development goals

INTRODUCTION

Globally, migration is driven mainly by disparities in income and wealth, job opportunities, human security, demographic trends, and social networks (UN, 2013; 2015). Globally, there are nearly 272 million migrants of whom 47.9% are females (UNDESA, 2019). The highest share of female migrants is in Northern America (51.8%) and Europe (51.4%), and the lowest is in sub-Saharan Africa (47.5%), and Northern Africa and Western Asia (35.5%). Sub-Saharan Africa, Northern Africa and Western Asia are regions with the fastest growing migrant populations (ILO, 2018). In sub-Saharan Africa, including Ghana, the informal sector is a key source of livelihood and income generation for migrant workers, especially in the urban areas (World Bank, 2011), a situation partly attributed to the failure of formal structures to create formal job opportunities (Anyidoho and Steel, 2016). The sector is fraught with many challenges, including the absence of regulations, thereby exposing vulnerable actors in the sector to exploitation, physical and sexual abuse, accidents, low financial remuneration and other health risks (Osei-Boateng and Ampratwum, 2011; Dogbe and Annan, 2015). Drawing on the principles of grounded theory in the context of international and national legal frameworks, this study documents the circumstances, motivations, lived experiences and future aspirations of female migrants engaged in informal sector businesses in the Cape Coast Metropolis of the Central Region of Ghana. It contributes to current debates on migration, health and sustainable livelihoods.

Adanu (2004) estimated that over 80% of employment is informal with 88% of street traders being women (Budlender, 2011). According to the Ghanaian 2010 Population Census (Government of Ghana, 2012), 42.5% of the total population in the Central Region are migrants. It has also been noted that more than seven out of ten people who engage in informal sector businesses in the Cape Coast Metropolis, are migrants (Tanle, 2018). The high number of migrants in the Metropolis is attributed to its unique historical, social and economic characteristics which attract migrants from within and outside the region. In particular, commerce, trade and the hospitality industries are major sources of employment to both migrants and non-migrants in the Metropolis. It is estimated that about 32.5% of people who are employed in the Metropolis are engaged as service and sales workers (Government of Ghana, 2014). Some female migrants are engaged as domestic servants, auxiliary workers of pubs (drinking bars), and local restaurants also known locally as 'chop bars'. Considering the increasing number of female migrants involved in the sector, it is imperative that measures are taken to mitigate against the associated vulnerabilities, socio-economic and health risks. This could contribute towards the attainment of the Sustainable Development Goals (SDGs) in Ghana, especially Target 8.8 of Goal 8. Goal 8 seeks to "promote inclusive and sustainable economic growth, full and productive employment and decent work for all" whilst Target 8.8 seeks to "protect labour rights and promote safe and secure working environments for all including female migrant workers, and those engaged in high risk jobs" (WHO, 2016). It is in this intriguing context that we pose a number of questions: (a) What attracts female migrants into

the informal sector businesses in the Cape Coast Metropolis? (b) What has been the lived experiences of female migrants with respect to remuneration, basic human rights and health risks? (c) How do female migrants navigate their apparent poor and vulnerable portfolios into achieving their set aspirations? This study illuminates an understanding of these important research questions.

CONCEPTUAL, THEORETICAL AND LEGAL FRAMEWORK

Migration has been defined as a spatial movement that involves temporary or permanent change of one's usual place of residence from one defined geographical area to the other at any given time (Baubock, 2013; Tanle, 2018; Tsapenko, 2018). This study focuses on autonomous internal migrant women mostly from nearby districts of the Central Region who are engaged in some informal sector businesses in the Cape Coast Metropolis. The study is guided by the neoclassical micro-economic theory developed by Todaro (1969) and Borjas (1989); and the migration networks theory proposed by Massey et al. (1993).

The neoclassical micro-economic theory explains how individuals make decisions in migration. The individual, being rational, is expected to make a comparative analysis of the cost and benefits associated with pre-migration arrangements. The hallmark of the theory is the existence of differences in economic opportunities between places which tend to motivate people to migrate (De Haas, 2010; Tanle, 2010). In Ghana, studies have shown that young adults of both sexes often migrate from rural agricultural areas with limited socio-economic opportunities to the towns and cities, for all kinds of employment (Van der Geest, 2010; Kwankye et al., 2007; Abdul-Korah, 2011; Awumbila, 2015). Although the theory provides information on the structural differences between places of origin (rural areas) and destination (urban centers) which could induce female migration from the surrounding communities or districts within the Central Region to the Cape Coast Metropolis, it is not certain that migrants actually do a cost-benefit analysis before migrating (McDowell and De Haan, 1997; De Haas, 2010; Tanle, 2010).

The migration networks theory stipulates that migration is a set of interpersonal links or connections in which migrants interact with their families, friends or compatriots at the places of origin through the exchange of information and provision of diverse support mechanisms. These interactions facilitate the migration process of potential migrants as it reduces costs and inherent risks associated with migration (Taylor, 1999; Tanle, 2010; 2018). In sub-Saharan Africa, through migration networks, some migrants (including females) from rural areas have been able to join their counterparts already in the informal sector businesses in the towns and cities (Elkan et al., 1982; Synnove, 1999; Van der Geest, 2010; Tanle and Awusabo-Asare, 2007; Adepoju, 2010; Abdul-Korah, 2011; Awumbila et al., 2017). Through migration networks, female migrants from neighboring communities and districts within the Central Region could be assisted in various ways by their friends or compatriots to migrate to the Cape Coast Metropolis to engage in informal sector businesses. It

is, however, instructive to note that migration networks cannot continue unabated due to socio-economic, political or some structural changes which could make a hitherto popular migrants' destination area no longer attractive to migrants (Tanle, 2010; Arongo, 2018).

There is no consensus on the definition of the informal sector or economy but this paper adopts the definition by Khotkina (2007), as any legal income-generating activity resulting in the production of goods and services by workers who are outside the organized workforce which may or may not include any violation of legal laws (Tanle, 2018). In most developing countries, there are no specific legal regulations guiding the informal sector (Adei and Kunfaa, 2007; Burton, 2010; Monney et al., 2014). In Ghana, it has been noted that the sector is characterized by poor environmental health and safety conditions, lack of protection by institutions mandated to ensure occupational health and safety at the workplace, and no recognition by the labor laws regarding the peculiar conditions of informal sector work (Burton, 2010; Osei-boateng and Ampratwum, 2011). Based on these factors, this study draws on regulations of the International Labour Organization (ILO), the United Nations Convention, and the 2003 Ghana Labour Act (Government of Ghana, 2003), to reflect on the work and living circumstances of female migrant workers in the Cape Coast Metropolis. These instruments are anchored on principles codified in the Universal Declaration of Human Rights. These include the ILO Migration for Employment Convention, 1949 (No. 97), the ILO Migrant Workers (Supplementary Provisions) Convention, 1975 (No. 143), and the 1990 UN International Convention on the Protection of the Rights of all Migrant Workers and Members of their Families. For instance, ILO Convention 97 requires non-discrimination between nationals and migrants in job recruitments, contract and working conditions, access to justice, tax and social security regulations (ILO, 2015).

In Ghana, studies on female migrants engaged in various activities in the informal sector have been widely documented (Tanle and Awusabo-Asare, 2007; Awumbila and Ardayfio-Schandorf, 2008; Awumbila, 2015; Awumbila et al., 2017a; Awumbila et al., 2017b). Some of these studies have noted the autonomous migration of young women and girls from rural agricultural communities in the north to urban centers in the south, where they work as head load porters (popularly known as kaya yei in Ghana), attendants in local restaurants, domestic workers or petty traders with no regulations or any social protection (Tanle and Awusabo-Asare, 2007; Awumbila and Ardayfio-Schandorf, 2008; Awumbila, 2015). Another study by Awumbila et al. (2017b) reported the mediating role of brokers in facilitating the recruitment, negotiation for better terms and conditions of employment of rural female migrants from poor rural agricultural communities into domestic work in Accra. Other studies (Awumbila and Ardayfio-Schandorf, 2008; Abdul-Korah, 2011; Briones, 2013; Awumbila et al., 2014; Awumbila et al., 2017a) have found that both male and female migrants are mostly engaged in the informal sector in low-paid, insecure occupations, have little or no control over their employment conditions, work longer hours

in a day, but the females compared to their male counterparts are more vulnerable and often exploited by their employers.

This paper focuses on Sustainable Development Goal (SDG) 8, Target 8.8. Goal 8 seeks to "promote inclusive and sustainable economic growth, full and productive employment and decent work for all", whilst Target 8.8 seeks to "protect labour rights and promote safe and secure working environments for all including female migrant workers, and those engaged in high risk jobs" (WHO, 2016). In 2015, the United Nations (UN) proposed the concept of Sustainable Development Goals, central to its development agenda to guide the global community in its development programs. The SDGs comprised 17 Goals and 169 Targets, and member countries are expected to adopt/adapt these Goals and Targets and use them as benchmarks to assess their own levels of development, by 2030. In this regard, Target 8.8 serves as a framework for addressing the lived experiences of female migrants in the informal sector businesses in the Cape Coast Metropolis and others in similar situations across the country. There is therefore the need for research on these female migrants, to better inform policies and programs meant to address their plight, as proposed in SDG 8 and Target 8.8. The perspectives presented in this section provide the context for discussing the experiences of female migrants engaged in informal sector businesses in the Cape Coast Metropolis.

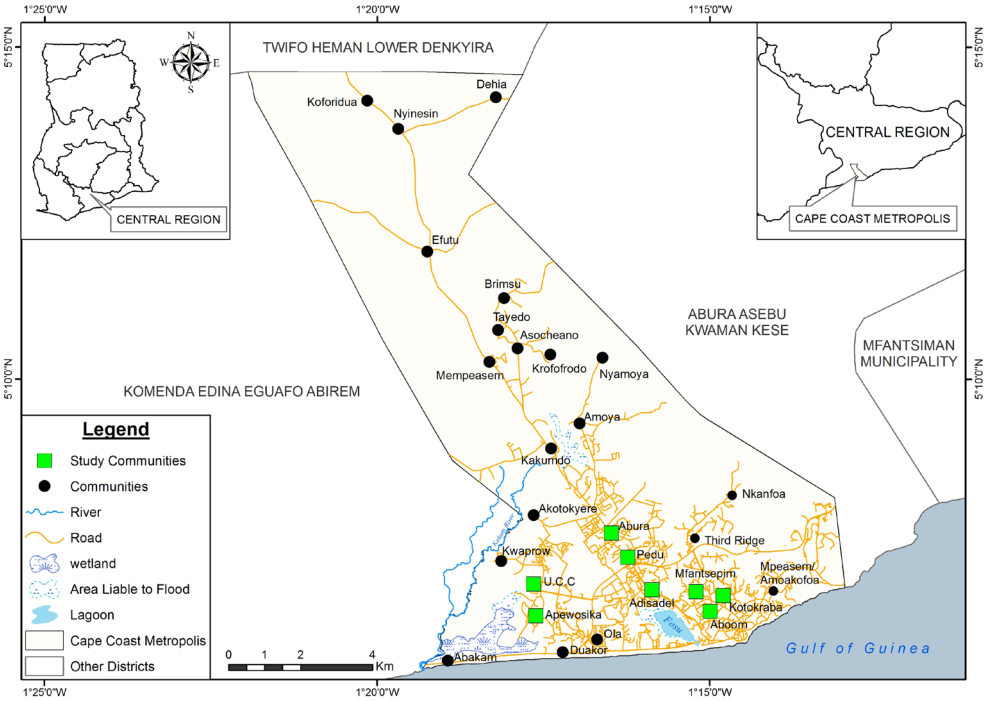
STUDY AREA, DESIGN AND METHODOLOGY

The Cape Coast Metropolis is bounded on the south by the Gulf of Guinea, on the west by the Komenda-Edina-Eguafo-Abrem Municipality, on the east by the Abura-Asebu Kwamankese District and on the north by the Twifu Hemang-Lower Denkyira District (Figure 1). The Metropolis is the smallest in the country and covers an area of 122 square kilometers. The capital, Cape Coast, is also the capital of the Central Region, and the first national capital of the former Gold Coast, now Ghana.

The Cape Coast Metropolis has a population of 169,894, comprising 48.7% males and 51.3% females (Government of Ghana, 2012). The Metropolis is 77.0% urbanized and has a 90.0% literacy rate, which is higher than the national average of 74.1% (Government of Ghana, 2012). The Metropolis is endowed with historical, traditional and cultural resources which serve as a tourist attraction in Ghana.

The Metropolis has a large daily market and some satellite markets, a wide range of banking, hospitality, and health facilities. The large population, brisk commercial activities and tourist attractions attract migrants to the Metropolis to engage in all kinds of informal sector businesses. In Ghana, gender roles are prescribed for males and females and this is extended to informal sector businesses (Tanle, 2018; Government of Ghana, 2014; Porter et al., 2011).

Figure 1: Map of the Cape Coast Metropolis showing the study sites



Source: Geographic Information System (GIS) and Cartographic Unit of the Department of Geography and Regional Planning, University of Cape Coast (UCC), Cape Coast.

The study is a cross-sectional qualitative assessment of migrant female hawkers and those who work as sales assistants in provision shops or serve in drinking bars and local restaurants in the Cape Coast Metropolis. Given the nature of these enterprises, we adopted a flexible, convenient and more engaging approach to data collection. We used a semi-structured interview guide to conduct in-depth interviews (IDIs) with the respondents, which covered the nature, terms and conditions of their work, physical and health risks and future aspirations.

To ensure wide dispersion, the interviews were conducted in the daily and satellite markets and suburbs of the Metropolis. The interviews with hawkers and sales assistants in provisions shops were conducted at the Abura, Kotokoraba, Kingsway and Tantri Markets while female migrants serving in bars and local restaurants were contacted at Pedu, Adisadel and Bakaano, all in the Cape Coast Metropolis.

Because of the nature of the activities of hawkers, we visited and positioned ourselves at different locations of the markets and also along the main streets. Female hawkers selling along the streets were then purposively targeted, conveniently

approached and invited to participate in the study. The objectives of the study, study procedures, potential risks and benefits were explained to the potential participants. Participation in the study was voluntary and participants had the right to accept or refuse participation in the study without suffering any denial of their fundamental human rights. To ensure anonymity, the real names or any information that can reveal the identity of the participants were not used in the study report or publication of its findings. In this paper, we used only pseudonyms in the excerpts from the transcripts. Individuals who consented to participate in the study were invited to suitable locations to ensure their privacy. This arrangement also ensured that the interviews were done devoid of interruptions. There were no payments for participation in the study. However, at the end of each interview, participants were given a token in appreciation of their participation.

Prior to data collection, we thoroughly reviewed the interview guide and carried out mock interviews to ensure its appropriateness and suitability. The interviews were conducted in the preferred local languages of the respondents (Fante/Twi), tape recorded, transcribed verbatim into English and edited for analysis. The tape recorders and transcripts were locked in a cabinet to which only the study investigators had access. Similarly, all transcripts were saved, passworded and accessible only to the study investigators. After the edited and final versions of transcripts were submitted to the investigators, all files including those in the recycle bin on the laptops of the interview moderators were deleted. Because of our interest in the vulnerabilities and coping strategies of the participants and the policy implications for them, of the 40 in-depth interviews conducted, this paper is limited to 34 of the interviews with participants who were employed by other people.

The QSR Nvivo qualitative software version 11, was used to process the data for thematic analysis. The software permits data to be coded in major and sub-themes and this helps in relating and contrasting within and between cases. This approach enabled us to build a holistic picture of the perceptions, lived experiences and future aspirations of the female migrants in the Metropolis. We paid attention to views that differed from the dominant themes and extracted texts from the various aligning and contrasting views of participants to build the findings.

RESULTS

Background characteristics of participants

A total of 34 female migrants working in four main informal settings (hawkers, sales attendants in provisions shops, waitresses in drinking bars and local restaurants) were interviewed. Eight of the study participants were hawkers, 20 of them worked as waitresses in local restaurants and drinking bars while six were sales assistants in provisions shops. The hawkers were involved in different trading activities such as the sale of second-hand clothing, sachet water, fruits and local beverages (bisap/sobolo). A few of them were involved in the sale of multiple items, depending on trends in

sales and the season of the year, especially with regards to the sale of seasonal perishable products such as fruits and vegetables. Those serving in drinking bars and 'chop bars'/restaurants were either waitresses or cooks, or both.

Most of the participants were in their twenties. Twenty-two of the participants had no children at the time of the study and the rest had between one and three children. The study participants migrated to the Metropolis mainly from the Eastern, Volta, Greater Accra, Ashanti, and northern regions and, surrounding districts in the Central Region of Ghana.

In terms of education, four of the participants said they dropped out of school but did not indicate the specific stage. Fifteen others dropped out at the primary school level. Twelve of them completed Junior High Secondary (JHS) while five dropped out of school at the Senior High School (SHS) level. Participants intimated that marital instability (divorce) of their parents, lack of parental support and poverty were the main reasons for dropping out of school. Six of the migrants dropped out of school because of unintended pregnancies.

Nature, duration and context of work

We gauged participants' views about the nature of their work. In the migrants' views, the nature of the work depends on the specific activity or role one is engaged in. For hawkers, this may concern the goods being sold, the terms and conditions agreed with the owner of the business, on the season of the year, and general sales trends.

Unlike the formal sector, hawkers and female migrants in the hospitality industry work for comparatively longer hours. Some of the migrants interviewed indicated that they start their day as early as possible first by doing household chores such as sweeping, washing of clothes and dishes, bathing and preparing children for school before they go hawking. These children may be their own children or the children of their employers. On good days, they make profits but on other days, they make losses, especially if dealing in perishable products such as tomatoes, bananas or bisap/sobolo (a local beverage). Commencement and duration of their daily work depend on the specific activity involved, as indicated in the excerpts below.

> Actually, I assist a woman who sells in the market from morning till 3pm and start hawking my own bananas from that time and close when my things get finished around 6pm. I work every day including Sundays (a 22-year-old banana seller).

> I normally start hawking at 9am and close at 3pm. When I have [goods] left over, I store them in the fridge for the next day but when it goes bad, I throw it away. So, there are days I make a profit and days I run at a loss (a 20-year-old bisap/sobolo seller).

Migrants working in restaurants and drinking bars typically start their working day as early as about 4am and close at about 10pm. Similarly, the daily routine of wait-

resses or cooks includes, cleaning of cooking utensils, sweeping and setting up seats for customers. During weekends or festive periods and special occasions, such as weddings, funerals and festivals, female migrants who work in drinking bars, could close from work as late as 12 midnight or even later. In some instances, the waitresses are permitted to close only if there are no more customers to be served. Waitresses and cooks work a minimum of six days a week and in some cases, they are given only a few hours of rest on Sundays. However, even on such days, the migrants exceed the legally acceptable maximum working hours of 8 hours a day for five working days a week, as enshrined in Ghana's Labour Law (Government of Ghana, 2003). Yet, for some of the migrants, especially those working in bars and restaurants, routine tasks unattended to during their rest, such as washing of bowls and cooking utensils and loading of the fridge with drinks, await them the next day as explained in the following narrative:

> I work the whole week, from Monday to Saturday. I start work at 4am and close at 10pm but on Sunday I come here at 6am and close at 4 pm. When I get here in the morning, I first clean up the place, fetch water in all the containers, and then wash the napkins and other cloths and also the utensils that were not washed the previous day. In the evening around 9:30 pm, I sweep the kitchen and wash utensils (bowls and plates) (a 22-year-old waitress at a local restaurant).

Most of the hawkers interviewed said they operate mainly in the vicinity of the Abura market. Occasionally however, they move to other communities, including public institutions, to promote their wares. In these circumstances, hawkers may face resistance or backlash from members of those new territories that they try to explore. Resistance by community members may be a strategy to avoid competition and to reinforce their territorial dominance. According to one respondent:

> I hawk around and go to UCC campus at times but now they (the UCC security and store owners who have monopolized the satellite markets as their territory) don't even allow us there (a 28-year-old second-hand clothes seller).

Motivations and aspirations for engaging in informal sector business activities

Generally, certain factors and conditions serve to attract people into specific industries or occupations. These may include availability of job opportunities, work environment, including location and security of the job, remuneration, welfare policies such as paid annual and sick leave, health insurance and social security policies. The presence or absence of these factors may serve to attract or discourage people from desiring employment in those sectors. In this study, we explored female migrants' motivations, aspirations and circumstances that informed their migration to the Metropolis and engagement in the various informal business activities.

Participants intimated that poverty and the lack of better job opportunities and family-related factors compelled them to migrate, in search of livelihood opportunities. Some participants indicated that they had no one to cater for them at

home, hence their consideration of their current jobs as a chance to earn a living. Other participants who had children said the inability of their male partners to take care of the family pushed them into such activities. However, the narratives of some of the participants show that regardless of their circumstances, they aspire to become independent entrepreneurs, owners of their own businesses such as dressmaking and hairdressing, as illustrated below:

> Oh, I will not be doing this work forever. If I get another work which is less risky and the pay is better, I will stop this one and go there. I want to open my own shop and do hairdressing. Before I came to my auntie, I learnt some hairdressing in my hometown. So, I will learn more and open my own shop (a 32-year-old female in a local restaurant).

> I came here because I was at home and had no job. I would quit if I get a better job but for now, I have to do it to take care of the kids. I have plans of learning dressmaking. After I completed JHS, I could not continue because there was no 'home at home' (life was difficult) so I had to start working for my upkeep (a 24-year-old second-hand clothes dealer).

With regards to decision-making, most of the migrants indicated that it was their personal decision to migrate, and to engage in their current jobs. This is consistent with the findings of Tanle and Awusabo-Asare (2007), in a study on the kaya-yei business – female porters carrying loads on the head, for a fee – that the decision to migrate is often made by the individual migrant or his/her household members. They explained that the lack of or little education they attained did not give them a competitive edge for formal jobs. Some participants were of the view that if one is not 'well connected' (having relations or access to people in higher positions who can influence a decision in one's favor), it is difficult to secure employment in the formal sector. In their circumstances, they felt engaging in their present jobs was better than being unemployed. Others however, mentioned that it was through their friends, relatives and other personal networks that they became aware of and were encouraged to get involved in their present business activities. The following excerpts illuminate the circumstances that motivated the decisions to engage in these activities:

> I was brought here by a woman from my hometown to come and assist her. The woman normally brings the drinks for me to sell (a 19-year-old female mineral water seller).

> I wanted to come but I didn't have the lorry fare, so a family friend agreed to pay for me to come to Cape Coast. So, I have to work to pay the transport cost and other expenses. (a 15-year-old female waitress in a local restaurant).

Earnings and work environment

Remuneration for work done is an important motivation for hard work and job satisfaction. On the whole, workers who are well paid are usually motivated to work

harder to achieve set targets. Poorly paid workers are prone to low output and productivity. In this study, we explored participants' views about their earnings. The monthly earnings of participants ranged from Gh¢50.00 to Gh¢200.00 (about $11 to $45). Some participants intimated that they invest their earnings as savings in the form of susu (an informal savings arrangement between a customer and the operator), as explained by this respondent:

> I normally do susu savings daily and get about Gh¢100.00 a month when the market is good but on bad months, I make about Gh¢70.00 (a 20-year-old bisap/sobolo seller).

Participants who indicated that they earn daily wages, reported that their daily wage ranges from Gh¢5.00 to Gh¢30.00. Most of those who receive daily wages earn below the daily minimum wage of Gh¢10.65 in 2018 (Ofori-Atta, 2017). According to the Labour Act 651 (Government of Ghana, 2003), every worker in Ghana is entitled to be paid his or her remuneration for public holidays and for overtime work. Overtime work refers to any extra work done beyond the hours of work, fixed by the rules of that work. Exceptions are in circumstances including, accidents threatening human lives or the very existence of the undertaking. In addition, every worker is entitled to no less than fifteen working days' leave with full pay in any calendar year of continuous service. Given their low earnings, one of the women who deals in the sale of water has devised her own savings whereby on a daily basis, she drops a specific amount of money into a personal savings box. While this strategy seems innovative and appealing for the informal sector, it is prone to risk of theft, given that most of them live in shared and unsecured facilities. Two participants shared their experience:

> I normally save Gh¢5.00 a day in my money box (a 17-year-old sachet water seller).

> I make Gh¢30.00 when the sale is good but Gh¢20.00 daily when things are not so good (a 32-year-old tomatoes seller).

Working environment, challenges, personal experiences and perceptions of risk

Participants were encouraged to talk about their work environment, what they perceive as challenges or risks and to share their lived or perceived risk experiences encountered in the course of their work. We probed for details where such personal, sensitive incidents were admitted. Those who serve in bars and restaurants admitted and bemoaned the hazardous nature of their work environment and encounters with abusive clients, co-workers and even employers. They indicated that the poor and filthy surroundings of their workplaces exposed them to mosquito bites, injuries from broken bottles, kitchen knives, fish and tomato cans, and burns from naked fires and exposure to thick smoke in the kitchens. They also complained of stress at work which causes bodily pains and fatigue. In some instances, when they get injured, the cost of their treatment may be deducted from their meagre monthly earnings. These reported experiences are vividly captured in the following excerpts:

> I was sweeping the bar one day and had a big cut from a broken bottle. My madam told me to continue to work even though I was in much pain. I had no choice, so I had to work with the pains like that. She bought some medicine and dressed the wound but later deducted the cost of the medicine from my pay (a 24-year-old female in local food and drinks restaurant).

> Due to the stressful nature of the work, I feel pains all over my body every day after work. Because of my duties here, I usually get cuts from knives and cans when opening canned fish and tomatoes. Also, I usually get fire burns. The heat from the cooking also makes my eyes to hurt sometimes (a 27-year-old female in a local restaurant).

> Sometimes people smoke around here, which affects us but you can't do anything about it. If you complain, some of them become annoyed and talk nonsense to you (a 17-year-old female working in a drinking bar).

Some participants also complained of frequent verbal abuse and insults from clients, co-workers and their employers, especially when they made mistakes. In some instances, they were sexually harassed by clients, as narrated by one respondent:

> The work is stressful. There are mosquitoes during the night and sometimes some customers talk to us anyhow and even sometimes our madam too, they don't respect us. Some customers even harass us and try to touch our private parts (a 22-year-old migrant working in a bar).

Some hawkers complained of having to carry heavy loads of wares and walking several hours to sell, which make them tired and yet, some clients would insist on buying on credit. The women's accounts of carrying heavy loads and walking long distances for several hours are consistent with Tanle and Awusabo's (2007) findings, based on a study on the kaya yei phenomenon in the Kumasi and Accra Metropolis areas in Ghana. Chasing after clients to redeem their debts is challenging, and hawkers occasionally get verbally abused, and may suffer physical injury in trying to retrieve their money. Traders of perishable goods, such as tomatoes, bemoaned how the sector gets crowded when the crop is in season, resulting in losses owing to lack of storage facilities. The hawkers' narratives below shed more light on the lived and perceived risks suffered in the hawking industry:

> The work is tiring and most people buy on credit and ask you to come for the money later, but some even end up denying owing you and quarrel with you (a 19-year-old sachet water seller).

> The challenge is that when tomatoes are in season, most people hawk in it, so the competition is high. There are times when I am not able to sell all, so by the next morning it rots. When this happens, my madam will make a loss and blame me for it. Because of that she will not pay me or give me something less than my normal pay (a 27-year-old tomatoes seller).

Some respondents, especially hawkers and sales assistants, said they had not experienced any serious sensitive incidents. They were generally content with their working environments and described them as "not bad", except when it rains, and the weather becomes unfavorable. One participant said she was content with her job and also had a good relationship with her employer, while another complained of her clients being overly demanding,

> I will like to keep doing this work because I don't want to spoil the relationship I have with my madam. But I will leave this job if my husband wants us to relocate to another place. I will go and start my own 'chop bar' (a 27-year-old female in a local restaurant).

> There are days I come, and no one buys my goods. Some customers too trouble us with their specifications. On rainy days, the market is bad because of the weather (a 22-year-old second-hand clothes seller).

Living and sleeping arrangements

The living and sleeping arrangements expose the migrants to some amount of risk including, weather vagaries, theft, physical abuse and even rape. As such, we explored the views of the participants about their perceived safety. Generally, the living environment of the participants is deplorable. Most of the participants live in rented, single rooms with or without their children or share the room with other colleagues. Some of them sleep in rooms with poor ventilation, which they attributed to their being exposed to frequent infections, for instance, skin rashes. Others intimated that they live in wooden sheds whilst others sleep in the very stores where they work. A few of the migrants are able to afford mattresses to sleep on. Most of them sleep on floor mats, a situation one participant described as being very uncomfortable. A 14-year-old young woman lamented her poor living conditions, which exposed her to illnesses:

> The room is not good and there are always a lot of mosquitoes which bite us and we always become sick of malaria (a 14-year-old migrant in a local restaurant).

> My children and I sleep in the same room. I am having issues with my husband, so, I am alone with the kids in a single room and sleep on a mattress on the floor, which is very uncomfortable (a 22-year-old sachet water seller).

> I am sharing the same room with other hawkers. They are all grownups and the youngest among us is 14 years old. Five of us share a single room and there is too much heat in the room, which always makes us get skin rashes (a 22-year-old oyster seller).

DISCUSSION

This study assessed the circumstances that induce female migrants to engage in selected informal livelihood activities, their lived experiences, risk exposures and vulnerabilities in the Cape Coast Metropolis of Ghana. We found that the motivations for female migration and dynamics involved in informal sector businesses in the Metropolis are multiple and complex.

Generally, the study participants were young, had little or no formal education, and migrated mainly from other regions and surrounding districts of the Central Region. Our findings are consistent with those of Owusu and Abrokwah (2014) who found that the majority of their study participants (72.0%) were between the ages of 18-39 years. Our results are not surprising because the nature of their livelihood activities requires considerable strength and energy. Iyenda (2005) observed for instance, that street hawkers require resilience and toughness to persist in such a conflict-ridden activity and that the physical energy required means that hawkers in their active adult ages are capable of engaging in successful hawking (Owusu and Abrokwah, 2014).

Given that most of the study participants had little or no formal education, their chances of securing formal employment were very minimal. This is consistent with Owusu and Abrokwah's (2014) study among street hawkers in Accra which revealed that the sector is dominated by people with no or low educational status and who lack appropriate skills required for formal jobs. A World Bank Report on six African countries (Kenya, Côte d'Ivoire, Ghana, Zimbabwe, Uganda, and South Africa) indicated that women dominate street vending because they lack formal education and relevant skills required for formal employment and other economic opportunities (Mitullah, 2003). In addition, the role of attendants in local restaurants and drinking bars is apparently the preserve of women. This may be attributed to the pervasive gendered structure of the Ghanaian society (Arnot et al., 2012), which prescribes serving customers and cooking as women's work.

Our research results reflect the general features of hawking, which depends on the type of goods, ownership of the business, the season of the year and general sales trends. Hawkers may be classified into two categories: those who own their businesses and those who are employed by others. Hawkers work for comparatively longer hours if the businesses are owned by someone else; and they also do additional unpaid household chores, such as sweeping, washing of clothes and dishes, bathing and preparing children for school. This category of hawkers is more vulnerable to exploitation by their employers. In contrast, hawkers who own their businesses are less stressed but they bear additional costs of accommodation and rental space for their wares. Both categories of hawkers, however, regard hawking as a temporary business activity to raise capital needed to secure more stable or lucrative jobs, as observed in earlier studies (Tanle, 2018; Elkan et al., 1982).

Geographical proximity appears to explain why most of the study participants were migrants from nearby districts of the Central Region. Also, within the context

of the neoclassical micro-economic theory, the female migrants might have been attracted to the Cape Coast Metropolis because of the varied economic opportunities and the possibilities of seeking jobs in the informal sector in particular. In this study, we found that poverty, the desire for better livelihoods and marital instability or irresponsibility on the part of their spouses were the dominant factors that informed females' decisions to migrate to the Cape Coast Metropolis to engage in their respective livelihood activities. Our findings are consistent with the observations of Greenwood and McDowell (1986) and Todaro (1989), as cited in ILO (2016). The accounts of participants in this study clearly show that the context of their migration and their engagement in the various livelihood activities were purely personal, voluntary as well as structural and driven by gendered inequalities and economic motivations as espoused by the neoclassical micro-economic theory of migration (Mitullah, 2003). In their own explanations, engaging in these livelihood activities was better than "idling" (being unemployed).

The specific processes involved in the migration of women in this study can be situated within the context of the migration networks theory. Some of the migrants explained that it was through their friends, relatives and other personal networks that they became aware of, were encouraged and supported to get involved in their chosen livelihood activities. According to Guilmoto and Sandron (2001), migration networks are associated with lower cost of travel and mitigates risk with regards to choice of destination and period of departure, sharing travel costs, social and professional integration in the destination community and developing links with the place of origin. Some of the female migrants in this study revealed that they could not afford the cost of transportation and their relatives consequently paid their fares with the understanding that the beneficiaries would reimburse them later when they settled and started making their own money. Others admitted that they lived in a shared room since the cost of accommodation was far beyond their individual reach. While benefiting from these potential social capital synergies, living in shared and overcrowded conditions expose migrants to risk of contagious diseases, such as skin and respiratory infections.

The livelihood activities in this study have been shown to be associated with physical, psychological and health risks (Tanle, 2018; Tanle and Awusabo-Asare, 2007; Asiedu and Agyei-Mensah, 2008; Awumbila and Ardayfio-Schandorf, 2008). For instance, hawking along major streets poses risk to both buyers and sellers. The accounts of participants in this study with respect to their perceptions of risk were at variance with their personal experiences. On the one hand, some participants claimed that there were no serious risks involved in their business. On the other hand, their personal experiences pointed to the fact that some of them, especially hawkers and waitresses of drinking bars and local restaurants experienced significant risks. For instance, some participants complained of suffering verbal abuse from both their employers and clients. Others sustained injuries through cuts from broken bottles and kitchen knives, sexual harassment, exposure to smoke and kitchen fires, fatigue,

losses in sales of perishable goods, such as tomatoes, owing to the lack of storage facilities. Indeed, a hawker who sold sachet water, shared a horrifying experience of how she collapsed on one occasion while working, due to ill health. Apparently, most of the study participants were more concerned about what they earned from their livelihood activities than their personal health. It appears that the fear of losing a job, clouds migrants' perceptions of risk and this undermines their well-being.

In Ghana, as in most developing countries, there are no formal laws and regulations governing the informal sector. In fact, hawking along the streets of Accra in Ghana infringes on the by-laws governing the use of city-space (Asiedu and Agyei-Mensah, 2008). Yet, attempts to evict hawkers at unauthorized locations, especially in the capital city of Accra, have yielded limited results (Owusu and Abrokwah, 2014). Owusu and Abrokwah (2014), in their study, concluded that hawkers (be they migrants or non-migrants) have consistently and will continue to resist evictions from the streets because their survival and that of an average of four dependants rest solely on daily incomes made from hawking. This study did not however, focus on issues regarding permissible space for hawking in the Cape Coast Metropolis. A key interest in this study was to explore the migrants' lived experiences including the nature and form of working relationships with their employers. We found that all 34 female migrants had an informal and verbal working agreement with their employers. This exposes them to some degree of vulnerability and exploitation. Since all the participants in this study are Ghanaians, the Constitution of Ghana and in particular, laws codified in the Ghana Labour Act (Government of Ghana, 2003), may be relied upon for the protection of actors in the informal sector including, female migrants who engage in hawking and services in the hospitality industry for a living. The Ghana Labour Act (2003) recognizes and upholds the right of all Ghanaians to employment and equal treatment in recruitment procedures, the right to safe working conditions, access to justice, tax and social security regulations, the right to formal contract procedures (non-verbal) and the right to join and participate in labor unions, among many others. A potential challenge concerns the fact that most informal sector workers are not members of recognized trade or labor unions, they have little or no education, are poor and vulnerable and therefore, not well positioned to assert their rights or may not even be aware of their rights. Based on these challenges, the plight of female migrants, including other vulnerable groups in the informal business sector, provides the context for addressing Sustainable Development Goal (SDG) 8, especially Target 8.8, which seeks to "protect labour rights and promote safe and secure working environments for all including female migrant workers, and those engaged in high risk jobs" (WHO, 2016). The import of the SDG 8 and Target 8.8 therefore provides a framework for addressing the lived experiences of females engaged in diverse informal sector businesses in the Cape Coast Metropolis of Ghana.

CONCLUSIONS AND POLICY IMPLICATIONS

In conclusion, the accounts of female migrants in these informal sector businesses in the Cape Coast Metropolis show that the sector is highly unstructured and unregulated. Female migrants are vulnerable and often exploited and abused by clients, as well as employers. Although the motives for migration are mainly economic, as espoused by the micro-economic theory of migration, their daily or monthly earnings are at the mercy of their employers, and their work, living and sleeping environments are unsafe. Considering that the findings of this study reflect what generally prevails in other parts of the country, Ghana is unlikely to achieve Target 8.8 of the SDG 8.

Given the growing importance of female migrants to the growth of the informal sector, and the fact that these migrants are often not members of recognized trade or labor unions, there is a critical need for the Government of Ghana to enforce the relevant policies and programs that protect the fundamental human rights, safety, health and well-being of migrants in these and similar informal livelihood activities.

We also recommend an integrated approach for addressing vulnerable female migrants' health concerns and social needs. This should include the enforcement of the Ghana Labour Act of 2003 (Act 651), operationalization of the legal advocacy for women in Africa, Ghana chapter (LAWA, Ghana) and collaboration among non-governmental organizations (NGOs), civil society groups, and religious bodies to address the structural, as well as personal challenges of migrants in these and similar informal economic activities. Migrants in this sector should be encouraged to form unions with leadership structures for easy reach and engagement. Since these migrants tend to prioritize their earnings over their personal health, the package of support services to them should include free voluntary health counselling, screening and treatments, contraceptives and legal aid where necessary.

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