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‘In Unity Lies Our Strength’: Exploring the Benefits and Entitlements in Nigerian Migrant Associations in Accra, Ghana

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'In Unity Lies Our Strength': Exploring the Benefits and Entitlements in Nigerian Migrant Associations in Accra, Ghana¹

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I. INTRODUCTION : SETTING THE CONTEXT

Migration is now one of the main forces shaping the world in the 21st century. Though south-north migration has been the dominant theme in migration research in Africa, evidence suggest that intra-regional and intra-African migration dominate in the general African migration literature (Antwi Bosiakoh, 2009b; Awumb ila, 2009). One development that often follows increased migration is the emergence and formation of migrant associations in the migration destination areas. However much of the research attention on migrant associations has focused on those existing in western countries such as in USA, Canada, the UK, Germany, the Netherland, among others, with paltry research information on those existing in Africa. The few that exist only explore their development impacts on the migration sending areas (Singh and Sausi 2010; Beauchemin and Schoumaker 2006; Akologo 2005; Honey and Okafor 1998), how they facilitated adjustment, integration and socio-cultural activities (Antwi Bosiakoh, 2009a; Twumasi-Ankrah, 1995) and the West African urbanization process

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(Little, 1957), as well as the structure (leadership and membership) of the associations (Antwi Bosiakoh, 2010a).

In this paper, I explore one social aspect of the formation of migrant associations, namely the benefits and entitlements due to members with focus on three Nigerian migrant associations in Accra, Ghana. The Nigerian Women's Association, the Nigerian Committee of Brothers Association and the Edo State association (also called the Edo Association) are the three associations under the spotlight of this paper. The data for the paper were generated from primary fieldwork conducted in 2007 and 2008 for a bigger project. The data collection involved multiple ethnographic methods of in-depth interviews, focus group discussions (FGDs) and informal discussions. Contacts were established with the associations, both executives and members, as well as officials of the Nigerian High commission in Accra. The paper begins with an introduction which seeks to set context to the discussion. It then attempts (re)tracing Nigerian presence in Ghana, and follows it up with recent developments in Nigerian migration to Ghana. In the discussion on Nigerian migrant associations in Accra, Ghana, the paper first provides brief profile of the associations and their activities and finally explores the benefits and entitlements due to members of the associations. The final section of the paper deals with summary and conclusion.

II. HISTORICIZING NIGERIAN PRESENCE IN GHANA

Nobody knows the exact point that Nigerians established presence in Ghana. However, Ghanaian migration literature indicates that, by the beginning of the 19th century, Nigerian presence had been established in Ghana. Their connection with Ghana however goes back to the period of the caravan trade (Anarfi et al. 2003). According to Brydon (1985:564), Nigerian traders had for many years before the beginning of the 20th century, been living and working in Ghana. They maintained their cultural identity by regular visits to Nigeria, exchange of information with their home communities, and by marrying members of their own ethnic groups. According to census statistics in Ghana for the years 1921, 1931 and 1960, Nigerians

constituted 44 percent, 23 percent and 24 percent respectively of African migrants resident in Ghana. In both 1921 and 1931, Nigerians constituted the largest single group of African migrants in Ghana (Statistical Yearbook 1962. cf Kay and Hymer 1972). By the second quarter of the 20th century, as much as 96 percent of immigrants from other British West African colonies resident in Ghana were Nigerians (Cardinall 1931. cf. Anarfi et al., 2003). Writing on the pattern of migration in West Africa, Adepaju(2005) observed that, until the 1960s, Ghana's relative affluence in the sub-region made her the 'gold coast' for thousands of migrants from countries within the sub-region particularly Nigeria, Togo and Burkina Faso. In the process, many Nigerians occupied positions of economic supremacy in trade and commerce in Ghana. As argued by Peil (1974), Nigerians were strongly involved in diamond digging and yam selling as well as butchering in Ghana. They controlled the market place (Gould, 1974) and dominated the indigenous sector of the diamond-mining enterprise, the waterfront stores at Winneba, and the Fadama motor-parts market of Accra (Steepleton 1979). Skinner (1963) also argued that, about 40 per cent of female traders in the Kumasi market were of Yoruba ethnic extraction from Nigeria.

Over time, the dominance of migrants in the economy of Ghana became a concern for Ghanaians, concerns which culminated into pressure for increased participation of Ghanaians in the national affairs and opportunities for citizens at the expense of non-citizens (Gould 1974: 356). When in the mid 1960s the Ghanaian economy was hit by mounting challenges (Peil 1974), migrants became first count scapegoats, and were accused of posing threat to the economic survival of Ghana (Adepaju 2005a; Brydon 1985; Adamako-Sarfoh 1974). For this reason, the Ghanaian government promulgated Aliens' Compliance Order in 1969 to expel over 100,000 aliens (Gould, 1974)². Though the Order affected some migrants from Ghana's immediate neighbours - Ivory Coast, Burkina Faso and Togolese nationals, the majority of its victims were traders of the Yoruba ethnic group from Nigeria (Hundsatz, 1972, Cf. Gould, 1974; Brydon, 1985).

Soon after Nigerians had been expelled from Ghana, the Nigerian economy improved, thanks to boom in that country's oil industry. As argued by Adepaju (2005: 31-32), Nigeria became West Africa's Eldorado and ... Ghana suddenly found thousands of her nationals trooping to Nigeria in search of the Golden Fleece. Statistics in the early 1980s put the average number of Ghanaians who migrated to Nigeria to 300 per day and in December 1980, an estimated number of

about 150,000 Ghanaians had registered with the Ghana High Commission in Lagos (Anarfi et al 2003:7). In 1983, Ghanaians constituted 81 percent of all ECOWAS nationals legally resident in Nigeria, and 90 percent of all resident permits issued, re-issued or replaced in Nigeria went to Ghanaians (Adepaju, 1988). In early 1983 and mid 1985, the Nigerian government revoked articles 4 and 27 of the ECOWAS Protocol on free movement of persons to expel several Ghanaians. According to Brydon (1985), the official estimate for expelled Ghanaians from Nigeria is somewhere in the range 900,000 to 1.2 million.

III. RECENT DEVELOPMENTS IN NIGERIAN MIGRATION TO GHANA

Since 1992 when Ghana entered into the fourth republican dispensation, there has been a growing desire by Ghanaians towards democratic governance. This has paid off, with the country enjoying relative peace compared with her neighbors. Two of Ghana's immediate neighbors - Togo and Ivory Coast - experienced turmoil during the time under review. Also within this period, a number of West African countries experienced political upheavals.³ In these unstable situations, Ghana played the role of a peace advocate. The country was a sanctuary of peace in the West African sub-region described variously as one of the 'most unstable' regions in the world. In addition, Ghana's economy is flourishing and is about the most stable in West Africa. The economic and political systems show stability.⁴ Various democratic structures are firmly established in the country. In the current republic jurisdiction, five democratic elections have been held, the last in 2008, which stretched the democratic elasticity of the country to its limit. The general aspiration of the populace is that of a country entrenched in democratic tradition.

Consequent to these developments, Ghana has experienced widespread immigration, mostly from the West African sub-region, and Nigeria in particular (Antwi Bosiakoh 2010a; 2009 b). The presence of Nigerians in Ghana in recent times is reflected in the heavy presence of Nigerian banks in the Ghanaian banking sector.⁵ There are a number of Nigerian businesses in Ghana engaged in the sale of computer hardware accessories, phone and phone accessories, and home video

³ Liberia, Nigeria, Sierra Leone and Cote d'Ivoire best exemplify this situation.

⁴ This observation is in comparison to Ghana's West African neighbours including Liberia, Cote D'Ivoire, Sierra Leone, Togo, Benin, and Nigeria among others.

⁵The following are but few of the present existing Nigerian banks in Ghana: United Bank for Africa (UBA), Energy Bank, Access Bank, Zenith Bank Ghana Limited, Standard Trust Bank, Bank PHB and the Guaranty Trust Bank (GTBank).

² The Order required all foreigners in Ghana to be in possession of a residence permit if they did not already have one or to obtain it within two weeks.

compact disks (CDs). Omatek Computers (Ghana) Limited and Omatek Ventures (Ghana) Limited are typical examples. There are other Nigerian businesses engaged in different aspects of the Ghanaian economy as food entrepreneurs (Chicken Republic, Mr Biggs etc), as media/movie entrepreneurs (Antwi Bosiakoh, 2010b) and as petroleum products retail companies. In 2008, Nigeria's mobile communication giant, Globacom secured license to operate as Ghana's sixth mobile communication operator (Antwi Bosiakoh, 2009b). These aside, Nigerian students form bulk guests at admission offices of most Ghanaian universities, visiting and calling daily to make inquiries on admission and transfer requirements. In the 2009/2010 academic year for instance, Nigerian students studying at the University of Ghana constituted 44% of the foreign students in the University (University of Ghana, 2010). Some anecdotal evidence in Ghana also indicate that, a number of Nigerians are arriving in the Western Region of Ghana, particularly Takoradi and its environs with the hope of finding jobs in the Ghanaian oil industry. This evidence has been particularly showcased by the Ghanaian media in the past three years or so. In addition, the Ghanaian media have reported some Nigerian migrant entrepreneurs in Ghana have also entered the small-scale gold mining, locally known as *galamsey*⁶ (see also Agyemang, 2010:5).

IV. NIGERIAN MIGRANT ASSOCIATIONS IN GHANA

a) *Brief profiles of the associations*

The presence of Nigerians in Ghana in recent times is consolidated by the associational structures they have formed to take care of their needs. This however, is not to suggest that this is the first time Nigerian migrants in Ghana have forged these associations. Migrant associations have indeed been part of the historiography of Nigerian presence in Ghana. Eades (1994) has reported that, in the early post independence period stretching all the way to the late 1960s, a number of Nigerian migrant associations (i.e. town parapo (sing.), religious organizations, the Yoruba Community Committee (Hu Pejo) and the Nigerian Community Committee) were formed in Northern Ghana. In contemporary times, the adjustment / integration/development impacts (Antwi Bosiakoh 2009a) and the leadership/membership structures (Antwi Bosiakoh 2010a) of the three associations discussed in this paper have also been explored.

The associations have certain defining features, including qualifying criteria for membership, periodic meetings, often at a regular meeting place and

established or rather specific purpose. While the associations share some common characteristics, they also differ in some respects as shown in Table 1. They are shared-interest groups and therefore stand in contrast to associations created by fiat or force which neither are guided by shared interests nor personal volition in the decision to join. They also defer from informal, ephemeral, less structured groups such as cliques and gangs (Antwi Bosiakoh, 2010a).

For members of the Nigerian migrant associations, the underlining theme for the associations is to exploit the benefits that unity in the form of association brings; unity and benefits that individual migrants, no matter how hard they try, would be constrained to access. All the associations are premised on the fact that, unity is a great virtue, and it offers extraordinary strength in the pursuance of their migratory goals. For this reason, the associations are conceived in terms of a social capital, i. e. the 'features of social organization, such as trust, norms, and networks that helps improve the efficiency of society by facilitating coordinated actions' (Castles and Davidson, 2000:217) or *migrant network* which, according to Arango (2004:28), can be 'seen as a form of social capital, insofar as they are social relations that permit access to resources, both tangible and intangible. In exploring the benefits and entitlements of the associations, the arguments are grounded in the social capital or better still the migrant network framework though mindful that, this framework is more oriented in migration psychology (migration decision-making process) and economics of migration.

⁶ See for example <http://ghanaian-chronicle.com/ue-communities-suffer-from-galamsev-activities-as-farmlands-m-are-being-indiscrimin-a-telv-destroyed/>; <http://ghanadistricts.com/news/?read=43059>; a.

Table 1 : Profiles of the association.

Profiles of Associations	Edo State Association (also Edo Association) - ESA	Nigerian Committee of Brothers Association - NCBA	Nigerian Women's Association - NWA
Year of Establishment	2006	2004	2001
Location	Abeka Lapaz	Madina	Accra
Meeting Place	Hse. No. 31, 1 st Race Course Link, Lapaz	Rotational	Nigeria House, Accra, close to Ghana Immigration Service headquarters
Frequency of meetings	Once a month	Every fortnight	Once a month
Sex	Males & Females	All-Male	All-Female
Type of association	An ethnic association	An all-male association with a semblance of brotherhood or charity association	An all-female national association
Status	Registered	Registered	Registered
Objective/main purpose of association	To bring together Edo Nigerians in Accra	- To bring together, all Nigerian brothers in Ghana and monitor each brother's activity to create a good image of Nigeria in Ghana -To help one another	-To unite all Nigerian women in Accra -To help know each other -To contribute to development in Ghana
Membership size	75	About 200	About 100
Organizational structure	Chairman, Secretary, Financial Secretary, and Treasurer	Chairman, Vice Chairman, Secretary, Public Relations Officer, Financial Secretary, Assistant Financial Secretary, Treasurer, Assistant Treasurer, Auditor and Disciplinary Committee	Patroness (<i>wife of the High Commissioner</i>), President, 1 st Vice President, 2 nd Vice President, Secretary, Vice Secretary, Financial secretary, Treasurer, Protocol Officer and Programmes Officer
Qualifying criteria for membership	One has to come from the Edo State in Nigeria and resident in Accra, Ghana	Membership into NCBA is based on sex (males) and nationality (Nigerian). Ethnicity does not play a part in considerations for membership.	All Nigerian women in Accra
Qualifying criteria for leadership	Good character and resourcefulness	A member who has the interest of association at heart, regular at meetings, and has discharged all his financial obligations to the association	A member who is active/vibrant in the association, regular at meetings, and shows commitment to the association
How leadership is selected	Elections	Election	Nomination/election

Source : Fieldwork, 2007-2008.

The associations are involved in a number of activities, mostly philanthropic/charity activities in Ghana. The Edo association and the Nigerian Committee of Brothers association for example have made donations at different times to orphanages and other less privileged children in Accra. Also the Nigerian Committee of Brothers association organizes End of year Parties for children. The activities of Nigerian Women's association are also in charity and philanthropy. They have renovated different sections of the Ridge and Korle-Bu Hospitals, donated to the Heart Foundation, Osu Children's Home, women prisoners in Nsawam Prison and Dzorwolo Special School etc.). While the Nigerian Committee of Brothers association hopes to establish a transportation business in Ghana, the Edo association has plans to establish a football club in Ghana and also offer more help to the blind and beggars on the streets of Accra.

b) *Benefits and entitlements in the associations*

Earlier studies on migrant associations have indicated that, the associations fulfill a variety of needs (economic, social, cultural and political) common to the members (see Jenkins, 1988). In a study of Ghanaian immigrant associations in Toronto Canada, Owusu (2000) found that, the associations benefit members in several ways including assisting them to find jobs and housing, helping them fight discriminations and also providing financial assistance to members in need. In addition, the associations help resolve all kinds of disputes involving their members and also help fulfill the cultural needs of the members (see Owusu, 2000: 1165-1166). As in the associations in Owusu's study, the three Nigerian associations in Accra also provide benefits and entitlements to their members. These benefits range from health / medical benefit, to benefits in times of bereavement, from accommodation to socio-cultural benefits, and from benefits specific to new migrants to benefits specific to leadership. While some of these benefits are financial, and material which are more obvious, there are some others that are less obvious. However, in whatever form the benefits take, members of the associations viewed their memberships to be beneficial. At theoretical level, these benefits and entitlements constitute resources which the migrants utilize in their efforts to find tune with their stay in Accra. As resources, these benefits represent social capital in the lives of the migrants and enhance their participation in Ghana's social, cultural and economic spaces. In the discussions that follow from here, I present the benefits and entitlements due to members of the associations.

i. *Health / Medical benefits*

All the three associations help their members in their difficult times. In times of sickness, the associations offer support, financially, materially and in other forms. From one of the focus group discussions (FGDs), one discussant mentioned the benefit he had obtained from

his association when the wife was hospitalized as follows :

'I benefited from the loan facility that this association offers. When my wife was admitted at the Korle-Bu Hospital, I could not mobilize the needed resources. In the process, I turned to the association and help came so quickly. It took me several months to repay. I think the terms were so generous that, no financial institution would agree to offer'.

In addition, a number of association members narrated how they had benefited from their associations to care for themselves, and for other members of their families. In the Nigerian Women's Association, the president pointed out the benefits for hospitalized members as follows:

'Immediately the person informs the association, we pay her a visit. In the process, we pray with her and present her a hamper of fruits and other provisions as well as money. We also take care of the hospital bill if the person is unable to foot it. For people who appear to be able to take care of the hospital cost, we only help by presenting a token as a sign of care'.

These observations reflect broadly the way and manner the associations serve as resource to Nigerian migrants in Accra, Ghana in health/medical terms. Indeed, there are other benefits that members obtain from their associations. It emerged from the study that, members who have benefited from their associations expressed satisfaction with what their associations were doing.

ii. *Benefits in times of bereavement*

When a member is bereaved, the associations come handy as a major resource/ support for the bereaved member in financial, emotional and material terms. In financial terms, a fixed amount of money is donated to the member (this was found in all the associations). In addition to the fixed amount from association, individual members also make their own charitable and or voluntary donations to the bereaved member during the funeral ceremony. As members of association, the guiding principle has been that bereaved members are supported to bear the cost of the funeral and of transporting the corpse back to Nigeria for internment and funeral. This, all the three associations adhere to and for one grateful member of the Nigerian Women's Association, this is what the association did when she lost the husband:

'The association members mourned with me and made individual donations to me even before the funeral rite was observed. They also prayed with me and encouraged me to be strong. The association assigned one member to stay with me in the day time and another member in the evening to cheer me up. The association actually showed me sisterly love and demonstrated beyond words that the

association is a family away from home. The association also helped in sending the corpse back to Nigeria. They [referring to the association members] also facilitated the funeral arrangements in several ways. During the funeral rite, a number of association friends were present in addition to all the leaders. Both individual and group donations were made to me. I felt I had a bigger family - a family I had made outside my home and my country'.

When an association member dies, all the financial benefits go to the family of the deceased. In such instances, the associations offer monetary donations to the immediate family (wife or husband and children) of the deceased. In all the three associations, individual members also donate to the family of the deceased member after the group or association donation to assist in transporting the corpse⁷ and in organizing the funeral. The amount of money in this kind of donation often explains how close a member was with the deceased member.

Aside monetary benefits, bereaved members are also supported emotionally and materially. The associations believe death is unavoidable and sometimes unpredictable. When it occurs then, the bereaved member needs to be provided with the optimum support and encouragement to help deal with the occurrence. As such, material donations are made (not only to assist in transporting the corpse, but also in organizing the funeral) and the bereaved member sympathized with, commiserated and comforted. Constant visits, advice, consolation, sharing of the grief, drinking and chatting together are some other ways that associations and their members show support to their bereaving members. Here, the associations become the immediate resource available to the bereaved member.

iii. Accommodation

The associations are aware of the difficulties that members, both new and old encounter. Some of these problems are in the area of housing. In response to this, the associations help members in diverse ways. In some cases, the associations help their members to locate available housing vacancies. In this case, members who live close to the places where the housing vacancies exist are directed to help member(s) who need them. The associations also help in the negotiation of rent rates, in particular for new migrants. Here the leaders join with the member(s) who live close to the places where the housing vacancies exist to meet with the landlords. The associations also help in the payment of the 'advance fee', in most cases, a month's rent particularly for newcomers.

For older members, the associations also help in paying for housing rents, and even renewal of housing rents. As found in earlier study by Owusu (2000:1166) in Toronto Canada, migrant associations often become essential sources of financial support for immigrants. This is often done through the 'soft loan' facility that members enjoy. The Nigerian Committee of Brothers Association for instance is a vital source of financial assistance for its members. The association offers direct financial assistance to its members. The financial assistance is mostly interest-free, with flexible repayment terms. Members describe this as 'soft loans' and so it appeals to most new migrants. Indeed older members experiencing financial difficulties are also free to turn to the association for this facility. In most cases, members access this facility to take care of housing and accommodation problems, but others use it to offset medi-care (hospital) bills.

In a focus discussion, one discussant narrated how he utilized the soft loan facility in his association to take care of his accommodation problem:

"When I needed money to extend rent agreement with my landlord, I found the 'soft loan' facility so useful. My bankers had refused my loan application citing irregular cash flow in my account. The situation was made worse when my Opel saloon vehicle developed engine problem. When I approached the leadership of this association (referring to the Nigeria Committee of Brothers Association), I was offered help despite criticism that it took me a long time to repay my previous loan".

iv. Social benefits

Some benefits also exist in the social life of members. Specifically for members of the Nigeria Committee of Brothers Association, (especially for those who attend meetings regularly), some meetings are occasions for 'camaraderie interactions' or friendly fellowship. When one sits in the association's meeting, one thing that stands out clearly is the friendly interactions that members engage in before and after agenda matters are discussed. Warm welcome hugs, hilarious jokes, infectious smiles and laughs etc. generally await every member. The meetings of this association rotate from one member's residence to the other rather than a specifically designated meeting ground. This affords members to display how best they love their association and how best they have made life in Ghana. Indeed it is an occasion for the association members to get to know where and how well their friend and member is doing in Ghana.

Before the meeting agenda, members are treated with a traditional pre-meeting dessert of raw garden eggs and groundnut paste. This, I was told was to show that they had not left Nigeria to foreign land (Ghana) to forget all about their culture. After each

⁷ I was informed during the research that, the Nigerian Committee of Brothers Association lost their Chairman in 2007. When this occurred, the association took charge of the corpse, flown it to Nigeria and helped in diverse ways in organizing a befitting funeral for him.

meeting, members are refreshed, and fed before they leave to their homes in Accra. Refreshments are usually served first. In the few instances that I sat in the meetings of the association, I encountered cases where bitter leaf soup and yam, and packed fried rice were served. Further interviews revealed that on special occasions, such as election and or installation of new officers, the association pays for a pig or cow to be prepared for members. Individual members, on their own volition have also taken up the tasks to fete members with party.

v. *Cultural benefits*

Nigerian migrant associations also benefit members culturally. They offer a means for socio-cultural expression, socio-cultural promotion, and socio-cultural preservation. An array of cultural manifestations and social expressions (traditional dress, music, drumming and dancing etc.) characterize their activities such as funerals, parties, independence celebrations, child-naming and christening ceremonies, and festivals. Association members use these events to depict several aspects of their culture and maintain social interactions with their fellow members. When an activity demands an invitation of other associations, the cultural expression and social mix are a delight. These activities tend to build social intercourse at both associational and inter-associational levels. For some of these activities, Ghanaian friends and Ghanaian well-wishers are invited and so the socio-cultural manifestations extend beyond the associations.

vi. *Benefits to new arrivals*

Some benefits are very specific to new immigrants. When they encounter problems, the associations offer helping hand as benefit emanating from the association. This is what one recent arrival had to say:

'Soon after I had come to Accra, I had problem with the Ghanaian people among whom I stayed at Abeka Lapaz. I was advised then to join the Nigerian association (The Edo State Association) which I did. I made my problem known to the elders of the association at my first meeting. Before the second meeting date was due, the elders had intervened. They consulted my Ghanaian people and settled everything with them. Now I live happily with my Ghanaian people'.

The education that associations offer on peaceful living in Ghana was observed in most interviews. As the president of the Edo Association observed:

'When a person arrives here as a new migrant, we tell them about life in Ghana. We also tell them to watch the life of Ghanaians. Here we emphasize that they do not have to bring the kind of life they led

in Nigeria to Accra, because Ghana is a new country'.

Association members also benefit in fellowship and comradeship with other members of the association. They take away the lonely life experiences of new migrants and serve as extended family away from home. In this regard, the associations benefit their members emotionally and serve as invaluable resource for its members in dealing with their problems (including housing, which has been discussed). This is how one respondent put it:

'When I first arrived in Accra, Ghana, I didn't have any relative here. I also did not know anybody here. I was caught up in isolation and solitude. It was like I was 'home-sick', so much so that, I thought I would not be able to stay in Accra for long. I really missed home. Then at a live music reality show on one local television station, I met three Nigerians. They became friends and introduced me to this association. Since then, members of this association have stood by me in every problem I have encountered'.

Some of the benefits can be described as non-obvious. When members benefit through informal interactions with association members or association leadership (which they often do), such benefits come under the non-obvious benefits that association members receive. Also, friendship and other informal network relationships develop in associations which come with other resources, e.g. contacts with influential persons in society. Such resources are utilized by new association members as benefits.

vii. *Benefits to leaders*

Nigerian migrant associations do not benefit only the members but also the leaders. Leadership positions in the associations are occupied to a large extent by older migrants who, by virtue of their long stay in Ghana, have either become successful economically or have acquired great knowledge or experience in Ghana. These leaders often make claim to superior status within the Nigerian Community in Ghana, status that members thought they could not have attained should they have found themselves in Nigeria. Most leaders, however, dispute this, and argue rather that they make several sacrifices for their associations. As the vice president of the Nigerian Women's Association observed:

'We [reference to her association leadership] are not paid for what we do. This work is purely sacrificial. The sacrifices are not only financial but also the knowledge we have acquired in Ghana. There are time sacrifices we make in order to organize association activities which take us away from our families and sometimes from our work'.

For this and indeed other reasons, almost all the leaders of the associations acknowledged they are given special treatments at meetings. For instance, some are addressed with the title 'sir' in the case of the Nigerian Committee of Brothers Association and the Edo Association, and others as 'madam' in the Nigerian Women's Association. In addition, special high table is set for association executives during meetings, and while members sit on plastic chairs, leaders sit on chairs with soft pad. Outdoor activities such as visits to orphanages, prisons, hospitals etc. also bring social status projections or reward of social recognition and prestige to leaders of the associations.

Leaders of the associations with direct contact with the Federal government of Nigeria (the Nigerian Women Association and the Edo State Association) also use their association as a means to project their status in Nigeria. The Edo Association for instance deals directly with the Edo State officials while the Nigerian Women Association engages directly with Federal government officials on visit to Ghana. In each case, the leaders use their positions to nurture higher prestige for themselves. Association members have often complained that leaders use the associations as a means to enhance their public status and influence not only in the associations but also in Ghana and Nigeria.

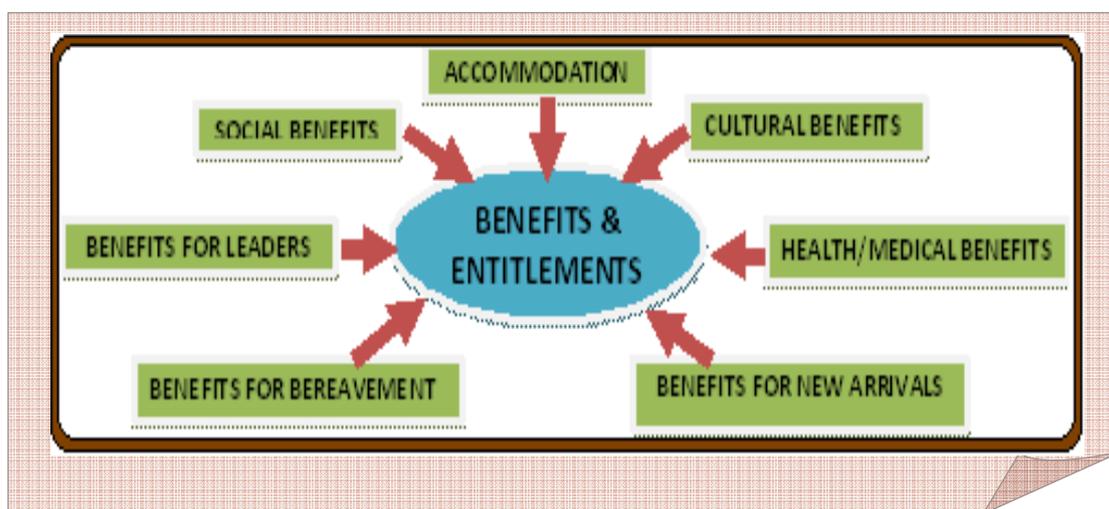
V. SUMMARY AND CONCLUSION

The major concern of this paper has been to explore the benefits and entitlements due to members of

three Nigerian migrant associations in Accra, Ghana, namely the Nigerian Women's association, the Nigerian Committee of Brothers association, and the Edo State association. In doing so, the paper first attempted (re) tracing Nigerian presence in Ghana, and followed it up with recent developments in Nigerian migration to Ghana. In the discussion on Nigerian migrant associations in Accra, Ghana, two specific highlights have been made, namely, the profiles of the associations/activities of the associations, and the benefits and entitlements due to association members.

On the evidence of the empirical data, a number of conclusions can be reached. The associations have certain defining characteristics. While they share some common characteristics, they also differ in some respects and are engaged in different activities in Ghana, all in the service of their members, and also the Ghanaian society in general. A number of benefits and entitlements are available to members of Nigerian migrant associations in Accra, Ghana. These benefits and entitlements are in the areas of health/medical, housing and accommodation, times of bereavement, socio-cultural benefits, benefits specific to new arrivals and those specific to leaders of the associations. Together, the associations, through the benefits and entitlements available to their members, serve as social capital, providing various resources to members. These resources are utilized by members in various ways to enhance their stay in Accra, Ghana.

Figure 1 : Model of Benefits and Entitlements in Nigerian Migrant Association.



Source : Author's Construct.

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