

Changing Gender Relations and Household roles due to Migration and Remittances

A study in Kumasi, Ghana.



Photo: Overlooking the central market at closing time in Kumasi, Ghana. Arne Hoel, Worldbank.

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A study to the influence of gender on the sending and receiving behaviour of remittances and its impact on gender relations and household roles between spouses among the Ashanti in Kumasi, Ghana.



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List of Acronyms

ECOWAS	Economic Community of West African States
FDI	Foreign Direct Investment
GAD	Gender And Development
GCIM	Global Commission on International Migration
GIS	Ghana Immigration Service
IOM	International Organisation for Migration
KNUST	Kwame Nkrumah University of Science and Technology
NELM	New Economics of Labour Migration
ODA	Official Development Assistance
OECD	Organisation for Economic Co-operation and Development
ON	Oxfam Novib
UNDP –INSTRAW	United Nations Development Programme – International Research and Training Institute for the Advancement of Women



Summary

The recent attention of research conducted on the topic of migration, remittances and its development potential suggests that remittances are becoming an important principle in many developing countries. Literature states that ongoing gender relations within the household are determinative in decisions about migration as well as they have an impact on the way remittances are assigned, used and distributed among family members. This is also the case in the countries under study in this research project; the Philippines and Ghana.¹² However, focusing only on its economic consequences and statistics fails to recognize the consequences of the impact on the everyday life of the household and in particular the subsequent change in power relations. Thus, the aim of this research is to go beyond a macro-economic approach, by focusing on the impact of migration and remittances on changing power and gender relations within the household. One particular feature that differentiates this research from other migration studies is the explicit focus on gender. Having additional financial resources by remittances and the absence of male family members could transform the traditional social structure and power relations within the household. It is likely that it affects the household - which functions as a cooperating unit - as a whole when one of the household members decides to migrate abroad for a long period of time.

This project has been commissioned by Ton van Naerssen, who has been asked by Oxfam Novib to organize an expert-meeting on the subject Gender, Migration and Remittances. In order to present some fieldwork results on this subject on the expert-meeting, Ton van Naerssen decided to create a project that enables Master students to participate and to do research. The fieldwork of this project took place in Cebu in the Philippines and in Kumasi, Ghana and was carried out by four students. Ingmar Deenen en Lieke van der Zee (author of this thesis) went to Kumasi in Ghana and Marieke Smit and Phil Gresham went to Cebu in the Philippines.

Migration and the impact of remittances are dependent on its context because decision making about migration and usage of remittances are fixed in social structures - in which cultural beliefs and gender are essential – and are therefore embedded in transnational relations. Different scholars show how remittances are deliberated inside a household. At first Raghuram (2008) states that as remittances are primarily routed through families, they can influence family dynamics in both positive and negative ways. They can lead to individualized benefits but also to rivalries and inequalities that can have wider social effects. Further herein, De Haas & Van Rooij (2010) make the argument that when gender inequalities shape decisions on access to migration and remittances, the same inequalities are also likely to have an impact on the intra-family allocation of social and financial remittances. Kabki et al (2004) taught us that migration from Ghana by the Ashanti for an economic purpose, is more often a family strategy than an individual choice. These notions - together with more important factors which are discussed in the scientific and societal relevance in chapter 1 - has led to the formulation of the following central research question:

In what ways does gender influence remittance behaviour in both sending and receiving remittances, and in what ways do gender differences in remittance behaviour affect the household in Kumasi, Ghana, in terms of (changing) gender roles, attitudes and perceptions towards household roles and- power relations?

¹ The research has been commissioned and facilitated by the Oxfam Novib Gender and Remittances research project (2010-2012). Its aim is to contribute to the acquirement of a further understanding of gender and remittances on behalf of Dutch diaspora and development organizations.

² This thesis was part of a wider project, but in thesis only the country of Ghana will be discussed.



In chapter 2, more context specific information is given about Ghana's migration patterns in terms of the number of migrants and the amount of remittances. The focus is on the Ashanti tribe living in the surrounding area of Kumasi. Subsequently, chapter 3 presents the theoretical backbone of this thesis where, first, the most important concepts used in this thesis are explained. Second, theories of globalisation that correlate with migration or that are of influence to migration studies will be discussed. Third, theories on the development potential of remittances and the role of gender in remittances are explained. Chapter 4 explains the research philosophy, methods and research strategies. The next two chapters are written in collaboration with Ingmar Deenen. Chapter 5 presents the analysis and chapter 6 contains the empirical findings and cross-gender comparison. Since I am focusing on the influence of gender differences in remittance behaviour on the resident women, chapter 7 is dedicated to address some more context specific information about the female respondents. Finally, chapter 8 will present the conclusions of this research. Last but not least, in chapter 9 I reflect on the process of conducting fieldwork and writing the actual thesis.

The outcome of this study illustrates that the impact of remittances does not have an equal outcome for all remittance recipients and underscores the fact that the social context plays an important role on the impact of remittances and international migration. Comparing the matriarchal Ashanti in Ghana and the patriarchal society of the Philippines shows the significance of how gender is perceived in the social context. The most noticeable aspect is the position of women in these societies and expectations concerning these roles. Both cases are characterized by a social organization of male domination. However, the women among the Ashanti in Ghana take on a different role compared to the women in the Philippines. In contrast to Philippine women, Ghanaian women do work in order to provide financial resources for their children's education and future, which gives you status. Nevertheless, this division of roles should not be presented superficial, nuance is required.

There is a tendency to think that migration of the man in the house can lead to female empowerment, because the woman can take over the role as head of the household which comes together with increased decision making power. The woman can have more freedom in choices that have to be made regarding the children and the spending of her own free time. However, from this research conducted in Kumasi I can conclude that male migration and remittances do not lead to female empowerment. The general conclusion from the women that have been interviewed in this research is that they do not feel like their decision making power has increased. But this does not mean that there are no changes of roles inside the household. The resident women do get more responsibilities when their husbands migrate, although they do not want to be the head of the household. More than half of the women interviewed, experienced an increase in responsibilities, but the majority of this group expressed that they prefer to have their husbands' around to share these responsibilities.

It can be concluded that when it comes to gender roles, the matrilineal Ashanti culture is not very feminist. With this is meant that the gender roles in the culture are clearly defined, but not in favour of women. A man is for example always in charge of the finances of the household and the woman is in charge of the household chores. A man who allows his wife to tell him what to do – some household chores for example – could lose respect of his social environment. Furthermore, it is culturally not really allowed for women to be critical towards men. This observation does not come solely from the interviews but also from personal experiences of the researchers. These clearly defined gender roles do influence remittance behaviour in both sending and receiving remittances. Since the man is the main breadwinner of the household, the male migrants feel responsible in providing all the needs for the family and therefore send mostly financial remittances, but to a lesser extent compared to the female migrants, also material remittances. The impact this has on the household back in Ghana is twofold. On the one hand women can feel more free because now they are in charge in deciding where



to spend the money on. On the other hand this construction places an extra burden on the women, because she is not used to this responsibility but has no choice but to take this responsibility, or because she has to deliberate everything with her husband before she can use the money. When the man migrates, all the important tasks, like the finances and decision-making are transferred to the woman.

Most of the migrated men seem very cautious in their communication about their financial situation. The home staying women are burdened with more work – as they are sometimes obliged to paid work if the remittances are forthcoming irregular – and are having more difficulties with disciplining their children. Overall, the resident women are placed in a more difficult position when their husbands migrate, compared to the situation before the migration.

This comparative study investigated how the countries' socio-cultural, economic and political perspectives on gender shape social transformation on inter-household roles. Concluding, cultural beliefs about gender play an important role in migration decisions and have great influence on the intra-family allocation of social and financial remittances.



1. Introduction

1.1 Research theme

Throughout the world, long-standing migratory patterns are persisting in new forms, while new flows are developing in response to economic, political and cultural change and violent conflict. Castles & Miller (2009) indicate in their book 'The age of migration' certain general tendencies. First, one can speak of the globalization of migration, since more countries get involved in migratory movements. Second, the acceleration of migration as the speed of movements is increasing. Third, the differentiation of migration, motives for people to migrate can vary. Fourth, the feminization of migration since more women take part in migratory movements for economic reasons than in the past. Fifth, the growing politicization of migration, governments are increasingly busy in regulating migration streams by making policies (Castles & Miller, 2009).

The motivations and decisions that are made regarding migration are often a combination of social, political and economic pressures, and can either be forced or voluntary (Jolly & Reeves, 2005). Forced migration can take place when one's life is in danger, for example with natural disasters or war. The decision to migrate voluntarily can have different motives. The decision can be made to generate income, and migration is a means of diversifying the income of the household. Another reason for a person to migrate can be to re-unite with her/his family (Jolly & Reeves, 2005). The motive for a person to migrate also determines the type of migration. It can either be labour migration, circular migration, temporary migration or return migration, depending on the intention and motives of the migrant and its family.

Migrants often keep close contact with their families back in the country of origin, and support them by sending financial and material remittances. These remittances are seen as the most effective form of development aid. They bring improvements in the living standards of households and directly influence local economies (Raghuram, 2008). Three different forms of remittances can be identified, which are financial remittances, social remittances and material remittances. Financial remittances that flow into developing countries seem to be more stable than private capital flows and seem to be less vulnerable to changing economic cycles. Social remittances are the ideas, behaviours, identities, and social capital that migrants export to their home communities. They may include ideas about democracy, health, gender, equality, human rights and community organization. Levitt & Nyberg-Sørensen (2004) state that social remittances differ from global cultural flows in that it is possible to identify the channels through which they are spread and to determine their impact. It is argued that the social remittances are a form of cultural diffusions that links global economic and political changes to local level action and attitudes (Castles & Miller, 2009). As remittances are primarily routed through families, they can influence family dynamics in both positive and negative ways, leading to individualized benefits but also to rivalries and inequalities that can have wider social effects in the regions of emigration (Raghuram, 2008). It is often argued that remittances have a positive effect on economic development in the country of origin of the migrant (Castles & Miller, 2009). Pessimistic scholars often name the brain drain argument, which means the loss of skilled people. Opposite of this argument, the optimistic scholars name the brain circulation argument, which means that the migrants stimulate development through the sending of remittances, and when they have returned, their skills and knowledge will be used for development of the area of origin (Castles & Miller, 2009). Financial remittances have a direct impact on the livelihoods and poverty reduction of the households, as the



money is often used for education of the children, food, shelter and medical treatment. Furthermore, remittances are often used for construction of houses for the family of the migrants, or are invested in micro-enterprises (Research Project Gender & Remittances, Van Naerssen, 2010).

Although much has been written about remittances and its developmental effects, the role of gender on remittances remains understudied. The 2005 report by the Global Commission on International Migration (GCIM) remarks that: “It is ... noteworthy that migrant women and lower-paid migrants at times transfer a higher proportion of their income than others.”, and continues “Some studies indicate that women make the most effective use of remittances, therefore special efforts should be made to target women in such initiatives.” (GCIM, 2005, pp. 26-28). The results of the UNDP -INSTRAW research on “Gender and Remittances: Building Gender-Responsive Local Development” (2008-2010) confirm the proposition that migrant women transfer relatively more of their earnings back home than their male counterparts. Furthermore, the case studies that are carried out in six countries by UNDP-INSTRAW have shown the impact of gender on the amount, frequency of transfers, and the length of time over which remittances are sent. Stated research also pays attention to the receivers of remittances and concludes that in comparison with men, more women receive and administer remittances, regardless whether the remitter is a man or a woman (Research Project Gender & Remittances, T. van Naerssen, 2010).

1.2 Argumentation of the research design

This project has been commissioned by Ton van Naerssen, who has been asked by Oxfam Novib to organize an expert-meeting on the subject Gender, Migration and Remittances. In order to present some fieldwork results on this subject on the expert-meeting, Ton van Naerssen decided to create a project that enables Master students to participate and to do research. The fieldwork of this project took place in Cebu in the Philippines and in Kumasi, Ghana and was carried out by four students. Ingmar Deenen en Lieke van der Zee (author of this thesis) went to Kumasi in Ghana and Marieke Smit and Phil Gresham went to Cebu in the Philippines. It was decided to study a single country with a team of two persons (one men, one woman), in order to be able to reveal the changing gender relations because of migration and in the sending of remittances. Initially we decided that the female students will interview the female respondents and the male students will interview the male respondents. This was decided with the whole group, consisting of the four students and Lothar Smith and Ton van Naerssen, because a female respondent would probably be more open to a female student than to a male student and vice versa. However, after discussing the project with two professors at the University in Accra, and one lecturer at the University of Kumasi, it was decided that Ingmar Deenen and myself both can interview female and male respondents. The experts told that it would not make a difference for the answers given, if the student and interviewee are from the same sex or not. Also a research-assistant has been assigned to the students, who should be of the same sex as well as we discussed beforehand. However, since we have discussed the project with several academics, and they assured us that it would not make a difference, we have decided to link the Ingmar Deenen with a female research assistant, Deborah Ansu Poomaa and to link Lieke van der Zee to a male research assistant, Michael Opoku.³

The value of this research design lies in its comparability. The research will be comparative in two ways: cross-country comparison (Ghana and the Philippines), and cross-gender comparison (the focus on the changing gender relations when the man or the woman has migrated). There is triangulation with other researchers, and therefore cross references will be made to each other's work. The preparation for the actual fieldwork is done collectively and therefore the main aim and central

³ See appendix 2 for the agreement about research assistance.



research questions have been formed by the entire research group. For the quality of the analysis and to present Oxfam Novib with a solid carried out analysis and recommendations, the initial idea was to write a joint thesis with the four students. Unfortunately the examination board did not allow this and argued that a master thesis should be the outcome of an individual effort of conducting fieldwork and writing an analysis. This means that a lot of preparation in writing the scientific and societal relevance, theoretical framework and methodology had to be written over again by each of us. Also, cross gender or cross country analysis would not be possible in this sense, because using data of each other's respondents could be seen as plagiarism. This comes at the expense of the quality of all four our master theses. This research is about the influence of gender on the sending and receiving of remittances and how this affect household roles in the country of origin. To analyse solely the female respondents would fail to elaborate on and to make statements about the influence of gender in this areas, because the concept of gender involves a notion of men just as much as women. However, it is allowed to write a joint chapter with Ingmar Deenen, with whom I conducted research in Ghana. Therefore, fortunately, in this thesis a cross-gender analysis is possible.

1.3 Scientific relevance

This research was conducted in order to explicate the relationship between gender and remittance behaviour. Remittances form an important part of many developing countries' economies on a macro scale and can subsidize household income on the micro scale, with migrants' earnings sent to their country of origin surpassing the level of Official Development Assistance (ODA) as well as Foreign Direct Investment (FDI) (GCIM, 2005; Bello, 2005, p.31, cited in McKay, 2007). Some empirical studies concluded a general difference in the sending and receiving of remittances depending on gender can be established (GCIM, 2005). However, these studies did not differentiate along gender-specific behaviour, which would have greatly benefited diaspora organizations and their development work—such as Oxfam Novib—in directing efforts to maximize remittance development potential. The variable that differentiates this study from other remittance-behaviour research projects is the focus on the role of gender. Gender, as opposed to the biologically-dichotomous sex of a person, is a culturally-constructed value that gives meaning to the individual (Curran & Saguy, 2001). It is important to differentiate the ideas of sex and gender. Carling's (2005, p. 3) literature review reveals that most gender and development (GAD) studies are actually studies of only female gender roles and cautions that “the discourse on GAD is full with promises of a new focus beyond the narrow concern with women alone. However, this has largely been a move from ‘women per se’ to ‘women in relation to men.’ While a critical feminist engagement with remittances and qualitative analyses of decision making—as well as the concrete social relations—will pay greater attention to the processes at hand than other approaches (Wong, 2006), it is important to keep in mind that this research will be focusing on the male role of remittance behaviour just as much as the female role. Another trap to avoid when discussing gender in migration is that that of the “feminization of migration”, which has become a popular phrase within GAD studies. Coupled with a GCIM report (2005) revealing that women now constitute almost half (48.6%) of the migrant population, the term might suggest that the percentage of female migrants has been steadily increasing. However, the percentage of female migrants worldwide has not changed drastically over the past 40 years, rising only a couple percentage points from 47% in 1980 (Yinger, 2007). The crucial difference is the shift from most female migrants classifying themselves as dependents to their more voluntary movements recently. Today, more women leave home for economic reasons than in the past. This brings us to the definition of the feminization of migration as “the increasing tendency of women to move for economic reasons rather than because of family ties” (Yinger, 2006).



While there have been studies linking gender roles within the household to the decision whether to and where to migrate (De Jong, 2000; Taylor, 1987; Stark, 1991) as well as the choice of remittance recipient and the direction of the use of remittances (INSTRAW representative Elisabeth Robert, ON workshop in Accra, September 2010), there is a need to explore how a culture's gendered lineal descent and hierarchical roles affect remittance behaviour (Wong, 2006). Part of this project is to investigate this variable, since the social structure of the research site in the Philippines, Cebu City, is patrilineal and that of Kumasi's Ashanti culture in Ghana is matrilineal. Studies that have been done on this topic have focused mainly on South-America and Asia (Mazzucato et al., 2008) and therefore carrying out this study in Ghana, a Sub-Saharan African country is certainly of relevance.

Bailey (2010) argues that research that simultaneously looks at the economic and social dimension of remitting will reveal an exchange of social and cultural norms. It is important to recognize that apart from money transfers, remittances also include gifts in kind or material expressions of familial obligations. Therefore context specificity is important when one includes 'gender' in its study (Bailey, 2010). Mainly because of this argument it was decided to limit the size of the sample. Statistically it may be better to interview a large group of respondents, but since context specificity is seen as more valuable in this research – which is difficult to capture in statistics – it is chosen to go in-depth which means the interviews are open of structure and respondent specific.

1.4 Societal relevance

Social networks and gender are essential elements for understanding migration (Curran & Saguy, 2001). Flows of remittances include more than currency (Wong, 2006). As Wong (2006) notes, the emphasis in remittance literature on measuring financial flows fails to capture the magnitude, dynamics and importance of remittances-in-kind, also known as social remittances and defined as “the ideas, behaviours, identities and social capital that flow from receiving- to sending-country communities” (Levitt, 1998, p. 944, cited in Castles and Miller, 2009, p. 62). Wong suggests that future research, including this study, “should look outside traditional models that emphasize remittances as economic transactions to examine remittances as a social practice, to deepen our understanding of the gender geographies of migration and transnationalism” (2006, p. 376). Culture is an essential component for understanding the meaning given to individuals (gender), their actions (migration) and their relationships (network ties) (Curran & Saguy, 2001). Especially in Ghanaian societies, giving gifts or clothes, for example, is a culturally significant gift-practice which could be of importance of revealing gender relations (Wong, 2006). According to Van Dijk (2002) gifts show how people are tied to their kin and their ancestors in Ghana. Also the matrilineal bloodline comes to the foreground in the giving of presents and the sending of remittances. A husband has responsibilities to his wife and biological children in providing money for school fees, clothes and medical care. His wife has responsibilities in food production, cooking and the selling of (agricultural) products. The husband, however, also has the same responsibilities to his sister and her children, who all belong to his mother's lineage. A man who remits €50 to his wife, will also send his mother €50, to avoid jealousy and envy. Gifts are not free or empty, but could be filled with messages, intentions and obligations, including those of the spirits of ancestors (Van Dijk, 2002).

Migration has an impact on the socio-cultural and political climate through ideas, behaviours, identities and social capital that flow from receiving to sending countries and vice versa (De Haas & Van Rooij, 2010). Besides looking solely at the financial remittances that flow into Ghana, it is also of importance to look at the material goods that are sent by migrants, and to incorporate a social, cultural and transnational dimension. Remittances can become ties that bind people through social and cultural networks (Bailey, 2010). De Haas & Van Rooij (2010) also state that the non-economic impact of migration has remained under-researched. The International Organisation for Migration (IOM, 2011)



argues that the control that women have over remittances is key to their empowerment. Households are marked by power hierarchies, so it is essential to look at who receives, manages and decides about the spending of remittances (IOM, 2011).

In 2008, the CIA (2011) estimated that the influx of remittances into Ghana was around USD 1.9 billion, which is around 10% of Ghana's GDP in 2010. Mazzucato et al. (2008) estimates that around two-thirds of the remittances coming from the Netherlands and flowing into Ghana, was unregistered, and that there is no reason that remittances sent by Ghanaians living in other developed countries, show a different pattern. The state's interest in migrants and diasporas is directly related to this increase in remittances (Nieswand, 2009). The government is adopting a 'new diaspora policy', which creates opportunities for Ghanaians abroad to represent themselves as a group that helps to develop Ghana. In order to keep these migrants tied to Ghana, citizenship and the rights that are connected to this, become disconnected from residency. This can mean, for example, that Ghanaians abroad still have the right to vote (Nieswand, 2009).

Looking at the total amount that flows into the country annually, and considering the fact that this might be three times as much, some questions come to the fore. Who are sending these remittances? Who are the receivers? On what purposes is it spent? Are there differences on male or female senders/receivers? What is the impact on the division of labour in the household? As gender inequalities shape decisions on access to migration and remittances, the same inequalities are also likely to have an impact on the intra-family allocation of social and financial remittances (De Haas & Van Rooij, 2010). Migration from Ghana with an economic purpose among Ashanti, is more often a family strategy than an individual choice (Kabki et al, 2004). Kabki et al (2004) also found that an important factor in the amount that one receives from the migrant, and how often one receives something, is dependent on how close one is to the migrant. Mazzucato (2009) found that the majority of the remittance receivers were kin-based relations. Migrants often hold strong ties with their social network and family in the country of origin. These ties can work as reverse remittances when the migrant is not able to find a job and is in need of money (Mazzucato, 2009).

It is clear that remittances are important to the Ghanaian economy (Mazzucato et al, 2008), but they can also bring about changes in the allocation of (gendered) household roles and decision making (Wong, 2006). It is therefore important to know more about the influence of gender on remittances behaviour and changing gender roles that the migration of a person can cause. This had led to the formulation of several research questions explained in the next paragraph.

1.5 Research goals and questions

This section is written in the collective research proposal by al four students participating in this research project, myself, Ingmar Deenen, Phil Gresham and Marieke Smit and in a later stage further explicated in cooperation with Ingmar Deenen.

The research project was part of a wider research programme designed to provide insight into the role of gender on the phenomenon of remittances sent back to developing countries and (changing) household roles and gender/power relations. Experts on gender, remittances and migration from several countries prepared extensive literature reviews and results of fieldwork experiences in an international expert meeting in this topic, held at the office of Oxfam Novib in The Hague on the 29th and 30th September, 2011. The objectives of our research project in cooperation with ON, are defined as follows:

- To identify the role of gender in the receiving, sending and spending of remittances.



- To identify the role of gender in policy, programming and (diaspora) projects that seek to harness the development potential of remittances.
- To formulate policy recommendations and capacity building materials on the gender dimensions of remittances, in order for diasporas to include in their projects.

Oxfam Novib also provided us with some guidelines on research questions which should contribute to accomplishing our joint research objective.

1. What are characteristics of gender specific behaviour in *sending* migrant remittances?
2. What are characteristics of gender specific behaviour in *receiving* migrant remittances?
3. Change of (perception of) gender roles and power relations within the households
4. What are the consequences of gender specific behaviour in remittances for development policies at the local, regional and national levels?
5. What could be the role of the diaspora in gender related remittances local, regional and national development?

To narrow down the research in an empirically researchable theme, it was decided to focus most on the second and third question. In order to be able to contribute to the objectives, the nature of this research was explorative and focused mainly on the transnational spousal relationship. From here the following main research question has been derived:

In what ways does gender influence remittance behaviour in both sending and receiving remittances, and in what ways do gender differences in remittance behaviour affect the household in Kumasi, Ghana, in terms of (changing) gender roles, attitudes and perceptions towards household roles and power relations?

The research unit in this study is the spouse of the migrant. Since the role of gender on remittance-behaviour is not yet thoroughly studied, it was decided to conduct an explorative research through semi-structured interviews. In doing so, sub questions have been formulated to specify and operationalize the research.

Sub question 1

What are the (background) characteristics of the migrated man or woman and his or her household and how do migrant, spouse and household relate to each other and their social environment?

Purpose: Answering the first sub question will provide basic information about the migrant and their spouse and household. Furthermore, it will provide basic characteristics of their lives which could contribute to the explanation of gender differences in their (remittance-)behaviour. It has resulted in the creation of a short survey to start each interview. These basic characteristics include information about age, marital status, educational level, religion, occupation, tribe, motives of migration, ties to the migrant and the composition of the family.

Sub question 2

What are the characteristics of remittance behaviour in sending migrant remittances?

Purpose: This sub question further explores the profile of financial and material remittances. Because it is not possible to investigate this subject empirically - through interviewing the migrant - this information will be obtained through the spouse of the migrant and other household members. It



should be kept in mind that this information coming from the spouse of the migrant maybe less reliable, then when it was obtained through the primary source, the migrant him/herself. Nonetheless this information is very relevant, since it will presumably reveal the differences in sending remittances by female and male migrants.

Sub question 3

What are the characteristics of remittance behaviour in receiving migrant remittances?

Purpose: This will deepen the profile of receiving financial and material remittances. This is done in order to get an idea of the stability of the remittances that the household is receiving, and the jobs the migrants are engaged in. This is very important to this research, because the answer to this question will provide information on to whom the remittances are sent and who decides about the spending and the (gendered) power relations revolving around this issue.

Sub question 4

Is there a change of gender roles within the households' division of household labour, and is there a change in power relations between husband and wife since the migration (do women get more empowered)? And if so, how are these gender roles perceived?

Purpose: This research question is most important when it comes to the gender dimension of this research. On the one hand questions are asked about the respondent's (perhaps changed) daily life, household chores and roles, increased responsibilities concerning the child care and income. On the other hand it is important to learn whether there are changes in decision making power, gender roles, attitudes, perceptions and behaviour of the migrant and happiness with the current situation.

2. Ghana, a country profile

In this chapter some factual and theoretical context on the case study Kumasi and the Ashanti culture in Ghana will be provided⁴. At first it is looked at the emigration rates and amounts of remittances that flow into the country. Furthermore, it is looked at how cultural descent and hierarchical roles affect remittance behaviour in the Ashanti culture in Kumasi, as it is argued that culture is an important influential factor on remittance behaviour and gender roles. The Ashanti are matrilineal organized, opposite to the population in Cebu, where the hierarchical structure is patrilineal.

2.1 Country context – Kumasi, Ghana

Map 2.1 presents the area under study. The red dot on the map is the city of Kumasi, the centre of the Ashanti region, where the research has been conducted.



Map 1.1: Ghana and the city of Kumasi indicated.
Source: (IOM, 2009).

⁴ The country context information presented in section 2.1, 2.2 and 2.3 has been prepared in cooperation with Ingmar Deenen in the paper for the expert meeting organised by Oxfam Novib, but has been edited and expanded by myself.



2.2 Ghana and its migrants

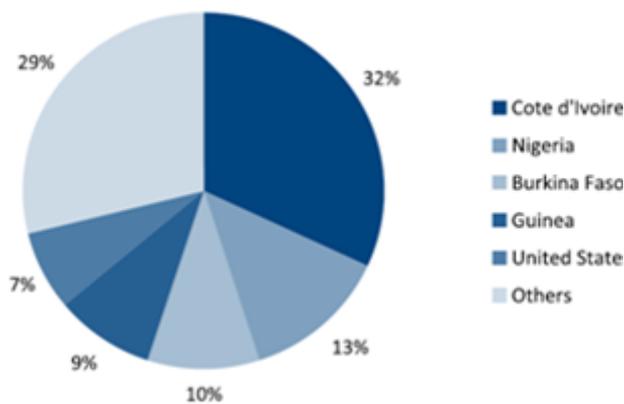


Figure 2.1: Percentages of Ghanaian emigrants per destination
 Source: IOM, 2009.
 Note: These estimates are based on 2000 Census Round Data (1995-2005)

Ghana has a population of around 25 million people (CIA estimate, 2011) and estimated numbers of Ghanaian emigrants reach from 1.5 million (Twum Baah, 2005; in IOM, 2009) to three million (Black et al., 2003; in IOM, 2009). At the time of independence (1957), flows of migrants from West-Africa, but also from northern Ghana, went in search of labour to the cities, the cocoa plantations and gold mines in the south of Ghana (Nieswand, 2009). But migrant flows are subject to change, and in the 1970s the migration flows started to reverse and many Ghanaians migrated to other West-African countries. The largest number of Ghanaian emigrants is living in ECOWAS (Economic

Community Of West African States) countries (IOM 2009), in particular in Côte d'Ivoire, Nigeria and Burkina Faso (IOM, 2009). In 2006, it was estimated that about 190.000 Ghanaians were residing in OECD-countries (Organisation for Economic Co-operation and Development), of which the USA and the UK are the main destinations. Figure 2 shows the percentages of Ghanaian emigrants by country of destination: 32% of the Ghanaian emigrants are living in Cote d'Ivoire, 13% in Nigeria, 10% in Burkina Faso, 9% in Guinea and 7% in the USA. A striking feature is the category of 'others', which consists of 29%. Table 1 - presenting the absolute number of Ghanaians living in Europe and the USA - suggests that this category of 'others' probably consists of European countries like the UK, Italy, Germany, the Netherlands, Spain, France but also Canada. Even though 71% of these emigrants stay within West Africa, more and more Ghanaians are emigrating to a wider range of countries (DRC, 2007; in IOM, 2009). Ghana has a skilled expatriate rate of 46%, which is the highest skilled emigration rate after Haiti, for countries with a population higher than 5 million people. On the other hand, 24% of the Ghanaian emigrants is low-skilled (IOM, 2009). The 2006 UK Labour Forces Survey Report revealed that most Ghanaian migrants had working permits and 80% of them were employed (IOM, 2009).

Country	Emigrants	Year
UK	96,650	2006
USA	67,190	2000
Italy	34,499	2005
Germany	20,636	2004
Canada	17,070	2001
Netherlands	12,196	2007
Spain	12,068	2006
France	4,096	1999

Table 2.1: Ghanaian national residing in Europe and the USA

Estimates about the number of Ghanaians residing abroad are often not accurate, because the Ghana Immigration Service (GIS) only register formal border crossing (Smith, 2007). This also makes it difficult to establish whether the number of Ghanaian migrants is growing or not. The Central Intelligence Agency (CIA) found that the migration rate in Ghana is $-0,56^5$ on a population of 1000,

⁵ The number shows that on a population of 1000 people, $-0,56$ person is emigrating from Ghana, elsewhere. This basically means that more or less 1 person out of 2000 people is leaving the country. A positive number



indicating that there are just slightly more people emigrating from than immigrating to Ghana (CIA, 2012). Nonetheless, the IOM (2009) reports that many of the emigrated Ghanaians return either temporarily or permanently to Ghana, implicating strong ties between the Ghanaian migrants and their families and friends. According to official Ghanaian data (GIS 2008; in IOM 2009), 1.244.604 Ghanaians left Ghana between 2000 and 2007, of which 1.090.972 returned. Thus of the total number of emigrants in this period, 87.7% returned to Ghana again. However, as mentioned before these data are probably not accurate, so the real numbers are probably different.

Although brain drain is still raised as an issue in the context of the emigration, remittances and migrants' loyalty to the Ghanaian nation-state are a resource for development of the country (Nieswand, 2009). The CIA (2011) indicates that individual remittances are a major source of foreign exchange, next to the main export products of gold and cocoa. In 2003, the Bank of Ghana estimated that remittances from overseas are around USD 1 billion, which is around 13% of the GDP (Mazzucato et al., 2008). In 2008, the total income of remittances in Ghana was estimated to be around USD 1.9 billion (IOM, 2009), which is over 10% of Ghana's GDP in 2010 (CIA, 2011). These estimates are a reflection of official remittance flows, but much of what comes into the country goes unregistered (Mazzucato et al., 2008). Mazzucato et al. (2008) estimates that around two-thirds of the remittances coming from the Netherlands, going into Ghana, was unregistered, and that there is no reason that remittances sent by Ghanaians living in other developed countries, show a different pattern.

More than 40% of the institutions who receive money from diaspora organisations, mainly from the USA, Canada and Europe, were in the Ashanti Region (Nieswand, 2009). This is also where most Ghanaian emigrants originate from, and people are most likely to give aid to their region of origin and second, to the same ethnic group (Nieswand, 2009). Ghanaians who had migrated were able to acquire a more secure income and higher living standards, which also has a positive impact on their friends and relatives back in Ghana when they receive remittances. This phenomenon has increased the disparity between rich and poor in Ghana, since those who have economic ties with migrants are in a better position to meet their basic needs and participate in economic activities (Smith, 2007).

2.3 The Ashanti culture

When it comes to gender roles in the Ashanti culture, there is a complex structure of culture, values and norms. A combination of traditional spirituality and more 'modern' Christianity provides a wide range of social and religious practices and beliefs. Clark (1999) states that the Ashanti consider parenthood as an essential part of life, contributing to the male and female gender identity and to 'personhood in the deepest sense'. A fully adult human being must have descendants, and refusing or neglecting to have children counts as a kind of suicide, since it dismisses the final stage of life; becoming an ancestor. Both motherhood and fatherhood have culturally defined biological, social, spiritual, and emotional aspects, and both have consequences for a person's practical and work life. Like in many cultures, the conventional Ashanti female gender roles focus on biological motherhood. However, contrary to most (patrilineal) societies, Ashanti assume that this role conflicts with the female gendered expectations within marriage, rather than with (full-time) paid work. Clark continues that Ashanti mothers, rather than staying home with their children, express their 'maternal devotion' by working endlessly 'to meet their children's financial needs'. Moreover, Clark states that women

(above 0) would indicate that more people immigrate into Ghana than emigrating from Ghana, which is not the case here.



who overemphasize paid work are seen as neglecting their husband, and not their children. The relation between children and their father is slightly different. A more conditional and variable relation between father and child creates a more distant relationship. Nonetheless, the relationship between father and child is a very important one, since a child would lack the protection of the father's *ntoro* spirit without a close father-child relationship (Clark, 1999). When it comes to the household roles and tasks, the female carries a lot of responsibility. But women also carry a lot of power, especially the elderly, since the matrilineal bloodline (*the abusua*) is the most important of all family relations in the Ashanti culture (Clark, 1999).

Mazzucato et al. (2008) found that the receiving of both foreign and local remittances in Ghana is geographically unevenly distributed. The centre and southern regions receive more than northern regions, which are the poorest. Remittances and its impact on education among Ashanti is more than solely a financial impact, which means being able to pay for education. Ashantis have started to attach value to being educated (Kabki et al, 2004). Migrating to the West, in order "to help home and to get something for oneself" is seen as one of the best life improvement strategies (Kabki et al, 2004). A good name and status is important for every Ghanaian, and fulfilling financial requests from the family helps to gain a higher status (Kabki et al, 2004:88). Another impact of remittances on Ashanti culture is the increasingly changing practice of funerals. A family member abroad is often asked to take care of unexpected events, which also include funerals. In the past it used to be a gathering to show respect to the deceased person, but nowadays a lot of food and drinks are being served and entertainment is offered. A funeral is seen as the last way to honour the deceased person, and if this is not done properly, it puts shame on the deceased as well as the family. Social pressure from everyone around you has become higher and higher and therefore the costs of a funeral has increased as well (Kabki et al, 2004).

Keeping in mind that we gathered our data in Kumasi, a relatively big and modern city of some 1.8 million people (UNDP, 2011), where the Ashanti might differ in their behaviour, practices and beliefs from the more rural and more traditional Ashanti, it is still expected that these characteristics of the Ashanti culture influence gender behaviour, household roles and remittance behaviour.

2.4 Ashanti and power relations

Sara Berry (1997) argues that we should understand a household or community as social interactions (which is a process), rather than clearly bounded social entities. Not only the position one has inside the household determines how powerful one is in decision-making, also the position outside the household, the status one has in the community is important (Brown 1994; Berry 1997). Attention is needed to processes of negotiation and debate. People interact with each other, share ideas and resources and negotiate in many different ways. In the Ashanti region, access to land and to employment is very much linked with one's social network. One is more likely to find work through the help of family members, friends or neighbours, than through the help of local governments. An example of the way power relations are present in the daily life of Ashanti, is the distribution of land. Pieces of land are not owned by a single landlord, but by a family. If a family member wants to use some of the property to grow crops, he or she has to ask permission from the family. This transmission is mostly seen as a gift, for which the person needs to return a present (alcohol or cash). The idea is that the person will act as a confidant for the benefit of the family. Smaller villages surrounding Kumasi often have a chief, who has the power to assign land to people who request for it. However, the chief does expect to get a share in the yield. Sometimes there can be a disagreement between families about claims on certain properties. These claims are often based on historical knowledge and events. These



different histories can vary and can be contradictory. It gives you support if there are more people who share your version of the 'truth'. Some important persons with a lot of status are of more value in supporting your story, than others. It is therefore important to convince the right people of your version of reality. The past, embodied in rituals, memorials and landscapes, buried deep in individual memories, is of fundamental importance in a power struggle. They are important in claiming an identity. The production of history is a social process, whereby the stories have the tendency to multiply instead to converge to a single dominant version. It is more likely for people to get access to a piece of land when they take part in negotiations about the history of that land, than when they do not (Berry, 1997).

The reason that such power relations tend to dominate current societies, is due to the fact that since the 16th century a new political order has developed: the state who ignores individuals and only gives attention to the big picture. In western societies the state can be regarded as the new form of a pastoral power. In most developing countries, however, the church still has a lot of influence in the lives of people.

Questions that need to be asked are: Who is exercising power over whom? In what way is power exercised? What happens if individuals are having power over others? Important is to differentiate between power relations and communication. Communication between two persons can be full of symbolic meanings, but is different in nature than a power relation (Dreyfus & Rabinow, 1983). Power relations, communication and capacities of people overlap, support and use each other. They can take different forms, can occur in different places and circumstances, what makes it difficult to localise an exercise of power of one person over another. Power only exists when it is brought into practice and when it is integrated in permanent structures of the daily life. What defines a power relation is that it is an act which is not a reaction on other actions per se. It is a reaction on someone's action that is about to come in the near future. Perhaps the term 'conduct' will be helpful in explaining the specificity of power relations. The term 'conduct' refers to behaviour and the different forms of behaviour there are and the possibilities for others to stir this. In ancient times 'government' was not just about political structures, but also about the way the behaviour of groups of individuals can be stirred. In case of this research in Ghana it is relevant to look at changing power relations as a result of the migration of one of the spouses. Are the actions of the resident spouse stirred by the migrant? How is this exercised and put into practice? Before one is able to exercise power over another, one has to be free first. Power relations are deeply rooted in the system of social networks. They can occur in many different forms or situations. Currently more and more forms of power are related to state control. Extreme offences, which are an exercise of power as well, are prosecutable. Domestic violence is a crime for example. The state is trying to get this under control by making it easier for people to turn in their partner. In the Netherlands this is the case, but in developing countries it is not easy for people to turn in their partner. Dominance is in fact a general structure of power of which the ramifications and consequences can spread among the entire society. But the dominance of one group, a caste or class, along with the resistance that the rule encounters, a central phenomenon in the history of society is that they manifest themselves in a massive and universalising form, on the level of the entire social society (Dreyfus & Rabinow, 1983). A question that occurs here is if the migration of women leads to empowerment and emancipation as a resistance to the male domination present in Ghana, and if these developments also reach non-migrating women.



2.5 Ashanti and remittances

Foreign remittances that flow into Ghana are mainly received by the richest two per cent of the population. Internal remittances that come from rural areas within Ghana are five per cent of the total remittances, and they flow to the poorest 40 per cent of the population (Mazzucato et al, 2008). As has been pointed out in paragraph 2.2, remittances are mainly received in the centre and southern regions of Ghana. To immediately conclude that these remittances do not benefit the poor is too bluntly, since remittances can have multiplier effects (Mazzucato et al, 2008). Social and cultural aspects are important and remittances can benefit the local and national economy (Smith, 2007). Close family members often receive most of the remittances. The Ashanti talk with respect about their family members abroad, especially if they are able to remit. Culturally this gives a family status. Striking is that a lot of people do not know much about the migrant's situation and what kind of problems they are experiencing (Kabki et al., 2004). I can state that this theory corresponds very much with my own findings, which also suggests that the spouses of the migrants whom have been interviewed, most of the time do not know what kind of job her or his spouse does or what his or her income is. Similar to the research of Kabki et al., I also found that most of the Ashanti spend their remittances almost entirely on their daily upkeep. Part of the remittances is used to pay for hospital bills, but it is also used for food, clothing and renting bills. Most of them indicate a big difference in the financial situation of the family, sometimes even from poverty to a comfortable lifestyle which means they do not have to worry anymore about their daily needs. If a person back home dies, often extra money is asked from the migrant to be used for the funeral. This often involves large sums of money and contradicts with the actual situation at home, where education of the children might be neglected, but money is available for the funeral (Kabki et al., 2004). The increasing flows of goods, money, ideas and people have led to changes in the way people organise their social lives which cross borders of nation states. As a result of this, the organisation of funerals, which is a very important ceremony in the Ashanti culture, incorporate transnational elements. The economic component of funerals must not be overlooked. The research by Mazzucato et al. (2006) shows that migrants pay approximately 70% of the costs of the funerals. The rest is financed by donations and the family back home. This huge amount for migrants may lead to a large financial debt, but the migrants do get a lot of respect and prestige from the matrilineal bloodline *abusua* of the family (Mazzucato et al., 2006). Migrants are very interested engaging in such practices, because the ultimate goal for them would be to come back to Ghana and to be buried in the village they come from (Mazzucato et al., 2006).

Very few Ashanti have insurance via an official governmental institution. They rather make use of their social networks (especially migrants) in times of need (Kabki et al., 2004). Mazzucato (2009) found that remittances often work as informal insurance arrangements. These arrangements are made in order to secure one's position after shocks like labour loss due to illness or crop failure due to adverse climate conditions (Mazzucato, 2009). For informal insurance arrangements to work, most literature argues the need for geographical proximity. Mazzucato (2009) showed that it can work over greater distance. The New Economics of Labour (NELM) theory is taken as theoretical background which I will further elaborate in paragraph 3.2.1. In short the theory holds that the family/household decides and helps the migrant to move to a place where income opportunities are expected to be better. The migrant then sends remittances as insurance in times of shock. In this way the migrant provides an external source of income that are not prone to the same risks as the income earned at home (Mazzucato, 2009). A study of Max Lu (1999), to migration decision making and mobility intentions confirms that mobility intentions that people have (or do not have) are not the most important factor in individual mobility decision making. A person might have to move due to renting problems (with landlord), eviction (Lu, 1999), or as a means of diversifying income as decided by the whole family (Castles & Miller, 2009).



3. Theoretical framework

There is a wide range of theories on migration addressing a variety of subjects; different types of migration, migration-decision making, mobility intentions, actual moving behaviour, remittances and its development potential. All of these can be of interest as building blocks for a theoretical framework for this thesis. In order to stay close with the study topic, it is decided to only discuss the literature that is relevant to this study. In paragraph 2.1 the key concepts that are central in this research will be explained. Paragraph 2.2 will elaborate on theories that elucidate decision-making in the context of emigration. Subsequently in paragraph 2.3 the contributions of remittances to development are being discussed. In paragraph 2.4 the role of gender in migration and remittances will be treated.

3.1 Key concepts

In the following, the seven concepts central to this research will be explained. However, these concepts are interrelated, so they need to be understood in combination with each other. Although the fieldwork of the research intends to lead to the development of my own theory about the role of gender in remittance behaviour, it is certainly useful to see how other researchers used these concepts.

3.1.1 Gender

According to Reeves & Baden (2000) 'sex' refers to the biological characteristics that categorize someone as either female or male; gender, on the other hand, refers to the ideas and practices that are socially determined and constructed in a culture of what it is to be female or male (Reeves & Baden, 2000, Curran & Saguy, 2001). A person's sex is biologically determined as female or male according to fixed physical features. These biological differences between women and men cannot explain why women have a lower status and less power than men in some societies and cultures. Here the concept of 'gender' is needed. Gender can be explained by how a person's biology is culturally valued and interpreted into locally accepted ideas of what it is to be a man or a woman. Gender and the hierarchical power relations between men and women are based on these social constructs, and thus do not derive from biology. This also means that these power relations vary within and between cultures. The use of the term gender, rather than sex, signals an awareness of the cultural and geographic specificity of gender identities, roles and relations (Reeves & Baden, 2000).

3.1.2 Women's Empowerment

The Millennium Development Goals were established in the year 2000 and signed by 189 of the member states of the United Nations. The eight goals with its targets and indicators are a means for developing organisations to focus their activities and to measure whether progress has been made in the respective fields. Goal number 3 is specifically about gender equality and empowerment of women. The way of measuring whether women are empowered, is by ratios of girls to boys in primary, secondary and tertiary education, by the share of women's wage employment in the non-agricultural sector and finally by the seats held by women in the national parliament. In my bachelor thesis I evaluated whether these indicators are a proper instrument to measure if women are indeed empowered. I concluded that a lot more information is needed before one is able to say that women are empowered or not. It is a complex concept that entails many more dimensions than only ratios in education, employment or parliament (Van der Zee, 2010). During this study I have had several interviews where the concept of empowerment and its meaning came to the fore as well. From this empowerment can be defined as the following: *"Enabling women to recognise chances and opportunities and implement them. The core is confidence and self-reliance. Women need to be stimulated to take part in decision-making processes, not only in school or at work, but also at home and in society."* (Van der Zee, 2010, p.50). It is actually a qualitative phenomenon that cannot be



expressed in figures or statistics, which makes it difficult to measure. It is important that changes are made clear and transparent over a certain period, which can give an indication of improvement in empowerment. Empowerment is a way to intrinsically motivate women to become more independent and discover their own qualities. This is done by means of a bottom-up process of transforming gendered power relations, by raising awareness of women's subordination and capacity building to challenge this (Reeves & Baden, 2000). There are no pre-defined activities or results, because it involves a process whereby people freely analyse and develop their interests, without it being imposed from above (Reeves & Baden, 2000). During this study attention is devoted to find if the migration of a male will impact the life of the remaining female spouse, and if this gives her opportunities to empowerment. Also, the other way around, when a female migrates, attention is to whether this opportunity will result in empowerment of the woman.

3.1.3 Remittances

“Remittances are the most visible form of interaction between migrants and their counterparts in the country of origin. Through remittances local actors may be able to afford education and health treatment, attain generally improved and secure standards of living, and may be able to initiate income-generating activities and augment existing incomes (Vertovec 2004: in Smith, 2007, p.12).”

Remittances are generally defined as portions of a migrant's earnings sent from the migration destination to the place of origin (Nyberg-Sørensen, 2005). Remittances have become a visible tie from migrants to their home countries (Levitt & Nyberg-Sørensen, 2004). They can be divided into social, material and financial remittances.

- The financial remittances that flow into developing countries seem to be more stable than private capital flows and seem to be less vulnerable to changing economic cycles.
- Material remittances are remittances in the form of goods, which usually hold a certain financial or cultural value.
- Social remittances are the ideas, behaviours, identities, and social capital that migrants export to their home communities. They may include ideas about democracy, health, gender, equality, human rights and community organization. They differ from global cultural flows in that it is possible to identify the channels through which they are disseminated and the determinants of their impact (Levitt & Nyberg-Sørensen, 2004). It is argued that the social remittances are a form of cultural diffusions that links global economic and political changes to local level action and attitudes (Castles & Miller, 2009).

Worldwide, 500 million people (which is eight per cent of the world's population) receive remittances. These flows do not necessarily flow from the north to the south. Half of it comes from the south and flows to other southern countries. It is said that remittances flow directly to low-income households, and have a direct effect on poverty reduction, but they do not necessarily contribute to development (Castles & Miller, 2009). In Ghana, for example, 71% of the transnational migrants work in other southern countries (IOM, 2009). This may also have negative effects, by increasing inequality between migrants and non-migrants, or by causing price inflation for land and other scarce resources (Castles & Miller, 2009). The advantage of adopting a financial as well as a social definition of remittances is that it allows to understand migration as a social process in which migrants are potential agents of economic, social and political change (Nyberg-Sørensen, 2005).

3.1.4 Matrilinearity in Ghana

The Ashanti tribe in Kumasi, among which this research took place, is organised matrilineally. This means that goods and land are inherited via the matrilineal line (Mazzucato, 2009), which is the



female bloodline in the family, also called the *abusua* (Clark, 1999). Among Ashanti, the principle exist that both men and women, should give priority to their matrilineal kin. In daily life the matrilineal kin can live together or near each other, and exchange many kinds of assistance when needed. It is also very normal for a mother to go out to work for her children the whole day. The longer and harder a mother is away for work, the more devotion she shows to her children. The mother is responsible to make sure her children are well cared for, but she does not believe that a mother would take better care of her children than another person. To actually make the choice to stay home for the children is seen as retarded, or as something that only a disabled person will do (Clark, 1999). It is clear that paid work is an integral part of motherhood in the Ashanti culture. In the sending and receiving of remittances the matriliney comes to the foreground as well. This means that kin based relations are often the most important in whose claims the migrant will honour (Mazzucato, 2009). In the traditional Akan society females have resources and farmlands for herself and her children, but a wife has no rights to her husband's properties, that belong exclusively to him (Brown, 1994). The situation for women in patrilineal tribes in Ghana is quite independent. It seems that the patrilineal system in Ghana imported some aspects of the matrilineal system. Women can own property (including land) in their own right and transfer these to their children or other relatives. Also land that is given by a father to his daughter, for example, becomes her personal property that no one can take from her, even if she marries someone of a different tribe (Brown, 1994). But still, research shows that women are more occupied with the everyday responsibilities regarding the children and household than men. This restricts women's access to productive resources. *"This restricted access to productive resources has clearly undermined the type, level and extent of their participation in economic production"* (Ardayfio-Schandorf 1991: cited in Brown, 1994, p.8).

3.1.5 Household

Some economic analyses of decision making processes can be misleading when they take the household as unit of analysis with the assumption that all members share equally in the available resources and that everyone is equally affected by economic crises (Brown, 1994). Also, it fails to take gender relations into account. A social anthropological view of a household, sees it more as a unit where activities of production, reproduction, consumption and socialisation takes place. It does not assume that all household chores are done by all its members and it recognises the gender division of labour (Brown, 1994). Blackden & Wodon (2006) share the opinion that the gender division of labour must be recognised. They argue that both men and women play multiple roles in productive and reproductive activities. Women, in contrast to men, play these roles more often simultaneously and thus have limited time for each of them. The time allocation of women for labour, economic incentives and flexibility for the tasks they are performing in the household are therefore more constrained than for men. This cannot solely be explained by economic factors, but more so by the gender division of labour (Blackden & Wodon, 2006). The traditional household structures in most part of Ghana are male-headed. After marriage the man and woman often start their own household and become independent, with a clear division of labour (based on age and sex), but the extended family still plays an important role (Brown, 1994). According to Brown (1994), modernisation, industrialisation and commercialization brought about social changes within the structure of the Ghanaian household, in its composition and in its social and economic organisation. Female-headed households have emerged, which brought about a different pattern of dividing the work and sharing responsibilities (Brown, 1994). In the Ashanti-region, more than a quarter of households are headed by females (26.9%). In each district of the region, more than half of the household members are children or other relatives (Ghanadistricts.com).



3.1.6 Transnationalism

Transnational theory argues that migrants hold close links with their area of origin. Currently this has become easier for migrants since technology has developed and there are more options for communication (Castles & Miller, 2009). Contact across national borders by powerful actors like multinationals or states, is also referred to as '*transnationalism from above*'. Contact across borders between individuals or grass-roots initiatives by immigrants and their home country is called '*transnationalism from below*'. The last is not limited to economic enterprises, such as the first, but politics and culture is part of both the terms (Castles & Miller, 2009). The institutional context in which the transnational relations are embedded is important to understand, because it provides norms and sanctions that guide actors in their behaviour with others, which before were provided by people surround them in their near environment (Smith, 2007). Family members (without migrated relatives or friends) meet other family members in church or in the community centre, where they can rely on people at times of crisis. When one of the family members migrated, the relationship becomes transnational which means that institutions are needed to maintain the relationship between the actors. Thus, the geographical distance between actors influence the ability of institutions to provide norms and sanctions, which were otherwise decided by family and society around you (Smith, 2007). Globalisation does not include all territories and people, but it does affect (in)directly the livelihood of all humankind. Nevertheless it does not mean that there isn't a growing interconnection between the people around the world. This takes place through global flows of production, remittances, information and culture, which is also referred to as *transnationalism* (Castells, 2010).

Glick-Schiller (in Castles & Miller, 2009) use the term *transmigrant* to identify people who participate in transnational communities, that have occurred as a result of migration. The lives of individuals can no longer be solely understood by events, actions and influences of what goes on within national boundaries. What happens all over the world is increasingly becoming important in defining people's lives. Politicians and/or academics tend to argue that transnational links are holding back people to integrate in the receiving country. Transnational activities are a central part of a person's life, and where this can be shown to apply to a group of migrants, one can speak of a transnational community (Castles & Miller, 2009). Urban actors perceive transnational ties with migrants as very important, because it gives them the opportunity to meet them in their immediate basic needs and improve their lives structurally (Smith, 2007). Smith (2007) continues to argue that a transnational approach takes into account the involvement of migrants in various economies, and recognises that migration does not imply a disconnection of economic and social ties. Migrants still play a role in the lives of their relatives and friends in their country of origin, while at the same time they also have commitments in their host country (Smith, 2007).

3.1.7 The impact of migration

Jolly & Reeves (2005) state that internal and international migrations are often interconnected. People may move from a rural to an urban area before organizing their journey on to another country. Likewise, international migration may create a demand for internal migrant labour, like childcare for example. Most decisions to migrate are made in response to a combination of economic, social and political pressures and incentives. On-going gender relations and hierarchies within a household may affect decisions about migration (Jolly & Reeves, 2005).

Migration can be voluntary, for purposes of income generation and family reunification, or it can be forced, like human trafficking or migration because of conflict or natural disasters. Changing global labour markets have increased both opportunities and pressures for women and men to migrate internationally in large numbers (Jolly & Reeves, 2005). Migration is not a dichotomy and does not



merely exist from people departing or arriving. Migration should be understood as forming part of two or more dynamically intertwined worlds and transnational migration as “the processes by which immigrants forge and sustain multi-stranded social relations that link together their societies of origin and settlement” (Basch et al 1994:6, in Levitt & Nyberg-Sørensen, 2004).

According to Pries (2001), there are four ideal types of international migrants. At first there are the *emigrants*, those who left their country in search for better economic and sociocultural conditions, which do maintain ties to their region of origin; second, the *return migrants* who have the intention to return to their country of origin. The guest workers in Europe in the 1960s and 70s intentionally were return migrants but since many did not, they became emigrants. Their original plan was to earn money and to return to their country of origin. This motive often did not stimulate the newcomers to fully integrate in their host society. Third, the *diaspora migrants*, often driven by religious, political or organizational reasons, maintain strong ties to their region of origin. Fourth, the *transmigrants*, which do not distinguish between region of origin and of arrival. Transmigrants move frequently between countries, and their decisions are taken not in the short or long term, but in a sequential manner (Pries, 2001). This division in the different types of migrants is helpful in defining the unit of analysis in this research, which will be the nuclear and the extended family/household of presumably emigrants, return migrants and/or transmigrants.

3.2 Theories of globalisation and migration

According to Castells (2010) successful migration is often determined by the added knowledge and value the migrant can bring, for instance high-technology and high-knowledge about goods and services. These resources are often unevenly distributed around the world and reside foremost in the developed countries. Also, the integration of new industrializing economies is extremely uneven and highly selective. Globalisation can be seen as a process of inclusion of particular regions and social groups in world capitalist market relations, and exclusion of others (Castells, 2010; Castles & Miller, 2009). Castells speaks about this as ‘regionalized global economy’ (Castells, 2010, p.111). Castles & Miller (2009) refer to Globalisation theory as ‘the widening, deepening and speeding up of worldwide interconnectedness in all aspects of contemporary social life’ (p. 51). A key indicator of globalisation is a rapid increase in cross-border flows of all sorts, such as finance, trade, democracy, good governance, culture, media, pollution of the environment and last but not least, flows of people. A key organizing structure for these flows is the transnational network in multinational corporations, international organizations or transnational communities (Castles & Miller, 2009). These flows altogether have created a new world order with its own institutions and configurations of power that have replaced the previous structures associated with the nation-state, and created new conditions in people’s lives in the entire world. One of the key arguments in favour of neoliberal globalisation has been that it would lead to faster economic growth in poorer countries, and thus in the long run, to poverty reduction and convergence with richer countries. In this sense globalization is more an ideology, sometimes also called ‘globalism’, to emphasize its ideological character (Castles & Miller, 2009).

“Globalisation has led to the increase of global institutions. But yet there is no institution with overall responsibility for global cooperation and for monitoring migrant rights. Key is the unwillingness of rich-labour countries to make concessions that might improve the outcomes for countries of origin, because that will increase the costs of migrant labour (Castles & Miller, 2009, p.13).”

Castles & Miller (2009) consider globalisation a crucial context for understanding the 21st century migration. *“On the one hand, globalisation drives migration and changes its directions. On the other hand, migration is part of globalisation and is itself a major force reshaping communities and*



societies.” (p. 54). Globalisation also creates the cultural capital that one needs (knowledge), it creates the necessary social capital or networks and it helps to create the new technologies that facilitate mobility (like air travel). However, processes of globalisation are not spread equally across the world. Some regions and peoples are excluded. International migration is selective, only those with the financial and social capital are able to make this decision. *‘The riches are global, the misery is local’* (Castles & Miller, 2009, p.57). Someone who does not have any added value to bring, is switched off from these networks (Castells, 2010).

3.2.1 Economic theories of migration

Neoclassical theories of migration assume that potential migrants have perfect knowledge about employment opportunities and wages in their destination, which form the basis for their migration decisions. The existence of economic disparities between regions should help to equalise wages and working conditions in both developed and underdeveloped regions, leading to a balanced world economy. However, it is argued that this may lead to negative effects for countries with a high emigration rate, notably the decline of average skill levels (brain drain) and lower wages for lower skilled local workers. Historians, anthropologists, sociologists and geographers have shown that migrants’ behaviour is strongly influenced by historical experiences as well as by family and community dynamics (Castles & Miller, 2009).

A wider range of factors is introduced by the dual or segmented labour market theory. The key thinker, Piore (1979: in Castles & Miller, 2009) argues that international migration is caused by a demand in advanced economies for high skilled as well as lower-skilled production tasks. Other scholars argue that the distinctions that are made between people on the basis of their race, ethnicity and gender do not lead to dualism but to more segmentation of the labour market. The segmented labour market theory helps to explain the important role of employers and governments in international migration that is left out in neoclassical theories of migration.

The New Economics of Labour Migration theory (NELM), holds that migration decisions are not made by individuals, but by families, households or even communities (Castles & Miller, 2009). Migration is seen as a reason to improve the financial position and to diversify the sources of income. According to this theory, the unit of analysis will be the social group (the family or the household), using methods like household surveys and qualitative interviews to understand migration decisions (Castles & Miller, 2009). Similar to neoclassical theory is that it also focuses on the supply side: the factors that impel people to cross borders in search of work. The segmented labour market theory focuses on the demand side, emphasizing that migration is driven by structural factors in modern capitalist economies. Research of historical and contemporary migrations shows that states (particularly those of receiving countries) play a major role in shaping and controlling people’s movements. The most common reason to allow people to enter the country is the demand for workers, but demographic or humanitarian considerations may also be important (Castles & Miller, 2009). Kabki et al (2004) argues that migration from Ghana is more often a family strategy in up keeping, than it is an individual choice. Wong (2006), on the other hand, argues that decisions about who migrates are not unified household strategies. They entail complex negotiations whereby the decisions depend upon gender norms and expectations and the power of the household members. Social class often plays an important mitigating factor in the expectations and demands for remittances (Wong, 2006). Another factor that is important in how much and how often remittances are being received, is how closely related the receiver is to the migrant (Kabki et al, 2004). Beine and Salomone (2010) found that the transnational network of both male and female Ghanaian migrants is of equal importance in the choice for a destination.



Next to these economic factors that drive migration, it seems crucial to reconceptualise migration as a complex process in which economic, political, social and cultural factors all work together. Concentration on push or pull factors is simplistic and may not provide you with the full picture. Migration decisions are influenced by many factors in both sending and receiving areas. These conditions are not static, but in a process of constant change, linked both to global factors and to the way these interact with local historical and cultural patterns (Castles & Miller, 2009).

3.2.2 Structural theories of migration

The economic theories mentioned above focused foremost on voluntary migrations of individuals. The historical-structural approach looks at migration from a different angle, namely mass recruitment of labour in which economic and social structures are important too. This goes along with a Marxist view on the political economy, also referred to as 'dependency theory'. This theory holds that the underdevelopment of Third World countries was a result of the exploitation of their resources (including labour) through colonialism, while in the postcolonial period dependency was being worsened by unfair terms of trade with powerful advanced economies. The critique of the dependency theory on neoclassical approaches is that they neglected historical events and movements and takes the role of the state as most important in migratory movements. The critique on the historical-structural approach is that, although it does emphasize economic and social structures to be important, it did not pay enough attention to human agency (Castles & Miller, 2009).

Migration system theory has its roots in geography. The theory argues that migration generally arise from the existence of prior links between sending and receiving countries. This may be due to colonisation, political influence, trade, investments or cultural ties. Every migratory movement can be seen as the result of interacting macrostructures (the political economy, world market, laws, international relations) and microstructures (informal social networks and cultural capital). Family linkages often provide the financial, cultural and social capitals needed for migration. Migratory movements, once started, become self-sustaining social processes. Migrant groups develop their own social and economic infrastructure. As local communities become more culturally diverse, immigrants take on roles in local social, cultural and political groupings (Castles & Miller, 2009).

3.3 The contribution of remittances to development

Migration cannot be a replacement of development and in turn development is not dependent on migration. However, these two processes are highly interdependent (IOM, n.d.). Migrant diasporas contribute to the development of their country of origin through the sending of financial, material and social remittances. Economic remittances are seen as important resources to further development (Bailey, 2010). Castles & Miller (2009) state that diasporas have the potential to guide financial and social remittances, as well as technology transfer and circulation of skills. Remittances are driven by altruism, self-interest or mutually beneficial arrangements (Wong, 2006). A negative point of view of looking at remittances is the idea that some of the world's most exploited workers should provide the capital for development, where official aid programs have failed (Castles & Miller, 2009). But there are also very important benefits of remittances and migration. Various reports estimate that remittances are one and a half time Official Development Assistance (ODA), more than capital market flows and more than half of Foreign Direct Investment (FDI) to developing countries (Nyberg-Sørensen, 2005). However, it is questionable what percentage is actually used for development, since most remittances are used for the daily upkeep of the family. Nevertheless, remittances are less volatile and a more reliable source of income than other capital flows to developing countries, such as foreign direct investment and development aid (Nyberg-Sørensen, 2005; De Haas, 2005). Remittances provide a safety net for relatively poor areas, and they are freer from political barriers and controls than products or other capital flows. Remittances are mainly destined for relatively backward, rural



regions that are most in need of development capital and are more effective instruments for income redistribution than large, bureaucratic development programmes or development aid. The capital flows directly to the people who really need it (De Haas, 2005). Although remittances make significant contributions to economic development and family survival, they can place a tremendous burden on those who send them. It can also be a source of never ending obligations. This can work against migrants' social mobility in the host country and make accumulating capital for return or investing back home very difficult (Levitt & Nyberg-Sørensen, 2004). The benefits of remittances have been overestimated. The claimed positive link between remittances and economic growth only applies if appropriate policies are put in place to improve governance and economic policies in countries of origin (Castles & Miller, 2009). Positive critics of remittances often mention that remittances contribute to the development of the country of origin. But the question is whether this is true. Migration might endow individuals with more money to go to school or get health care but it does not always bring about improvements to the educational or health care system. Another negative effect of remittances is pointed out by Kabki et al, who states that several studies have shown that receivers of remittances spend it on consumptive activities and adopt a more luxurious lifestyle (Kabki et al, 2004), rather than spending on productive activities like business of farming (Smith, 2007). Remittances do not necessarily produce a sustainable pattern of development but may create more dependency (Kabki et al, 2004). Yet, this way of looking at remittances suggest that remittances are divided in 'consumptive' and 'productive' remittances, which is too simplistic. Remittances do not just have an economic meaning, there are social and cultural aspects attached to it as well (Smith, 2007). Furthermore it fails to acknowledge the multiplier effects remittances can have to benefit the local or national economy (Smith, 2007). Nonetheless, looking at remittances on the positive side, it does give people a better chance to get a job and earn a living as a healthy human being who pays his taxes, which in turn helps to stabilize the country's economy and adding to a bigger budget for education and healthcare indirectly.

Since class and educational background, access to social networks, and gender determine who migrates and who stays behind, transnational migration is likely to increase socio-economic differentiation (Levitt & Nyberg-Sørensen, 2004). One of the complexities of understanding the impact of migration is that the conditions that help remittances reduce poverty and push development are often the same conditions that made migrants leave the country (De Haas, 2006). Social remittances are often seen as positive, but their impact can be negative as well. Optimistic stories about the low risk and high benefits of moving to higher-wage economies can encourage more people to move. This may lead to a 'culture of emigration'. The absence of men and women in their most productive years can have negative effects on social change and economic growth. Even positive social remittances (like the learning of new skills) will not automatically change or improve a country's economy. Opposite of the brain drain argument, which entails the idea that skilled people leave their country in their most productive years, there is the brain circulation or brain gain argument: if highly skilled people cannot be employed at home, they are not damaging the economy by leaving (De Haas, 2005). They do not just leave because they can earn a higher salary somewhere else; they also choose to migrate because of the bad living- and working conditions and the absence of the opportunity to develop themselves. In the short run, it will increase remittance flows, and in the long run it may lead to return of experienced personnel and transfer of technology (Castles & Miller, 2009). In the time when countries still had different colonies around the world, many western ideas were transferred to developing countries. Such policies failed to stimulate development and improve living standards. Today, neoliberal globalization theory similarly argues that Western models of privatization and entrepreneurship are crucial to development, yet such approaches have so far led to greater



inequality. Certain scepticism about the usefulness of importing Western attitudes and behaviours to the South seems justified (Castles & Miller, 2009).

3.4 The role of gender in migration and remittances

With international remittances, the migrant usually remits to another family member who has more control over how the money is spent. It is generally believed that women send a greater share of their earnings and that women are also the greatest receivers of remittances. Jolly & Reeves (2005) argue that remittances can be a vehicle for changing gender relations, by winning respect for women who remit, and providing more resources and control of resources to women who receive them. But this is not always the case, since men also send remittances, often to other male family members and are thereby reinforcing gender hierarchies (Jolly & Reeves, 2005).

The seven key concepts, i.e. gender, migration, matrilinearity, household, transnationalism, empowerment and remittances mentioned before relate constantly to one another. All of them are of importance in trying to define the role of gender in migration and remittances. A term that became popular in GAD and research to migration and remittances, is the feminization of migration. Yet, one should not automatically think that this means an increase in female migration. As mentioned in section 1.3 the percentage of female migrants only increased from 47% in the 1980s to a current percentage of 48.6% (Yinger, 2006). At first it is important to note that women are increasingly participating in migration, but in a different way than before. Women used to migrate mainly for reasons of family reunification, currently they migrate more and more for economic reasons. Of the estimated 185 million migrants, approximately half are women. This feminization of migration has altered the position of men in transnational families, as men are now the ones left behind, receiving remittances and having to attain new household functions and chores (Nyberg-Sørensen, 2005). But women may still have little influence on migration decisions in the household (Jolly & Reeves, 2005). This can be because of cultural and social ideas about what it means to be a male or female, and what role is assigned to a male or female (Reeves & Baden, 2000). Even when women migrate alone this could be determined by the household livelihood strategy and expectations of contributions through remittances (Jolly & Reeves, 2005), what can result in an enormous pressure on the female migrant by her family (IOM, 2011). The dual responsibility of work and family often hit women more than men (IOM, n.d.). Migration can hold more dangers for women than for men, as they are usually more vulnerable to sexual, verbal and physical abuse when travelling (IOM, n.d.). Being a women and a foreigner, migrant women often face double discrimination in the labour market (IOM, n.d.). At the global level, male and female migrants approximately send home the same amount of remittances. However, women tend to earn less than men. Women do not only send a bigger percentage of their income, they also send money on a more regular basis for longer periods of time (IOM, 2011). A study done by the IOM to the role of gender in migration and remittances concludes that women are often pushed into migration in order to provide for their families and their communities, and more research needs to be done to these unequal socio-economic structures (IOM, 2011). Female migrants mostly end up in lower skilled jobs than male migrants in domestic and care work, or in entertainment, catering, agriculture or the sex-industry, sectors that are all characterised by poor working conditions, low wages and the risk of exploitation (OSCE, 2009).

Remittances, whether they are economic, social or cultural, and the context of both the sending and destination of the remittances, transform transnational networks and rework gender and class (Bailey, 2010). Also Jolly and Reeves (2005) argue that migration may challenge traditional gender roles. Women may gain economic independence, confidence and greater freedom through migration by



themselves or their men. But they may also suffer from the added work burden, by the pressure to send remittances when they have migrated themselves, or by taking over the tasks and responsibilities of their husband when they have migrated. However, the skills women gain enable them to assume new roles within their households, becoming the main breadwinners when their husbands have migrated. Men however may react to these changes with depression, alcoholism and an escalation of violence against women in public and private (Jolly & Reeves, 2005). Remittances have the potential to transform gender norms in the host and home communities because they affect the daily lives of families (Wong, 2006). Migrants might experience social upward mobility vis-à-vis the place of origin but social downward mobility vis-à-vis the host environment. Migrants may have to accept lower-skill jobs and lower social status (Jolly & Reeves, 2005). Women are more often seen as more reliable remitters than men because of their greater responsibility for the young and the elderly (Wong, 2006). Several studies have shown that women are the main remittance recipients. The IOM (2011) argues that control over remittances is key to the empowerment of women. Women may become the head of the household and decide on the spending of the remittances, when their husbands migrated (IOM, 2011). Making decisions about the spending of remittances among women usually increases with education, age and the duration of the marriage (Debnath & Selim, 2009). A study to the changing roles of women in Morocco, when their husbands migrated, showed that women mainly experience the migration of their spouses as an increase in their responsibilities, and not in greater freedom (De Haas & Van Rooij, 2010). Women have been pushed to take responsibility for the entire family, and to intervene in domains and processes that were not formerly in their sphere of influence. This new role is generally not a free choice, so it should not automatically be equated with emancipation. The gain in authority is mainly temporary, as their husbands take over their position as patriarchs as soon as they return (De Haas & Van Rooij, 2010).

The IOM also notes that it is more often male migrants than females who plan to return to their home country, because migration for men often means a loss of status, and migrated women may experience more freedom (IOM, 2011). It is generally believed that women as senders and recipients of remittances, can act as a catalyst for change in gendered power relations by taking part in decision-making and obtaining economic status by inclusion in the labour market. The women staying behind may acquire a new role in having the responsibility and autonomy in managing the household, whereas the migrant women acquire a new role as primary provider for the family (UN-INSTRAW, 2007). But of course remittances are not the only important factor in determining women's position in society. Other sociocultural factors like education and religion also play a significant role (Buvinic, 2009). Unfortunately, the current economic crisis can threaten the sustainability of these changes in gender roles, as there is more unemployment which negatively impact on the welfare of households, which in turn affect girl's enrolment in school and overall gender equality (Buvinic, 2009).



4. Methodological framework⁶

4.1 Research philosophy

Considering the topic under study, a combination of quantitative and qualitative methods should be used in order to get a complete understanding of the role of gender in the receiving, spending and sending of the remittances and the role of gender in the household. However, in this research only qualitative methods are used due to lack of time and resources, which means it is not possible to provide a full picture. Based on the research qualitative elements are being discussed. According to Flick (2009, p.57) qualitative research is based on three basic positions: “you are concerned with studying subjective meanings and individual meaning making (symbolic interactionism); you study routines of everyday life and their production (ethnomethodology); you should take into account unconsciousness of people’s actions and their (un)intended meaning behind it (structuralism)”. All these three basic positions are important in this research. Research that takes symbolic interactionism as background, take the subjective meaning that individuals add to their activities and their environment as empirical starting point (Flick, 2009). This means that researchers have to see the research topic from the angle of the subjects of their study (Flick, 2009). For this study it means that I have to understand what cultural ideas there are about the role that women and men have in the household, among the Ashanti in Kumasi, before I can come to the role of gender in remittance behaviour. Ethno methodological research differs from structuralist methodology in that the focus is not the subjective meaning for the participants of an interaction, but how this interaction is organised, in which the context plays a key role (Flick, 2009). In my research this came to the fore too. Questions are asked about how often there is contact and who takes the initiative. Structuralist research on the other hand, is concerned with the intention behind the actions of people, and whether the consequences of these actions are consciously thought over or not. Anthony Giddens, key thinker in structuration theory, was mainly concerned with solving the problem of social order in which agency plays a role, and meanings that are attached to people’s actions (Gregory et al, 2009). Social interaction will show how a family (for example) is structured, in which historical processes shaped the form of interaction. This is important in this research, since I need to know the role of gender in the household and in remittance behaviour, which can be captured by observing social interaction within a family. However, due to a lack of time, social interaction has not been investigated by observing a family, but interviews are being held with family members.

The purpose of the research was to obtain a better understanding of the role of gender in the receiving, sending and spending of remittances. Since not much research has been done in relation to this topic, an induction approach will be used, which implies that the analysis of the data, in this case the variables gender and remittances, should lead to a new theory. This approach is very useful in explorative studies to find out ‘what is happening; to seek new insights; to ask questions and to assess phenomena in a new light’ (Robinson 2002 in Saunders et al, p.59).

Ontology, in general a framework for organizing information based on specific concepts, has many definitions and approaches in philosophy and geography. Ontology is concerned with interactions between the world as-it-is and ideas or concepts about the world (Gregory et al, 2009). It does not focus solely on the existence of objects, but always include the relation between society and nature, and concepts of space and place (Gregory et al, 2009). It is divided in two aspects that are both studied during this research. The first is *objectivism*, which represents the social entities in reality external to

⁶ The methodology written by the four students participating in the collective research proposal has been used, but edited and expanded by myself.



social actors (Saunders et al, 2009). In this research it means that concrete data is collected about the units of investigation – households containing a family member who migrated and sends remittances back home. Features that are investigated are the household composition, migrant status, educational level and working experiences of both migrant and partner. Also information about the exact remittance behaviour or patterns in sending remittances is investigated as perceived by the spouse of the migrant, since it has not been able to ask this the migrants themselves. A second ontological aspect is *social constructionism*. Instead of merely focusing on the research units itself, it analyses phenomena as socially constructed and created from the perceptions and actions of actors involved in the study. So it focuses on its dependence on contingent variables rather than the inherent nature of the unit that is investigated. External factors like globalization, feminization of labour migration and cultural values might have a significant influence. To take both these aspects in mind, this research is supposed to bring a further elaboration about the topic of gender and remittances (Saunders et al, 2009).

4.2 Research Strategies & Techniques

4.2.1 Triangulation

Triangulation is applied in various ways. First, triangulation of researchers is used in this research. As mentioned, this is a comparative research, conducted in Ghana and in the Philippines, carried out by four researchers. Furthermore, when we arrived in Ghana, the interview guide and the way of interviewing has been deliberated with Dr. Peter Quartey, Dr. Joseph Teye and Dr. Peter Dwumer. As also mentioned by Deenen (2012), “during the fieldwork, continuous feedback on data collection within the concept of grounded theory was for a significant part done by triangulation of researchers” (‘t Hart et al., 1998 p270; in Deenen, 2012). The actors taking part in this process were Ingmar Deenen, myself and our research partners, our colleague students in the Philippines and the project’s supervisors and coordinator and in a later stage the experts present at the expert meeting on Gender, Remittances, Migration and Development on the 29th and 30th of September 2011.

Furthermore, a triangulation manner of data collection was applied, which refers to the use of multiple sources of data with the purpose to ratify the results within the research. This was done by a mixed methods approach which contains different quantitative and qualitative data collection techniques, which will contribute to the reliability (Saunders et al, 2009). The time horizon of the research is cross-sectional, which means that a “snapshot “is taken about a particular situation at a particular time. It is chosen to do this because the research had to be done within three months, and the time for preparation was short. Important is, however, that the subject of gender and remittances is part of an historical process. History helped to shape the idea of gender and the role of gender in remittances which need to be understood by the researcher.

4.2.2 Literature review

The first strategy used was to search literature about the topic under study. This information was used to establish what was already known about the research theme and to get familiar with the topic. Country specific information was also gathered which allowed me to get familiar with local circumstances and manners in preparation for the actual fieldwork. It was concluded that hardly any research had been done on this topic in the past. Gender and Development (GAD) contributed a lot to understanding about the roles of men and woman and their development in different areas, for example education, politics, business. Also gender studies combined with remittances have been done, but many studies have concentrated on South-American or Asian countries. Not much information is



available about the African continent. This qualitative study is of a more in-depth and more context specific nature.

4.2.3 Survey

In addition to a literature review, fieldwork was conducted that besides qualitative information (life histories) also collected quantitative information. Quantitative in this context is meant as information about the respondents that can be put in tables and graphs, such as age, education level and household composition. Quantity in this sense does not mean the number of respondents in this research. This kind of data was acquired from the interviews that have been held with the respondents, like a survey at the beginning of each interview, to get a full understanding of the characteristics of the research unit. Questions posed dealt with age, marital status, education level, religion, occupation, tribe, motives of migration and the composition of the family. Also, questions were asked regarding the assets of the household, to determine whether those assets are bought after receiving remittances. It is used to provide some better understanding of the present situation, albeit the size of the sample population was too small to make firm claims. Still it allows us to provide some provisional directions of opinions as well as the characteristics of the households interviewed. A total of 20 respondents were interviewed. The list of topics and questions that were asked in the interviews can be found in appendix A. When all the respondents were interviewed, the first thing we did was writing down all the characteristics (which can be seen as the first step of grounded theory, open coding) which can be found in appendix D, and later they have been put in an excel sheet to make the information more clear (appendix E), to allow an easy reference to specific characteristics of all respondents. More detailed information about the characteristics will be presented and discussed in chapter 5.

4.2.4 Embedded case studies

This research was part of a wider project that included three more studies of which another one in Ghana (Kumasi) and two more in the Philippines (Cebu). The entire research can be regarded as one case study, since it has been decided by Oxfam Novib that each student would interview 20 respondents, which makes it 80 respondents in total, 40 in Ghana and 40 in the Philippines. It is chosen to go more into depth in each interview, instead of going for more quantity. In order to get to know everything about the gender roles in a household, a lot of preparation is needed. Therefore each household interviewed can be regarded as an embedded case study, which means that the same case study involves more than one unit of analysis. As Saunders et al (2009) mention, case study strategies can be very useful to do empirical investigation on contemporary phenomena in a real life context. Case studies are especially valuable to understand the research context and the processes being enacted. So it gives the possibility to study both ontological aspects; the research units itself and its dependency on external actors. It can include main and smaller units on different levels in search for consistent patterns across the units (Yin, 2003).

Multiple cases can establish the potential to notice possible similarities and diversity in order to draw conclusions. This is a main part of the research. In advance it was decided that respondent could be interviewed more than once, when the information obtained during the interview was not satisfactory or when I had the feeling that the respondent did not trust me in telling his or her personal life story. In reality this has not been necessary. The interviews I did were done in collaboration with Micheal Opoku, a research assistant from the Kwame Nkrumah University of Science and Technology (KNUST) in Kumasi. Doing the interviews together with him already gave the respondents a feeling of trust, and he also translated parts into their local language, Twi, when they did not speak much English. That certainly helped to gain trust as well.



4.2.5 Grounded Theory

Since not much research has been done to the topic under study, the aim of this research is to develop a theory of its own. Grounded theory is a useful strategy to do this. The theory is developed by Glaser and Strauss in 1967 as a reaction against positivism that had dominated most social research until then (Suddaby, 2006). Positivist research is concerned with testing hypotheses by objective observation, as used in physical sciences. August Comte, founder of positivism, used the same principles to explain social behaviour. Glaser and Strauss argue that “the contrast between the daily realities (what is actually going on) and the interpretations of those daily realities made by those who participate in them”, should be the core of the research (Suddaby, 2006 p.634). Two key concepts are central in grounded theory. *Constant comparison*, where data can be collected and analysed at the same time. This is in sharp contrast with positivism where data collection and analysis need to be separated. The second concept is *theoretical sampling*, in which decisions about which data to collect next is made by the theory that is constructed meanwhile (Suddaby, 2006). New data was collected until no new insights are obtained and theoretical saturation is reached (Flick, 2009). This is in contrast with the a priori defined hypotheses in positivist research (Suddaby, 2006).

In order to understand what grounded theory is and how the approach should be used, it is useful to understand what grounded theory is not. Suddaby (2006) explains certain misconceptions that exist about grounded theory. *At first*, grounded theory is not an excuse to ignore existing literature about the topic under study. Researchers often use the excuse that they have to enter the field with a blank agenda or a blank mind, to be able to develop an objective theory, which comes from the desire to discover something new (Suddaby, 2006). The danger with knowledge about prior research is that it might force the researcher to hypotheses testing, either consciously or unconsciously, instead of observing (Suddaby, 2006). Therefore I chose to read and summarize what is already known about the topic, which was presented in chapter 3, the theoretical framework. *Second*, grounded theory is not a presentation of raw data. It is often confused with phenomenological research, which emphasizes the subjective experience of actors, and presents the data in a raw form to demonstrate their authenticity (Suddaby, 2006). Grounded theory is more concerned with how a theory can be abstracted from such subjective experiences. A key element in grounded theory is to develop a theory with a higher level of abstraction than the data itself (Suddaby, 2006). *Third*, grounded theory is not theory testing, content analysis or word counts.

“A realist ontology rests on the assumption that the variables of interest exist outside individuals and are, therefore, concrete, objective, and measurable (Burrell & Morgan, 1979: in Suddaby, 2006 p. 636). An interpretivist ontology rests on the contrasting assumption that human beings do not passively react to an external reality but, rather, impose their internal perceptions and ideals on the external world and, in so doing, actively create their realities (Morgan & Smircich, 1980: in Suddaby, 2006, p.636).”

Suddaby (2006) argues that if the purpose of your research is to make truth statements about reality, one should not use grounded theory, because grounded theory is more aimed at showing relationships between social actors and how interactions between them construct reality. *Fourth*, grounded theory is not simply routine application of formulaic to data. A common characteristic is an overemphasis on coding, which went by all the rules, from open coding to more abstract categories, but without any interpretation (Suddaby, 2006). *Fifth*, grounded theory is not perfect. There seems to be a gap between the pragmatics, the ones who actually use grounded theory, and the purists, the ones who write about how to use grounded theory (Suddaby, 2006). Questions about when saturation is reached, how coding should be done or when counting seems suitable, occur easily. *Sixth*, grounded theory is not easy. A well-executed grounded theory study is the result of hard, work, experience, creativity and sometimes



a doses of good luck (Suddaby, 2006). *At last but not least*, grounded theory is not an excuse for the absence of a methodology. You have to be transparent in what you already know about the subject, the methods you use to obtain your data and in the way you code. Since I am a master student, this has been the first time I have used grounded theory on this level. So I did not have former experiences with this method to rely on. It will be naïve to think that I presented an excellent way of using grounded theory, but like Suddaby said, hard work is important as well and I did my best to apply grounded theory the way it is meant. Suddaby has given me much to take into consideration which definitely helped in analysing the data.

4.2.6 Semi-structured interviews

After the first part of the interview, which was the short survey, semi-structured interviews were conducted. This type of interview is the most suitable because of the explorative character of this research. This allowed me to steer the interview in a certain direction through a list of topics that needed to be addressed. Through the use of open questions, new thoughts or topics can come to the fore too. It is not necessary to do each interview according to the same structure. It will depend on the natural flow of the conversation. Sometimes you do not want to interrupt someone's story, and questions will come in a different order.

When starting the interviews, I noticed that all the respondents were very open about their life history. They did not find it a problem to tell me everything about their relationship with their spouse and how much financial remittances they receive every month. They did not mind to talk about how they spend the money, and how the migration of their spouse changed their role in the household. Part of this I owe to my research assistant, Michael Opoku. He explained the purpose of our research in their local language, what really helped to gain their trust. Therefore it was sufficient to interview the respondents only once. The only subject they were hesitant about was about their income. After asking this question a couple of times, I had the feeling the respondents treat me with more suspicion, which had a negative influence in the information people were willing to share with me. This has been deciding for me not to ask this question again. I am aware of the fact that it is important to know the income of people in order to determine the importance of the remittances they receive. However, questions have been asked about the motivation for the migrants to leave Ghana. Two out of three respondents indicated that their spouse has left for financial reasons. No job was to be found in Ghana what made them decide to leave. This means that the respondents considered migration the best option to improve the financial situation at home. Of all the 22 female respondents that have been interviewed, 80% expressed to be dependent on the financial remittances they receive, against 30 percent for the male respondents. This confirms the assumption that the financial situation at home has been the reason to migrate for one of the spouses. More of these results will be discussed in the following chapters.

4.3 Sampling methods

In this study the research units are started from a non-probability sample, which means that the general research population is not from a randomized selection process, or a representation for the whole population. However, non-probability samples are a frequent method of data gathering because of their accessibility. This is also the case in this research, because depth interviews about an unknown population with many variables have been conducted. Nonetheless, as Saunders et al (2009) states, this does not have to be a threshold for the external validity. The external validity is the concern about generalizing the data on a broader population. Non-probability samples can provide rich information to answer the research question about particular purposes and cases and the opportunity to gain theoretical insights, therefore contributing to the research objectives of both Oxfam Novib and the master students. Non-probability sampling methods cannot be used to deduce from the sample to the general population, which is kept in mind while making statements about the research population.



To gather enough units for the interviews several sampling types are used. The first is purposive sampling, which enables to select cases that possibly can contribute to answer the research question. Purposive sampling aims at variation in the sample (Flick, 2009). In this study the key point was to find households with a member working abroad that sends remittances. Variation among the cases are differences in the amount and the frequency of the remittances sent and received; it can be a male or a female migrant sending the remittances; female respondents may create other solutions to deal with the absence of her spouse than male respondents, etc. Thus, cases in this research may differ abundantly from each other, even when the basic characteristics of respondents match, like age, education level, occupation and family composition. Sampling in this research shows on the one hand, the diversity of the field under study, and on the other hand it is very concrete by going into depth in each embedded case (Flick, 2009).

Another sampling method that has been used is snowball sampling. The aim of the snowball sampling is to identify new cases by asking previously examined persons. This method is very suitable for this research since homogeneity in the group of respondents is desired (in their basic characteristics).

The reliability of a qualitative non standardized study can be threatened by the fact that data is not always repeatable, since they were collected in a particular situation at a determined moment in time. Because of the dynamics and complexity of the circumstances it will not be feasible to replicate the exact same research conditions. However, like Saunders et al (2009) mention, the reliability can be strengthened by carefully retaining all research findings, notes and methods, which will enable other researchers to reanalyse the data. Therefore all the results and data collection are documented excessively and precisely.

While conducting the research it was established that it was difficult to find male respondents. The explanation for this is twofold. First, the culture in Ghana is male-dominated, which means that men are the main breadwinners and financial responsible for the family. This means that when decisions are made towards alternative ways to earn money, it is often decided that the man is going to migrate, not the woman. The second reason is related to the first argument. Because of this male responsibility towards his family, it will take away his pride when the wife migrates and sends money home for the upkeep of the family. The man will feel like he failed in providing the basic needs for his family and he will be looked at this way by his family (in law) and society around him as well. Therefore people might not have been willing to talk about this. This is probably also the reason that the male respondents that are interviewed, and their spouses, are better educated and name furthering education more often as the main reason for migration.



5. Analysis

Collected data of the primary research in Kumasi, Ghana has been pooled and was categorized⁷ and coded using grounded theory (see section 4.2.4, section 5.2, Appendix C) and resulted in this shared chapter on the research population of both male and female respondents, written by Deenen and Van der Zee⁸. The research population has been placed in the analysis section because the (variety in the) contents of the primary research sample may be considered as research observations. Furthermore, the actual (background) characteristics of the research population adhere to sub question 1, formulated in section 1.3.2, and may indicate relations to other variables treated in this study.

5.1 Research population

Data collection in Kumasi, Ghana has resulted in analysable data of 22 female respondents (n=22) whose spouse is a transnational migrant and 18 male respondents (n=18) whose spouse is a transnational migrant. In following sections the general characteristics of the respondents are presented. Besides background and household characteristics, attention will be given to the motives of migration, future plans of the migrants and the relative homogeneity of the female research population in comparison to the male research population. Note that, even though most interview questions have resulted in analysable data, some data may be missing due to lack of response or refusal to answer by the respondents. In case such missing data occurred, it will be indicated by an asterisk (*).

5.1.1 Age

Table 4.1 illustrates the ages of the respondents and their spouses interviewed in Kumasi by both Deenen and Van der Zee. The majority of the female respondents are between 31 and 39 years of age. The age of the male respondents varies between 22 and 73, with a mean of 43⁹. Notable is that the males interviewed in this research are on average 7 years older than the interviewed females, but are also more or less the same age as the male migrants. The spouses of the male respondents – the female migrants – are on the other hand, with a mean of 41 closer to the age of their husband than the female respondents.

Sex	Age (mean)	Age (range)
Female respondents (n=22)	36	21-50
Spouses female respondent(n=22)	42	29-60
Male respondents (n=17)	43	22-73
Spouses male respondent(n=17)	41	21-65

Table 5.1: Age respondents and migrants, (Kumasi – Ghana, april – june, 2011)

5.1.2 Education level

In Table 5.2 the level of education of the respondents is shown. As may be observed from the second column, the male migrants in our research population are higher educated than their spouses in Ghana. Of the resident women, 27% have had tertiary education against almost 60% of their migrated husbands. Of the male respondents, 72% have had tertiary education, against 50% of their migrated

⁷ Note that the variables concerning spousal relations have been left out in this analysis. These will be treated shortly in chapter 6 and more specific to the female gender in chapter 7.

⁸ Future reference from chapter 4 in this thesis may be noted as (Van der Zee & Deenen; in Deenen, 2012).

⁹ One male respondent was not willing to tell his own age and that of his wife.



spouses. As mentioned previously, via the KNUST University of Kumasi, and particularly lecturer Peter Dwumer, snowball sampling resulted in interviewing several lecturers of the university who spouses to a migrant, which might have created a bias in the research towards higher educated male respondents. Nevertheless, information about their migrated spouses is still very valuable. As may be seen in Table 4.2, the male respondents are highest educated of the observed units of analysis. They are followed shortly by the male migrants, which are of more or less comparable level of education as the female migrants. As mentioned previously, the female respondents in this research score lowest in their level of education.

Education	Female respondent (n=22)	Spouses of females (male migrants)* (n=21)	Male respondent (n=18)	Spouses of males (female migrants) (n=18)
None	2 (09%)	0 (00%)	0 (00%)	0 (00%)
Primary	4 (18%)	3 (14%)	2 (11%)	3 (17%)
Secondary	10 (45%)	6 (29%)	3 (17%)	6 (33%)
Polytechnic/tertiary	2 (09%)	3 (14%)	4 (22%)	4 (22%)
Bachelor	3 (14%)	7 (33%)	3 (17%)	3 (17%)
Master	1 (05%)	2 (10%)	5 (28%)	2 (11%)
PhD.	0 (00%)	0 (00%)	1 (05%)	0 (00%)

Table 5.2: Education of the respondents and migrant, abs and (%) to category

*1 missing (n=21)

5.1.3 Household composition

In table 5.3 the household composition of the respondents is displayed. The female respondents' composition is relatively homogeneous, as 16 of the 22 (73%) of the women have children, which all have at least one child living in their household. The remainder of the women do not have any children. With one exception – whereby respondent's single child lived with her sister because respondent experienced financial problems, all children of the female respondents resided with their mother in the same house¹⁰.

Out of the 18 male respondents, 13 (73%) have children, which is relatively equal to the female respondents. However, the household composition of the male respondents is very different. As may be seen in Table 4.3, only six male respondents have children living at home, of which five have children below the age of 18. Of the 7 male respondents that have children living outside their household, the children either lived with the migrated spouse (2 cases), with the sister of the migrated spouse (3 cases), or were grown up (2 cases).

¹⁰ In two cases the female respondent and her family lived in a house with two other families.

In Ghana and Kumasi it happens quite often that people live with more family members in one household than only those belonging to the nuclear family. In table 5.3 it may be observed that among the female respondents, 10 (45%) had one or more (blood-)relative living in their household. In most cases they lived like this before migration of the male spouse, implying that there is not much change for the women in the household, even more so because most Ashanti men provide marginal or no help in the household. It does however mean that she can count on support and assistance from the others living in the house – mainly the female residents.

Household	Female (n=22)	Male (n=18)
Children < 18	10	6
Children > 18	0	3
Both	6	4
No children in HH	0	5
No children at all	6	5

Table 5.3: Household composition (A)

Of the 18 men, seven (39%) were living with one or more (blood-)relative(s); either a cousin, a niece, their parents, their sibling(s) or in one case even his daughter and granddaughters, of which mostly – in accordance with Helmich (2009), who states that in most households the role and position of migrant women is largely take over by residents other than the migrant husband – the female residents helped to take over the role that the migrated spouse (or mother) used to have. This means that for the male respondents daily activities barely changed since the migration of their spouse. In a few cases however (4 out of the 10 men who have lived together with their spouses), the male respondents did engage in (some) traditionally more female gender roles. However, only two of these men had children living at home during the time we interviewed them. These cases seemed to be mainly linked to a more equal and communicative relationship between husband and wife, but also to the lack of helping (blood-)relatives, resulting in the emergence to cope with the practical necessities like food and hygiene for themselves and their children. In the cases where the man did live alone with his children, the children – especially the girls – would usually provide help in the household chores like washing, shopping and sometimes cooking.

It is striking, however, to notice that five men of the 13 that have children, organized for these children to live outside their own house (see figure 5.1). This occurred only once among the female respondents – whose child is living with her sister because of financial issues. Most notable is that the resident women take full responsibility when their husbands migrate. The men, on the other hand, do not take over the role of the mother, but seem to strife for fulfilment of this role by employing another female (blood-)relative.

All of the above indicate that not only *household roles* are related to gender; also *household composition* is. A concern for the male sample in this research is that only 10 of the 18 men have lived with their spouse previous to her migration, making observation concerning changes since the migration even more difficult.

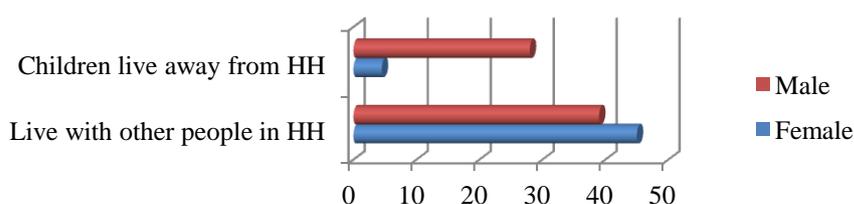


Figure 5.1: Household composition (B) (%)



5.1.4 Homogeneity versus heterogeneity

An important observation derived from analysing the (background) characteristics of the research population is the relative homogeneity of the female population in comparison to the male population, which mostly concerns educational level and household composition. The majority of the female respondents were not highly educated – two had no education, four have completed primary school and 10 have completed secondary school as highest level of education. This leaves only six (27%) female respondents who were educated beyond what could be called ‘high school’. The level of education among the male research population differs more significantly. Two male respondents completed only primary school, and three have completed secondary school. The remaining 13 (72%) all finished some form of tertiary education.

Furthermore, as has been described in the former section, the household composition of the male respondents is highly heterogeneous. From old and living by himself (in two cases) to young and living with his mother, to middle aged and living with his children. Since the male respondents were so hard to find, we suggest that this may be seen as an inductive research observation (see Figure 5.3 – selective coding), possibly relating to hidden populations (Heckathorn, 1997) which relate to a perceived decrease of masculinity (pride, status, power, independence, respect) or relating to a process of transformation, whereby the higher educated women become more empowered and perhaps appreciated. Furthermore, various people during and outside the interviews stated that it was the responsibility of the man to take care of his family in the financial sense. As suggested in the introduction, we assume that this might influence the decisions on which spouse is going to migrate – usually with preference to the male. On the other hand, the male migrants were also higher educated than their resident spouses, which is another important factor in deciding who is going to migrate. This implies that overall in Kumasi, and perhaps Ghana, it is likely that – in spousal relations – it is more often the male counterpart that migrates.

Another part of the explanation of a heterogeneous male population may be found in the very intensive purposive snowball sampling. Our entire research team had exhausted local networks in order to obtain male respondents. Eventually, two people in our networks played an important role in finding almost half of the male respondents: Peter Dwumer (a university lecturer with a highly educated network) and a pastor (who provided mainly lower educated male respondents in relation to those provided by Peter Dwumer). In addition, there were two other highly educated male respondents who were, coincidentally, coincidentally also (former) teachers at the university. This might be another important part of the explanation for our biased and heterogeneous male research population.

Contrary, the female respondents were easy to find, and therefore it was also possible to interview such a homogeneous group, which was a desirable methodical aspect to this research.

5.1.5 Motive for migration

Exploring the subjects of power relations and decision-making within the spousal relationship, the respondents were questioned about the motives of migrate for their spouse and whether or not they were part of this decision. As pictured in figure 5.2, the motives were of mainly economic and financial nature. Two out of three, for both male and female migrants, decided to migrate for this reason. The other reason to leave Ghana was to further their education, sometimes in combination with financial reasons. Two male and three female respondents could not provide an answer to this question. The main reason for not being able to answer this question was that their spouse migrated a long time before they were together, implying that they were not part of the decision-making process. Of the 22 female respondents, 15 women decided together with their husband that he was going to migrate. Three women did not take part in the decision making process and four women got to know

their husband long after he had migrated (they met when he came back to Ghana for a visit). The male respondents who had lived together with their spouse before migration were all part of the decision that she was going to migrate. An interesting observation is that more than half of all the respondents made use of their transnational network in order to choose a country of destination. Twelve spouses of female respondents (55%) and ten spouses of male respondents (56%) had a friend or family member at the destination of migration.

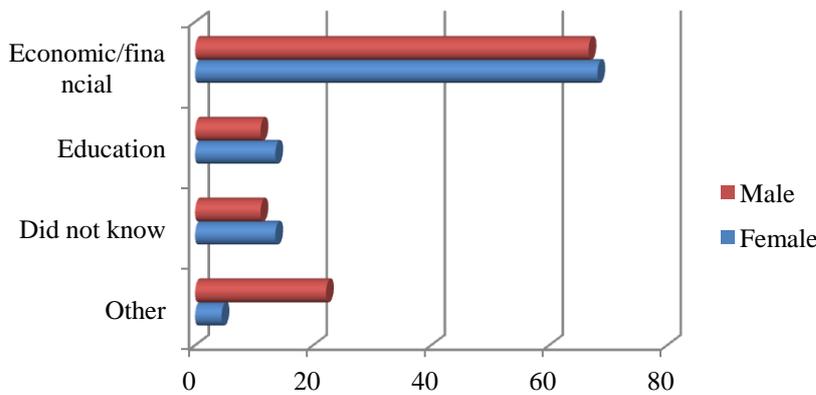


Figure 5.2: Motives to migrate of migrants (%)

5.1.6 Future plans

An issue often discussed in migration literature is brain gain (Awumbila et al. 2011). This means that emigration does not necessarily mean the loss of skilled members of society (brain drain). Besides migrants returning money, Awumbila et al. also noted that Ghana experiences a brain gain, whereby return migration results in gaining knowledge and skills; and perhaps even cultural insights and attitudes. Among the spouses interviewed we established that 14 male migrants and 11 female migrants (about two in three) are planning to come back to Ghana in the near future¹¹ (within five years), which confirms sources such as Awumbila et al. (2011) and IOM (2009) on return migration.

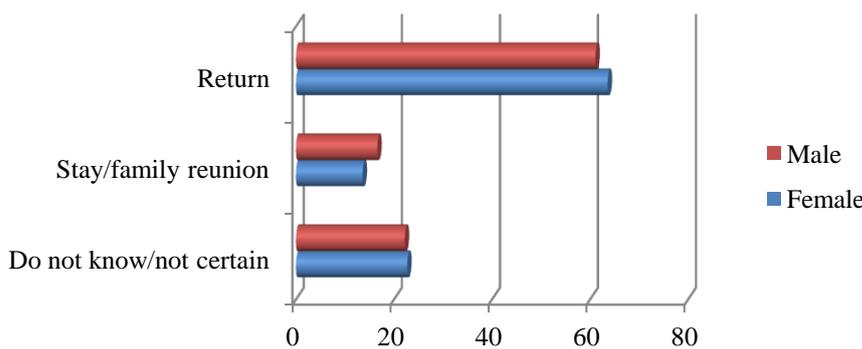


Figure 5.3: Future migration plans of migrants (%)

¹¹ A note must be made about the fact that the unit of observation is the resident spouse. We regularly found that resident spouse, even more for the female respondents, could provide little information on their spouses situation in the country of migration. This may indicate difficulties concerning their knowledge about the actual intentions of their spouse.

5.2 Analysing techniques

5.2.1 Grounded Theory

Figure 5.4¹² shows how grounded theory has been used to analyse the research data (Flick, 2009). Starting at the top, the first step of the analysing process is open coding, whereby the interviews are re-read in order to create codes for observed categories. At first the open coding resulted in the most important characteristics that were coded in the descriptive statistics, which may be found in Appendix D. Later the information has been put in a more thorough matrix, whereby all respondents and all data were gathered in one table (see appendix E).

In the second step, axial coding, the paradigm model has been created and colors are given to the model (see section 5.2.2) to relate findings to causes, context, consequences and (behavioral) strategies concerning the studied variables. Further elaboration will be made in the empirical chapter. During all steps of this model, theory may be built continuously.

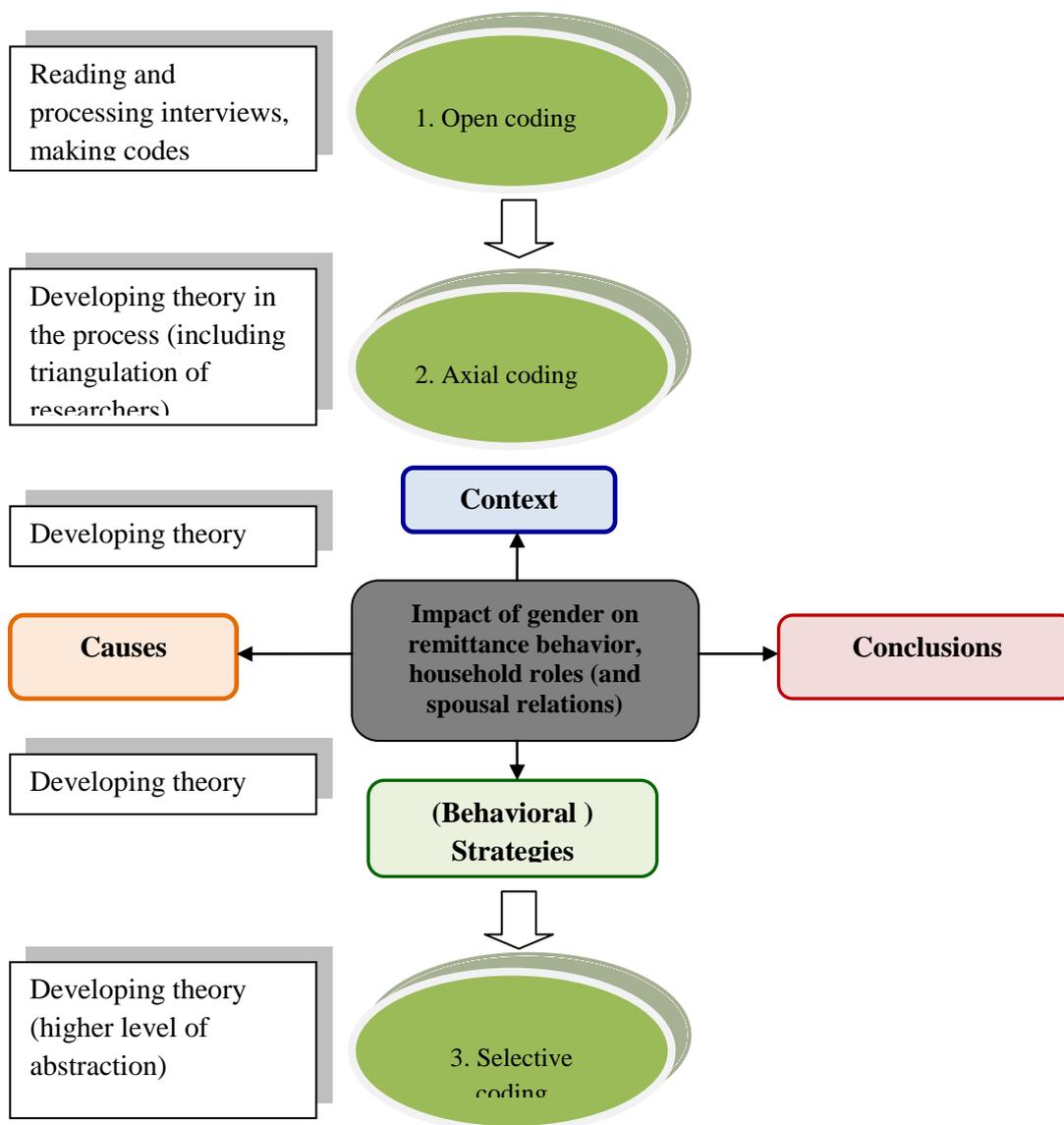


Figure 5.1 Grounded theory building and feedback process

¹² Figure 5.4 has been created by Van der Zee and has been edited by Deenen (2012).

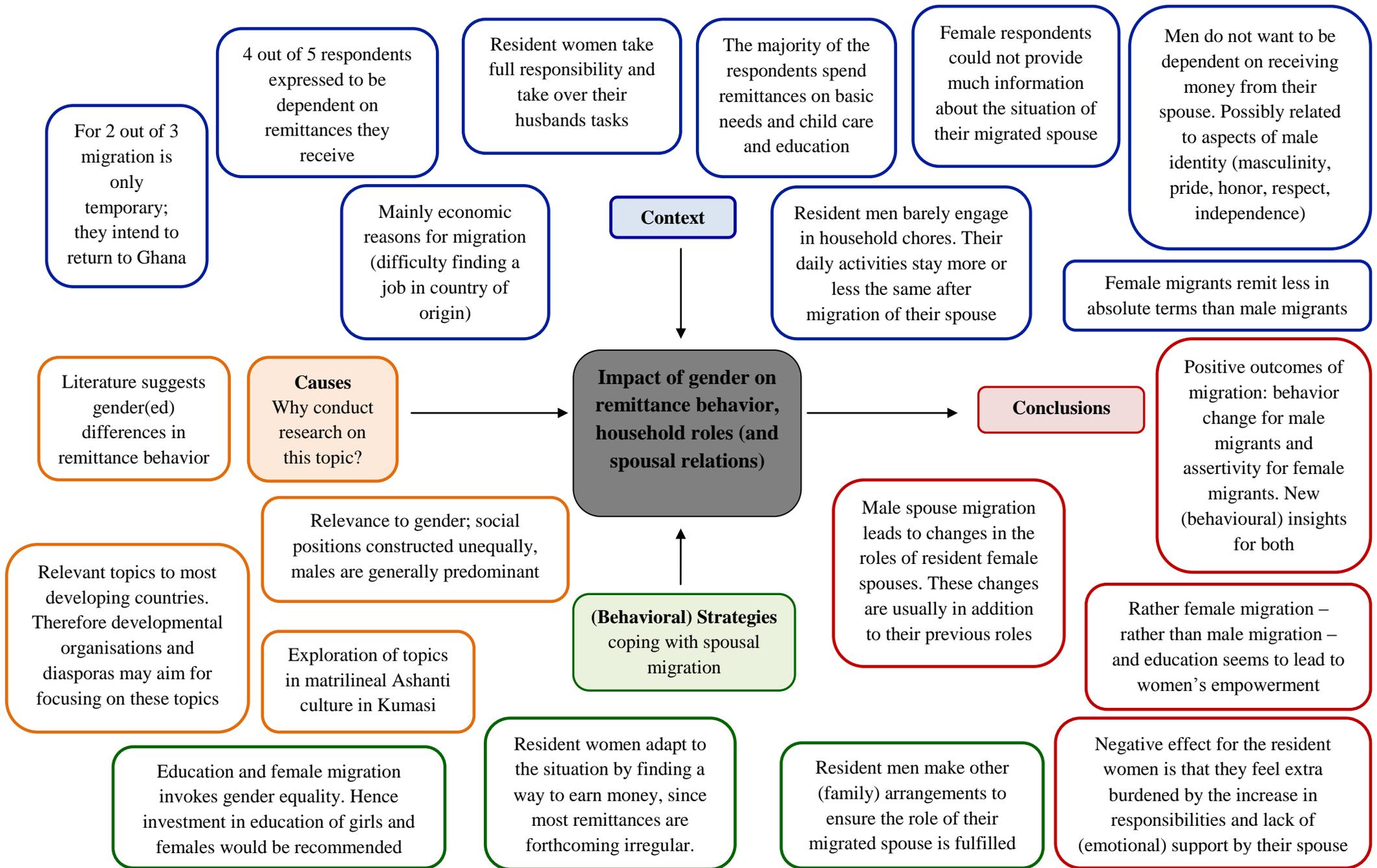


5.2.2 Axial coding

The coding paradigm model is the second step of the grounded theory strategy as described above. A coding paradigm model (see next page) is used to provide insights on the causal relations of a study, differentiating causes, context, strategies and conclusions of the studied phenomena; the influence of gender on remittances, household roles and spousal relations. Using open coding (Figure 5.4), data collected from the interviews is used to fill in the coding model – which may be found on the next page. Colours are used to indicate whether a box belongs to a cause, context, strategy or conclusion. Step 3 of grounded theory, selective coding, will be done throughout the empirical findings and the conclusions of this thesis, and aims to develop theories on a higher level of abstraction.

5.2.3 Empirical findings

In chapter 6 the empirical findings of the cooperative cross-gender analysis will be presented, using a quantitative format supported by qualitative examples and expressions. In chapter 7, elaborative case studies will go deeper into the female-specific findings of this research, sketching several important themes. Throughout these findings, some conclusions will be drawn, as this is part of the important feedback process of grounded theory. In chapter 8, findings will be summarized and concluded, whereby they are abstracted and related to the research questions formulated in this study.



5.3 Summarizing remarks

A point of concern is the bias of cultural differences. Before engaging into the fieldwork, investigation is done on the local culture and manners. However, the existence of misinterpretations is still possible because of the use of different values and meaning towards the discussed subjects. To counteract these implications contact was made with the Legon University in Accra and the KNUST University in Kumasi. During these conversations it was discussed what the best way is of doing research, which included a discussion about the type of questions. It was decided that the unit of research had to be the spouse and not also other household members, what was decided beforehand with the entire research group. Also, it was decided that the best way to come near to people and to win their trust was by use of local research assistants. The agreement for research assistance can be found in appendix B. I can indeed state that working with research assistance was very pleasant and very important in finding respondents. I think that I would not have found respondents so easily if I would have been by myself. Also many people do not speak good English, what makes it difficult to make clear for what purpose I was coming. So my research assistant, Micheal Opoku was very valuable in approaching people and gaining their trust.

Furthermore, the methodology and important concepts used by the four researchers in this comparative study is deliberated and corresponds with each other. Everyone used the same list of topics that had to be treated in the interviews and everyone used grounded theory to analyse the data. However, every one of us had to take on a slightly different focus in their analysis and conclusions. The examination board of the Radboud University decided that the four of us could not write a jointly chapter where the outcome and overall conclusion of the entire research can be discussed and compared. That resulted in four theses, in which we are only allowed to analyse your own respondents. Of course cross-references are made to each other's work, but the quality of the theses would have been higher when it was a jointly written chapter and it would have been of better use for the initiator of the project, Oxfam Novib. Luckily is was allowed to write a joint chapter with Ingmar Deenen, so a cross-gender comparison in this thesis is made (chapter 6 & 7).

But as with any research, while getting busy with the interviews, I experienced some questions could be left out and others could be added. Originally, we also added a fifth sub question to this research: *are there other forms of remittances (e.g. cultural/social remittances) and in what way are they characterized by gender-specific behaviour?* But when I asked respondents questions relating to this topic, I experienced not much response was given. Since most migrants did not come back (or occasionally for a holiday), their spouses were not able to indicate this. Only when a migrant would come back permanently and he or she could try to incorporate some attitudes, skills or ideas adopted from the country of migration, back in their life in Ghana, it would be possible to establish this. The research unit would have to be a different one, namely households with one of the spouses being a return-migrant, where both the spouses are interviewed after the migrant has returned for over a year, in order to locate the transfer of social and cultural remittances.

A question that could have been added, was one about the sending of financial remittances of male respondents to their migrated wives. Once I was interviewing a male respondent, when he suddenly told me that he occasionally sent his wife an amount too, while he also received remittances sent by his wife. What can be deduced from here will be discussed in the following chapter. But I never thought about this before this respondent mentioned this. Another remark that can be made is about the sequence of interviewing respondents (also mentioned by Deenen, 2012). Because male respondents were difficult to find and female respondents were easy to find, male respondents were all interviewed after the female respondents. But while doing more and more interviews, our skills of interviewing improved which means the interviews held with male respondents were somewhat deeper than the interviews held with female respondents.





6. Empirical findings – Cross Gender

Resulting from the pooling of collected data, similar codes for grounded theory building and the shared chapter on the research population of this research, this chapter is dedicated to the empirical findings of the cross-gender comparison between male and female respondents and is written by Deenen and Van der Zee¹³¹⁴. We argue that an important part of our cross-gender comparison is related to the unit of analysis; the spousal transnational relationship. Not only does this unit of analysis allow us to make an intra-gender and cross-gender comparison between resident spouses (the respondents), it also allows us to make intra-gender and cross-gender comparisons between the migrant spouses. In doing so, we create additional insights on a higher level of analysis. We can, for example, to some extent compare female migrants with female residents and male migrants with male residents. As will be mentioned later in this thesis, part of female empowerment for example seems to be – rather than from gaining additional responsibilities at home – related to female migration and education, which in turn relates to the decrease in gender inequalities. The male side of that same coin seems to be both cause and effect of these findings, as decreasing gender inequalities may influence and be influenced by (traditional) gendered perceptions, attitudes and behaviours of men towards migration, remittances and household roles of their female spouse.

An important finding in this research is that *all* but one (male, Togo) of the 40 migrated spouses were located in countries of the global north. Hereby USA was the most frequent (and very popular in cultural aspects and desirability) destination with 12 migrant's spouses. Italy (n=9), UK (n=7) and Germany were other important locations, followed by the rest of Europe. Furthermore, one migrated spouse was located in Canada, one was located in New Zealand and one in Saudi Arabia. This implies that no respondents were located in South America, Australia or Central and South-East Asia. These data serve as an important context for findings considering behavioural and attitudinal changes (see e.g. section 6.4.1).

In the following sections an analysis is presented of the main variables concerning gender and remittance behaviour. Respectively the characteristics remittance sending behaviour, characteristics of remittance receiving behaviour and changes in household roles and spousal relations – power and decision making in specific – will be discussed.

6.1 Characteristics of remittance sending behaviour

Some literature suggests that women send money home more often and that women are more reliable remitters than men (UNINSTRAW, 2007 & 2008). The parallel study of this research project in the Philippines did show that female migrants sent remittances to multiple receivers, but it does not show that they send a higher percentage of their income (Gresham, 2011). Furthermore, male migrants only send remittances to their spouse, who then distributes it among the extended and nuclear family and other receivers (Gresham & Smit, 2011). To this concern, the case of Ghana differs. Male Ghanaian migrants send financial remittances to their wives, but also to their mothers. We suspect that here the difference between a patrilineal and a matrilineal society plays a role. As mentioned in chapter 2, especially the elder women are respected in a matrilineal society, as their bloodline is considered most important. This may be a reason for male migrants to send financial remittances to their wives as well as their mothers.

Another observation is that only eight male respondents out of 18 received financial remittances from their female spouse. This might be explained by the fact that the group of male respondents is biased towards lecturers of the KNUST University. Because of their high level of education and their well-earning profession,

¹³ Unless noted otherwise

¹⁴ Future reference of chapter 6 from this thesis may be noted as (Van der Zee & Deenen; in Deenen, 2012)



they earn enough to maintain themselves and do not need financial support from their wives. The third reason is one that is deeply rooted into the Ghanaian culture. The Ashanti are proud people. They are business-like and are willing to work hard to achieve something. The traditional male role is that he serves as the principal provider and head of the household, which also implies he is responsible for his family in the financial sense. Rooted in aspects of masculinity, he does not want to be dependent on remittances from his female spouse. This might make him lose respect in his social environment, or moreover makes him *think* he loses respect from his social environment. A man will feel responsible for his family, also when his wife and children migrate. An interesting example of such findings is Mr. Peter, whose two young children (2 and 6 years old) and wife migrated to the USA. Once or twice a year, his wife Nana sends around €250 per bank transfer. But, since Mr. Peter is the head of the family and feels like he has to take care of his family, he sends back money a couple of times a year; between €80 and €160 per instance. He states he does this to keep the status of a man who is perfectly able to take care of his family.

Unfortunately, we are not able to make indications about the percentage of salary that migrants remit to their spouse. No woman in this research could say how much money – not even an estimate – her migrated husband was earning, while there were several men (4 out of 18) who had knowledge about their wife's income (one of whom could check her account online). In addition, all respondents were asked if they shared a bank account. All answers were negative. We argue that the male spouse carries the financial responsibility for his family with pride, and it is not polite for the woman to ask what her husband earns every month. General consensus seems to be that she should not have the desire to do so. Hence men do not tell their women, and women do not ask their men. The other way around the male respondents also do not ask their wives about their salary, because they think that is their own affairs; they do not need to know.

In the Philippines the government is more involved in regulating remittance streams than in Ghana. Migrants work for a Philippine sea faring company, are obliged to remit 80% of their income to a third party, in most cases the spouses of the migrants (Gresham, 2011). In Ghana there are few such regulations. Gresham found that the male migrants in the Philippine case sent on average 73% of their income to their wives. For the female Philippine migrants this number is 35% (Gresham, 2011). We suspect that these relative amounts for the Ghanaian migrant males are significantly lower, while those of the females might be somewhat equal. However, these are mere 'in the field' speculations and may not be relied on.



6.2 Characteristics of remittance receiving behaviour

Literature suggests that women are more often the receiver of remittances than men (IOM, n.d.). The case of Ghana confirms this claim, for reasons explained in the former paragraph.

6.2.1 Receiving remittances

Table 6.1 shows the total number of respondents who receive some kind of remittances, differentiated by gender, while the percentages of respondent receiving remittances are illustrated in Figure 6.1. Table 6.1 shows that 19 women (86%) receive remittances in any form (goods and financial) compared to 13 men (72%). This means that three women (14%) and five men (30%) do not receive remittances in *any* form. The

	Female (n=22)	Male (n=18)
Only financial remittances	11	4
Only material remittances	3	5
Both	5	4
No remittances	3	5

Table 6.1: Receiving remittances

form of these remittances is however very important to this study. About one in four of both the female and the male respondents receive financial as well as material remittances. Furthermore, financial remittances are received by 73% of the women (16 out of 22) and 44% of the men (8 out of 18). Three women and five men only receive material remittances. It is important to note, however, that the type of material remittances that men and women receive differs a lot. Women in this research receive bigger and more expensive products like laptops, TV's, and in some cases even a car or a fridge. Men often receive much smaller (and cheaper) goods like clothes and presents. There was no man in this research that received such expensive products.

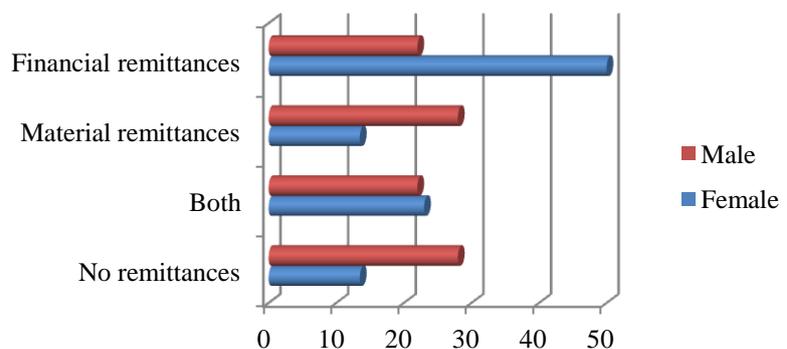


Figure 6.1: Receiving remittances (%)



6.2.2 Monthly amount

Table 6.2 illustrates the average remittances being received by the female and male respondents every month in absolute amounts, and Figure 6.2 shows the relative numbers within their category. Transfers are recalculated to a monthly format. It can be concluded for this sample that for both genders, in four respondents that actually receive financial remittances, receive less than €50 a month. The majority of the female respondents (63%) and one of four male respondents, receive between €50 and €200 euro a month. Finally one out of eight female respondents and half of the male respondents receive over €200 every month. This means that half of the men who receive financial remittances receive quite a lot compared to the women. Once again, the link here can be made with the education level of the female migrants, as well as that of the male respondents. Half of the female migrants completed tertiary education, of which most have a good job, implying that this group is less likely to end up in vulnerable or exploitative jobs. With a good job, they have the opportunity to send home quite an amount. Some scholars (e.g. Jolly & Reeves, 2006) argue that migrated women experience a lot of pressure from home. As men are usually perceived as head of the household they can oblige them to send money home regularly. Whether this is true for this sample group cannot be established because the female migrants were not interviewed. The husbands interviewed are unlikely to admit they put pressure of this kind on their spouses. Such information is not something that will be easily shared with people outside their household and certainly not with strangers.

	Female (n=16)	Male (n=8)
<€50	4	2
€50-€200	10	2
>€200	2	4

Table 6.2: Monthly amount

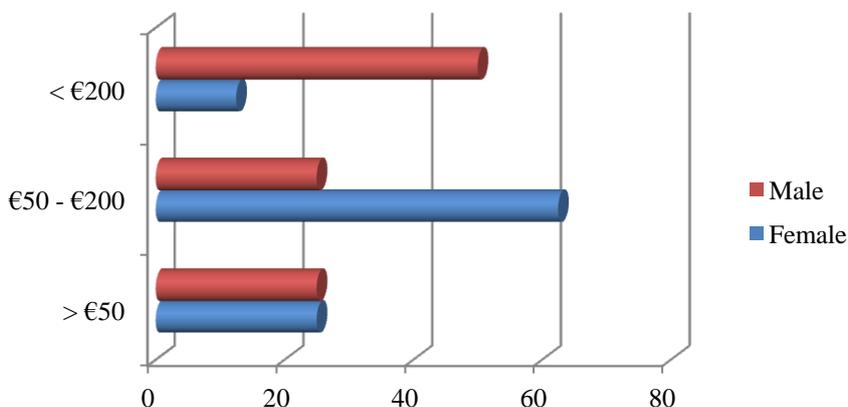


Figure 6.2: Monthly amount (%)

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6.2.3 (In)dependence of remittances

The extent to which the female and male respondents state to be dependent on the financial remittances is presented in Table 6.3. Specific characteristics of these remittances are also presented; regularity, dependency, the ability to save (some) of the remittances received and whether or not they receive money from other relatives or friends. Figure 6.3 is a graphic illustration of the findings. It can be concluded that the majority of the women who receive financial remittances (more than four in five) expressed that they are dependent on the remittances. Without receiving them, they state that life would be very difficult. Striking is that for this specific group of women that state to be dependent on remittances finances, all but one received

Financial remittances	Female (n=16)	Male (n=8)
Irregular	12	2
Dependent	13	3
Save	12	6
Receive from others	5	4

Table 6.3: (In)dependence on financial remittances

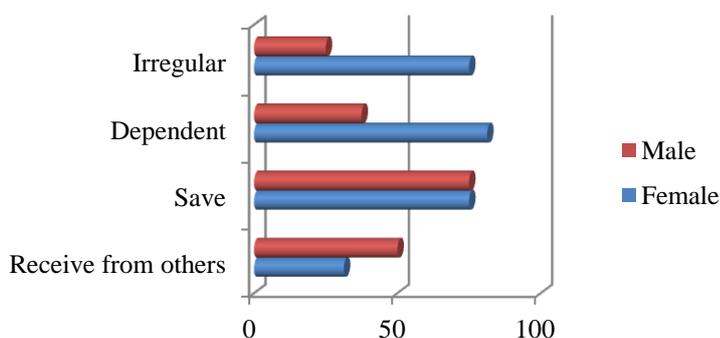


Figure 6.3: (In)dependence on financial remittances (%)

the remittances regularly. This means that the money does not come every month, or the amount they receive differs every month. Dependency among men is much less; approximately one in three of those who receive remittances. Out of the group that does feel dependent on the remittances, only one man states that the money comes irregular. Another interesting feature is that for both men and the

women, three out of four are able to set aside some of the remittances. Finally, relatively more men than women in this research also receive remittances from other sources, which might explain why few men feel dependent of remittances from their spouse. Four men (50%) and five women (31%) have indicated that they also receive remittances from other family members or friends who are living abroad.

The majority of both women and men who receive remittances spend it, in descending order of importance, on food (15 women, 7 men), school fees for their children (10 women, 5 men) and clothing for the family (8 women, 3 men). It is also used for building their house (4 women, 1 man), for paying the bills (3 women, 3 men) and for personal expenses (3 women, 2 men). Only two women and two men use the finances to invest in their business. All these four people expressed that they are not dependent on the remittances, but they do receive quite a big amount every month, which is likely to contribute to the reason why they are able to spend the remittances in their businesses. One woman did not want to tell the amount, but the other woman receives €230 a month and the two men both receive around €140 a month. The two women and one man also have children, for whom education fees are paid from the money received from their spouse. The other man lives with his parents and does not have children. Therefore he does not have high living expenses, allowing him to spend the money on his business. Moreover, all four of them have a job that earns enough money to sustain themselves which allow them to divide the remittances on purposes such as education for their children and investing in their business.



6.3 Changing (gendered) household roles, spousal/power relations and decision making

In Figure 6.4 the perception of the changing gender roles in the household of the female as well as the male respondents is shown.

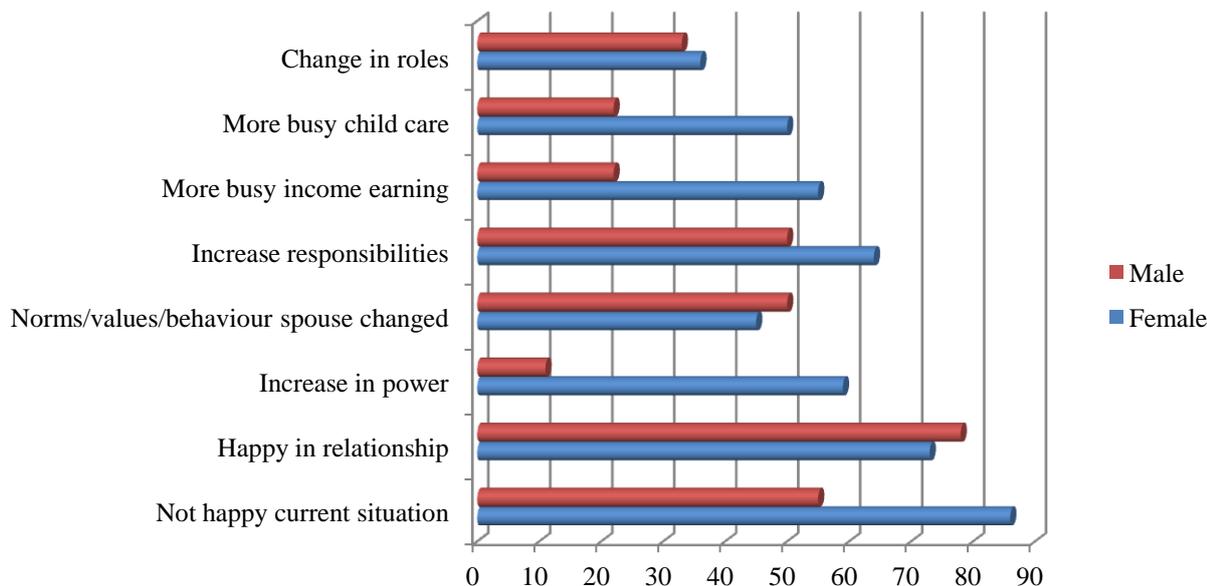


Figure 6.4: Changing gender roles and power relations (%)

About one in three women do think that their roles have changed since their husband has migrated. They describe different situations to pin point these changes. Some feel that all the responsibilities come down to them, in paying the bills and taking care of the children. Some indicate that they feel like they have to be both mother and father at the same time. Others feel more relaxed because when the husband was around he was very demanding, and now they feel freer and are able to do what they want.

Of the ten men who lived together with their spouse before the migration took place, six men (also one in three) have indicated that their roles have changed since their wife has migrated. For five of them (one man is a pensioner who only takes care of himself) the daily tasks have significantly changed; they have become more busy with everyday tasks like child care, cooking and general maintenance. Most of the women (64%) however stated that the household chores have not changed very much. Their husbands did not do a lot of household chores before they migrated, so these chores have not increased substantially. But they do take over the tasks of their husband. They are now in charge of finances and decisions that have to be made in the household. About 50% of the women expressed to be more busy with taking care of the children and raising them, and a similar percentage also mentioned to be more busy with income earning than before. Compared to the male respondents this is quite substantial, as only one in four of the men feels an increase in being busy with the children and income earning. An explanation for this may be that men often make other arrangements to make sure the role of the missing mother in the house is fulfilled. They do this either by sending their children to live with their sister or their wife’s sister (three cases), or they decide together with their wife that it is better that the children go with their mother to the country of destination (two cases). Two in three male respondents live with other relatives in the house, which means there are other females who can help with taking care of the children, cooking and general maintenance of the house.



6.3.1 Changing attitudes and behaviours

One in three female respondents has stated they do not think that the norms and values, the way of looking at life and behaviour of their husbands has changed since their migration. One in five women do not know how to give an answer to this question because contact with their spouse is scarce. The other ten women (45%) indicate positive changes like less aggressive and more understanding and caring attitudes and behaviours. A comparable amount, 50% of the men, indicated that they think their spouse's behaviour has changed. In general these men think that their spouse has become more assertive and they are learning a lot in their country of migration; gaining a wider perspective of the world by living in another culture. These men feel like their spouses have changed in their behaviour, but not so much in their norms and values. Some male respondents also indicated that they were not able to answer this question, since they have to live together with their wives in order to make such estimations. In this research, we generally argue that this applies for most respondents; if their spouse has not returned to a daily life in Ghana – as visits by their migrated spouse are irregular and last usually only a few weeks to one or two months – statements about the change in attitudes and behaviours are difficult to make. Even more so because, even though communications between most spouses are ample in frequency, quality and depth of these communications seems to differ largely. Especially women in this research showed difficulties in defining their spouse's situation in the country of research and could not always provide accurate information on their occupation, their situation in the country of migration and even less on their spouse's income. These findings make it difficult to make valid statements about topics of changing attitudes and behaviours. Nonetheless, these findings do indicate such changes occur, and logical analysis implies that being in touch with such a different culture – as all but one migrant resided in the global north – has attitudinal and behavioural effects.

6.3.2 Changing power relations

More firm statements can be made towards the topic of changing power relations in the household, due to the migration of the wife or husband. In literature it is argued that one has to be careful with equating the responsibilities that women take over from the husband when they migrate with emancipation (De Haas & Van Rooij, 2010). Women often have no choice in taking over their husband's power, and become the head of the household during their absence by default. However, saying that this empowers women would be wrong, since men are likely to claim their leading role back the moment they return to the country of origin. Besides, many migrated men in this research keep most of their power by staying in close contact with their spouse at home. Since this research took place among respondents whose spouses migrated, and have not returned for a longer period of time, it is not possible to argue whether this is true in this case. However, it is possible to show that male migrants exercise power over their wives from a transnational distance. Data retrieved from spouses of male migrants done in Ghana and in the Philippines (Smit, 2012) confirms that women are not empowered per se when their husbands migrate. Like mentioned in the theoretical chapter of this thesis and in Van der Zee (2010), empowered is defined as the following: *“Enabling women to recognize chances and opportunities and implement them. The core is confidence and self-reliance. Women need to be stimulated to take part in decision making processes, not only in school or at work, but also at home and in society”*. In our study in Kumasi, slightly more than half of the female respondents felt like they have more power to decide what is going on in the household since migration of their spouse. However, an increase in power does not mean one is empowered. In a couple, both should feel comfortable with the division of roles and responsibilities. Some women note, however, that they do not feel comfortable with these changes and see it as a burden, in which they have no choice. They prefer to share all the responsibilities with their spouse. To illustrate this, Box 1 contains a citation aired during an interview held with a female respondent.



“Yes, I have more power to make decisions. But I have no choice; there is no one else to lead the household. It would have been better if my husband was around, so that we could share all the responsibilities”

Box 1: Grace about power relations.

Another woman expressed that she did not feel like she gained power since her husband migrated.

“No, I do not feel like I have more power. When my husband was around, I could ask him for money every day if that was necessary and spend it on purposes that I wanted. Now I receive money only once a month and I have to ask my husband first if I can use some of it. He wants to know where I spend the money on.”

Box 2: Sandra about power relations.

Striking is that only two male respondents expressed that they feel like they have more power since their wife migrated. This is a strong indication for the finding that men are the main decision-makers in the household, regardless of the migration of their spouse. Hence, there is not much more power to gain, except the responsibilities for the children and household chores. Half of the male respondents expressed they experience an increase in these responsibilities. In this research, it seems that the higher educated women and men are, the more successful their migration seems to be. With better education they are more likely to find a job, which enables them to send a reasonable amount home, to improve the living conditions of their resident household members. Furthermore, several higher educated male respondents are of the opinion that their women will gain a broader perspective of the world. The implication that migration experiences will also make their female spouses more assertive seems to be okay with them. Living in another culture confronts women (and men) with different gender roles than in their own culture, even more so because all of the migrant women in this research come into contact with the very culturally different global north. Findings from this research make it arguable that tertiary education (of both men and women) and female migration lead to blurring of traditional gender roles in the Ashanti culture. This blurring in turn seems to be strongly related to the empowerment of women. Findings of this research do not strengthen such statements concerning the female resident spouses and the (included) male migration. Logically, migrated men also come into contact with the society they migrate to and will experience culture differences. However, we are under the impression that, considering the relatively low amount of remittances received by their spouses, especially the lower educated migrants in this research – who have difficulties finding a good and/or legal job – do not participate much in the society they live in, because they have to hide from officials (IMISCOE, 2008) and encounter more and more intensive forms of distrust towards them. With the improvement of our interview skills, which enhanced the openness of the respondents, we discovered that some of the less educated migrants did not have a legal permit for their country of migration; they often migrate with only a visiting permit. However, this conclusion is difficult to make, as we have strong doubts about the reliability of the respondent's answers; either because of lack of knowledge or because of the protection of potentially harmful personal information, not all respondents were precise in their responses to questions about their spouse's permit in the country of migration. Especially in the early interviews, many were merely complying when we asked them in what their spouse's legal status is in the country of migration. These findings may imply two things: a) migrated spouses may have made little or no preparations for their migration such as legal issues, finding a job and finding housing b) migrated spouses may have made hidden preparations, which their resident spouse was unaware of (this behaviour seems most likely to come from male migrants). Point b) may



also be applicable to the motives of migration; since the motives are perceived (and thus interpreted) by the respondent, real motives can never be known. However, all of the above is very suggestive; future research is required to validate such statements.





7. Empirical findings – Female specific

In contradiction with the former chapter, where themes were discussed in a cross-gender analysis, this chapter will go deeper into the profile of women. At first, several life histories of female spouses of male migrants are presented. These case study examples are meant to give you detailed background information on the personal characteristics, their wellbeing and past history of the migrant families. Attention is particularly given to their motives for migration, the communication between the migrant and his spouse, the way the resident woman spend the remittances, and how responsibilities of the migrant are taken over by the resident partner. Note that the case study of Ireen is written by Deenen, to provide extra qualitative context specific information. To protect the respondent's identity, pseudonyms are used. Section 7.2 and 7.3 will discuss and analyse these themes somewhat deeper.

7.1 Embedded case studies

Sandra

Sandra (pseudonym) is a woman of 35 years of age and has completed primary school as highest level of education. She belongs to the Ashanti tribe, a Christian and she is a trader for a living. She and her husband have two children of the age of four and six, and a third one is about to join the family. They have been married for eight years. Her husband Peter is also an Ashanti and completed high school. Four years ago Sandra and her husband decided that Peter had to migrate to another country in order to find better economic opportunities. The choice for Italy was quickly made since Peter had a brother living in Italy.

In the beginning Peter was struggling to find a job, but eventually he succeeds and gets a job in a bar. Sandra thinks it is not a very good job and her husband is not really able to live a comfortable life in Italy. Peter is able to send his family 150 Cedis every month (€75). All the money is used directly, because it is too little to save on a bank account. Sandra uses the money for the school fees of the children, the rent of the house, and food. Without these remittances, Sandra states, they would have a hard time paying for the school fees. Peter also sends some money to his mother. Sandra does not know the amount her husband sends to his mother but she does know that she uses it for hospitals bills and food.

Sandra does not think that Peter's experience abroad has changed his norms and values. She thinks his lifestyle is still the same and his experiences have not changed his behaviour. Her role in the household however, has changed. Since Peter migrated, she has the role of mother and father at the same time. She feels that she is more in control about what is going on in the household and she feels that her responsibilities have increased. She also states that she has no choice in doing so. She is the only one now that can lead the household. Before Peter migrated she had more freedom in spending of money; she could just ask Peter for some money. Now she only receives something once a month and she has to allocate their spending wisely. Sandra does not feel really happy about this change, it would be better to have him around. The shop they used to have together collapsed, because Peter is not around and Sandra is 8 months pregnant.

Peter's plans for the future are to go to the USA. The life and economic opportunities in Italy have not turned out to be great, so he is going to try his luck in the USA. He does not know for sure if his life will be better in the USA, but it is worth giving it a try. He is now busy to arrange all the necessary papers.

Rita



Rita (pseudonym) is 24 years old, completed primary school and is trained as a hairdresser. She is a Christian and belongs to the Akan tribe. She has a daughter of 6 years old, of which her current husband is not the father. She married her husband Joseph one year ago. Joseph is 34 years old, migrated to the United Kingdom one year ago and works as a pastor. Rita does not know what the level of education is of her husband. Rita did not decide together with her husband that he was going to migrate, he decided that for himself. She is still angry about this, especially because her husband does not want Rita to work, so she is struggling to get her basic needs and that of her child met. It has come to the point that Rita had to take her child to her aunt, because she is not able to provide all her child's needs. Rita herself stays at her sisters house. Because the migration of Joseph was without Rita's consultation, she does not know much about his preparation for the journey, or if he knew someone in the place of destination. Joseph calls Rita everyday but sometimes she ignores his phone calls and does not pick up. She does not know much about his situation and his living conditions, except that he works as a pastor.

Joseph does not send money or material goods to Rita. Rita also does not know how much Joseph earns every month, but she does know that he is saving all his money to build a church in Kumasi when he comes back. When he will come back is not clear either, he does not tell her anything about his plans for the future.

Rita receives some money from her sister (in Ghana), but she does not feel good about this at all. Recently her sister became sick and she does not want to depend on her. She feels guilty about this. Her husband is supposed to take care of her but he does not. Rita is not happy at all in her relationship and thinks the marriage no longer works. She thinks that when married, the wife is second to the husband. She feels comfortable in this position, but she does feel her husband has to take care of her and he is neglecting his obligations. Rita's family also thinks she should divorce him. She wants a new and caring husband.

Ireen

Ireen (pseudonym) is a 24 year old woman who lives in Nseni, Kumasi. She has finished her high school. Currently she is a housewife, taking care of her three year old son. She is engaged to Michael (pseudonym), a 31 year old man who has migrated to the USA five years ago. Michael's initial plan was to follow a tertiary education (after high school) in the USA. His sister was already there so she gave him some help with purchasing the plane ticket – even though he paid for most of the amount himself, Ireen says – and providing an initial accommodation. After finishing his education however, Ireen and Michael both decided he could stay and work in the USA, where he was able to get a job as a truck driver. As with all female respondents in this research, Ireen does not know how much money her husband earns. Both Ireen and Michael are Christians and both are members of the Ashanti tribe. Currently they are engaged, after knowing each other for 11 years. Like many migrant spouses, they stay in touch every day; they even call five to 10 times a day. Ireen expresses that Michael has had some trouble being homesick. She states that he is not really happy in the USA since he really misses his son. Around Christmas in 2011 he will come back to Ghana for one or two months, to marry her and to spend some time with her and his son.

Every week, Michael sends money home to Ireen. Even though Ireen does not want to explicate on the amount of remittances, it seems quite obvious her fiancée is taking good care of her and his son. She tells that he, in addition to the weekly remittances, sends home food and goods to her and their son. He sends home foods and other goods like clothes and electrical devices like a laptop, a gaming console (Nintendo Wii with several games and accessories), a television and a DVD-player. She spends the remittances mainly on food and clothes for her and her child, but she is also able to save some of the remittances. She also mentions that Michael is also saving money and mentions his ideas about bringing his family over to the USA, building a house, setting up a business in Ghana and/or furthering his education. Of the remittances he sends, she is also able to save some money. She spends most of the money on food and clothes, but since he sends goods



regularly and they have only one child her expenses are not too large. She states that she is not fully dependent on the remittances since she could work, but she also states that at this moment she is the only one who could take care of her young son, making it almost impossible for her to get a job. She does however not seem to feel bad about this, spending her time with household chores, washing, cooking, sweeping, taking her child to school and entertaining herself with watching movies, singing, dancing and dreaming about becoming an actor or script writer.

While her fiancée was in the USA, he had acquired a house, given to him by his father. Even though Ireen would not go into detail on the amount of remittances, it seems that she fares relatively well in comparison to most other spouses of male migrants. Next to the remittances and goods she and their son receive, she mentions that her fiancée also sends remittances to his brothers and sisters. As with almost all respondents of this research (38 out of 40) she does not know anything about the amount of remittances he sends to mentioned blood relatives.

Since Ireen and Michael have never lived together, she does not experience any important changes of roles. Of course, she says, her life has gotten more responsibilities since they had a child, but this is not related to a change of roles. She does appear to be fairly happy about the situation, even though she tells that her family really needs to be together and that they miss each other a lot. She expresses that she is very happy in her relationship and she is even more happy with what the experiences abroad are doing to her fiancée. She tells that they are closer than before they left, because they used to fight a lot here in Ghana. However, after the migration, he learned to appreciate her a lot more. She continues saying that he used to hit her sometimes before he migrated, but ever since he is in the USA he has regretted these actions and has apologized many times for that. He is treating her differently and says he will never hit her again. Also, she says, he has gotten a lot more love for their son over time; he was really sad one day when he called his son and he did not want to speak with him.

7.2 Women's (in)dependence

From literature that I have read before going to Ghana, I expected women to be more independent than they actually are in reality. The matrilineal bloodline (*abusua*) is seen as most important of all family relations among the Ashanti, with which also comes a responsibility of females to take financial care of their children. I associated this with great respect for women, but during the interviews and our leisure time I experienced the Ashanti culture to be male-dominated. Clearly, I should have investigated the concept *matrilinearity* more extensive before going to Ghana. When back in the Netherlands again I did some more reading about what matrilinearity means, and I found out that I do not need to associate it with status and independence for women. Matrilinearity is mainly important when it comes to inheritance and the right to own land.

Furthermore I expected women to be more economically independent. This assumption is in a way right, because women do engage in productive activities. Especially when a man has migrated and is not able to send his wife remittances on a regular basis, she has no choice but to work and temporarily take over the role of the head of the household. But the women I spoke were often not really happy with this increased financial responsibility. They prefer to share this with their husband, but they have no choice than to accept this role. The man, who is the head of the household, is in charge of the finances of the family and is financially responsible for his family. Women can bring in money when it is needed, but they do not if it is not necessary, which the cases mentioned in the former section also confirm. This shows that the gender roles are clearly defined and that the man as well as the women take on roles with each having their own tasks and responsibilities, that somehow shift all to the women due to the absence of the husband, which they find difficult to cope with.



Emotionally, however, women do seem to be very independent. Maybe even more so than men. Women always have female relatives, like sisters, a mother or aunts, or friends in the neighbourhood to discuss their problems, relationship issues or other important phenomena going on in their lives. They find a lot of support with each other and they seem to cope with this very well and they come across as very strong and independent women. For the men this seems more difficult. Because they are the head of the household, they have to maintain a certain status, which means showing that everything is running wonderful. Showing someone your problems makes you vulnerable which is an emotional condition men do not like to share. I do believe that men, among each other, do discuss their problems with family or friends. But the better job, house, education or car a man has, the higher his social status is, which means he has more to lose, which in turn leads to less sharing of problems with his social environment. Finding male respondents for this research has been really difficult, what can be explained by different reasons. Every person with whom I talked about this told me that in the Ghanaian culture the man is supposed to take (financially) care of his family. Therefore the decision for the male to migrate is more often taken than for the woman to migrate, as a family-coping strategy to earn money. The man is clearly the head of the household. What I found striking was that two male respondents revealed that they sent money to their migrated wife. They did this because they felt responsible for the welfare of the family, even though their wives also transferred some money back home occasionally. The transfer of this money is thus not solely meant to support the wife financially, but also as a matter of honour and status. Because of this sense of responsibility of men for their family, it is possible that they did not want to talk about emotional difficulties, or show it outside their household. Of course in a relationship, both men and women need each other, also for emotional support. But altogether this research has led to the impression that women are not emotional reliant on their partners to the same extent as men are reliant on their women.

7.3 Spousal relationships and household roles

Obvious in most interviews was that motives to migrate were mainly financial in nature, and that the decision to migrate was made mostly by the couple, and not by a single person (with a few exceptions). This means that migration was considered to be the best option to earn some money and was thus a family coping strategy in order to improve the existing situation. What I found striking was that most respondents were not able to tell much about the situation of their spouse. None of the interviewed women were able to tell the salary their spouse, and most of the women did not know exactly what kind of work their spouse was doing in the host country. It was either *'not so good, fine or good'*. Apart from this, the perception seems to exist that migrating to Europe or the US would give everyone a job automatically. The people I have interviewed do not seem to realize that finding a job can be very difficult for a migrant, especially when the person has only completed secondary school. The preparations before a person's migration does not seem to be very extensive.

Furthermore, most female respondents experience increased responsibilities regarding power to make (financial) decisions in the household and in raising the children without their husband. However, this does not mean that they are comfortable with this situation. Most women experience this as an extra burden and prefer to share all the responsibilities with their husband. Women also do not seem to experience a change of roles in the household. They used to do most of the household tasks prior to the migration, with a few exceptions, and they still do the same chores. So the things women do in their daily life have not changed substantially, only they have an increased sense of responsibility that feels uncomfortable for most of them.

During my stay in Ghana I was under the impression that female education has a positive effect on equality in the spousal relationship, which in turn increases the chances for a woman to migrate. Higher educated women seem more emancipated and seem more eager to experience other cultures – perhaps in part because their education and intelligence influences their ability to adapt and reflect, both personal and professional. A resulting policy recommendations may be to invest in girl's education and – more specifically – focus on premarriage migration. In addition, the interviews with male respondents have shown that their



women are more empowered than the female respondents in this research. Living in another culture shows women different gender roles than in their own culture, even more so because all of them get in touch with the cultural different global north. Findings from this research make it arguable that tertiary education (of both men and women) and female migration lead to blurring of traditional gender roles in the Ashanti culture. This blurring in turn seems to be strongly related to the empowerment of women.





8. Conclusions and recommendations

8.1 Conclusions

This research has attempted to shed light on the subject of the role of gender in the sending and receiving of remittances, spousal transnational relations and the way this affects household roles in the country of origin.¹⁵¹⁶ As has been mentioned in the introduction of this thesis (section 1.1), much has been written about remittances and its developmental effects, but the role of gender in relation to this subjects remains understudied. The research question central to this research has been:

In what ways does gender influence remittance behaviour in both sending and receiving remittances, and in what ways do gender differences in remittance behaviour affect the household in Kumasi, Ghana?

It can be concluded that remittances are more important to the female respondents interviewed in this research, than for the male respondents. They seemed to be more reliant on their migrated spouses than the male respondents and they also receive bigger amounts. Men receive much less remittances and on a more irregular basis. But since remittances are mostly invested in basic needs and not in sustainable purposes (except for their children's education) like a business which can make some money, I am wondering how the financial situation of a family would look like after the return of the migrant, who is than unemployed again. Unfortunately it is unknown whether female migrants sent a bigger percentage of their salary than male migrants, which the GCIM suggests (2005), since no female respondents and only a few male respondents could give us an indication of the salary their spouse earns. Overall, it seems that lower educated men migrate because no work can be found in Ghana and the lower educated women remain in Ghana to keep the household running. On the other hand the better educated men remain in Ghana and the better educated women migrate. If this development actually means a brain drain for Ghana is difficult to establish. Remittances can be seen as foreign money (earned in another country) which is spend in Ghana, what can be a stimulation for Ghana's economy. On the other hand, although two out of three migrants will return to Ghana within five years (and probably a reasonable percentage of the remaining one third will come back to Ghana, but that will take longer than five years) the migrants are gone in their most productive years.

One goal of this research has been to pinpoint changing gender roles and power relations inside the household, after migration of either the man or the woman. There is a tendency to think that migration of the man in the house can lead to female empowerment, because the woman can take over the role as head of the household which comes together with increased decision making power. The woman can have more freedom in choices that have to be made regarding the children and the spending of her own free time. However, from this research conducted in Kumasi I can conclude that male migration and remittances do not lead to female empowerment. The general conclusion from the women that have been interviewed in this research is that they do not feel like their decision making power has increased. But this does not mean that there are no changes of roles inside the household. The resident women do get more responsibilities when their husbands migrate, although they do not want to be the head of the household. More than half of the women interviewed, experienced an increase in responsibilities, but the majority of this group expressed that they prefer to have their husbands' around to share these responsibilities. The remaining men, on the other hand, often make other arrangements to make sure the role of his migrated wife is fulfilled, by either taking a sister or aunt in the house or by sending his children to live with his sister or his wife's sister. One in three among the female as

¹⁵ Part of the conclusion is distracted from the paper that was prepared for the expert-meeting on the subject of Gender & Remittances on September 29-30 2011, organised by Oxfam Novib.

¹⁶ This paper prepared for ON has been written by Ingmar Deenen and myself. Although it has not been officially published, it can be retrieved at Oxfam Novib.



well as the male respondents in this research indicated that they feel like their daily tasks and responsibilities have significantly changed. This means that two thirds of all the people interviewed feel like their lives have not changed very much due to the migration of their spouse. However, this does not mean that their daily life is exactly the same as before the migration. There are different tasks to be done, but this is not regarded as major changes that have a significant impact on their lives. Certainly for the remaining males that stay behind in Ghana, their lives did not change substantially. Just two male respondents felt like their decision making power and responsibilities increased. This shows that men among Ashanti already have most of the decision making power. Indeed, I can even state that the Ashanti culture is male dominated. To substantiate this argument I like to use an example from a women being interviewed in this research. This woman's (named Rita) husband obliged her not to go out for work, because he thinks the head of the household, which is the man, should provide all the necessary needs for the family. Her husband Joseph suddenly came up with the idea to migrate and went to Italy without deliberating it with Rita. She was left alone with a child of six years old (of which Joseph is not the father). Joseph does not send any remittances, so she does not have an income. She does not know what kind of job he has or what his plans are for the future. In the mean time she is desperate what to do. She brought her child to her aunt and herself lives with her sister and she is thinking about a divorce. This is a good example of male dominance, because it shows how important a man's opinion is about certain subjects, in this case that women should not work. Although her husband is not around to see what she is doing, and they barely have contact, she still holds to the appointment made that she does not go out to look for a job.

It can be concluded that when it comes to gender roles, the matrilineal Ashanti culture is not very feminist. With this is meant that the gender roles in the culture are clearly defined, but not in favour of women. A man is for example always in charge of the finances of the household and the woman is in charge of the household chores. A man who allows his wife to tell him what to do – some household chores for example – could lose respect of his social environment. Furthermore it is culturally not really allowed for women to be critical towards men. This observations do not come solely from the interviews but also from personal experiences of the researchers. Traditional role patterns are still very much embedded in the Ashanti – and general Ghanaian – culture. Men seem to be in power of both money and decision making when it comes to their nuclear family. The term “*matrilineal*” in this research has not been as important as expected, in the sense of different gender roles in migration and remittances behaviour compared to what we know from the literature about patrilineal societies. But before valid statements can be made regarding this subject, I admit that more extensive research had to be done about what “*matrilineal*” actually means in everyday lives among the Ashanti.

These clearly defined gender roles do influence remittance behaviour in both sending and receiving remittances. Since the man is the main breadwinner of the household, the male migrants feel responsible in providing all the needs for the family and therefore send mostly financial remittances, but to a lesser extent compared to the female migrants, also material remittances. The impact this has on the household back in Ghana is twofold. On the one hand women can feel more free because now they are in charge in deciding where to spend the money on. On the other hand this construction places an extra burden on the women, because she is not used to this responsibility but has no choice but to take this responsibility, or because she has to deliberate everything with her husband before she can use the money. When the man migrates, all the important tasks, like the finances and decision-making are transferred to the woman. Most of the migrated men seem very cautious in their communication about their financial situation. The home staying women are burdened with more work – as they are sometimes obliged to paid work if the remittances are forthcoming irregular – and are having more difficulties with disciplining their children. Overall, the resident women are placed in a more difficult position when their husbands migrate, compared to the situation before the migration. Their responsibilities increase and all the caring of the children come down to them, and they are more dependent on the financial remittances compared to the resident men. However, most women do have a



support network consisting of a mother and/or sister to rely on. The resident men on the other hand, receive less financial remittances and do not experience an increase in their responsibilities (with the exception of a few). What is noticeable is that when women migrate, these women and their husband are usually higher educated than in the reverse situation. This situation often led to more respect for one another. A woman who migrates and starts another life in a different culture can experience different role patterns than back home in Ghana. Women and men who have had tertiary education together with female migration seem to lead to women's empowerment and to more western ideas about equality between men and women. The division of household chores, decision-making power are more equally divided.

Both men and women struggle with the absence of their spouse; emotionally and practically. Several respondents indicated that this is even more so for their children. Nonetheless, respondents from both sexes showed their (necessary) ability to adapt. Women with spouses abroad and having a job, as well as men doing household chores, both have been part of the findings in this fieldwork. There have been indications that the change of roles also have led to more respect for one another in the (marital) relationship. Finding one self in a role one's partner has done naturally for most of his or her life seems to amplify the need for (emotional) support. Especially for the resident men and their children, communication with the mother and spouse seems to be essential. Another important point that has to be made is that women may be financial dependent on their husband, but emotionally this does not need to be true. Nevertheless, remarks of respondents hinted on emotional stress among partners in the transnational households. A response by Isaac, in the case study described before, symbolizes possible marital tensions like adultery as a consequence of prolonged absence of the spouse or the general 'seductions' as a result of the sudden change of environment and culture: ***"I have learned that the migration of one person in a marriage will destroy the relationship. It is so difficult to know much about each others life when you are living separately."*** It seems that migration for a married person is generally a burden for both the migrant and the family at home. In almost all cases, both children and spouse miss their migrant relative a lot. It can be conclude that the gender roles are different but in a way also equal. The gender roles are clearly defined in that a man is in charge of the finances and is the head of the household, and the women is in charge about the household chores and raising the children. People made us believe that decision-making is often lead by the men, because if it is not like this, the man will lose respect of people in his direct environment. I believe that a man's voice indeed outweighs the voice of the woman, but I also believe that behind closed doors the voice of the woman is strong too. Women in Ghana are not entirely equal to their male counterparts, but they are also not so suppressed as we might think. There probably is a big difference between rural areas, where people live who have not had (much) education, and between households where everyone have had tertiary education. But even in the latter gender roles can be divided differently than they are in our culture here in the Netherlands. However, this doesn't mean that women are not equal to men. It is just different from our western perception about what equality is. If women and men are both content with the way the roles, tasks and decision making is divided, than they are equal.

The main difference between the patrilineal society in the Philippines and the matrilineal society in Ghana, seems to be that it is normal for women to work, when there is not enough money earned with the job of the male, or when the woman wants to work. In the Philippines it gives you status if a woman does not work, cause it means that the men earns enough for the upkeep of the family (Smit, 2012). Kabki et al. (2004) argues that the matrilineal family has been under continual contest for the past century, mainly because of migration which leads to contact with societies which are structured differently than the matrilineal Ashanti. This research has shown that the matrilineal bloodline is still important in families since male migrants often sent remittances to both their spouse and their mother or other female relatives.



8.2 Recommendations for further research

Initially, the fieldwork also had the goal of identifying the transfer of social and cultural remittances. I experienced, however, that this is almost impossible to capture in this research. Questions were asked about whether the spouse's experience abroad has changed his/her norms and values, perceptions and behaviour. Some women (45%) did think that their husband changed in a positive way, because he has become less aggressive. Others experienced that the husband is putting more pressure on them in order to get things done, which is experienced as a negative change. But most respondents (two out of three) reacted negative to these questions. They think their spouse still lives according to the same norms and values and the same lifestyle. Michael, the last respondent I interviewed, rightly said that he was not able to answer this questions, because he had to live together with his wife again for a while before he would be able to pinpoint these changes. My recommendation would be that separate research is needed to investigate whether migrants have different norms and values and integrate certain things, habits ect, into their life back in their country of origin, after returned from their migration experience. The unit of analysis would have to be households with one of the parents being former migrants, but returned for at least a year already (to be able to actually pinpoint changes). A research with this unit of analysis can also include whether returned migrants implement or use skills and knowledge they have learned in the host country, back in Ghana to investigate whether Ghana is dealing with a brain drain or brain gain. Furthermore I suggest that both the spouse of the migrants and the migrants themselves should be interviewed, in order to get a full and more accurate picture of the remittances that are sent and received, the transnational relation between the spouses and if there are multiple receivers. When both spouses are interviewed it is also more likely to found out how the spending of remittances is decided, since the answers given to these questions in this research can be somewhat misleading since we got only one side of the story. In addition this will help to get a better understanding of how this affects gendered household roles back in the country of origin.

8.3 Policy recommendations

While many agents strategize the benefits of the migration-development nexus in increasingly broad ways, resulting policies are often more narrowly construed (Bailey, 2010). This research has shown, as many others, that migration and remittances benefit to the family of the migrants in terms of being able to pay for their daily needs and education for their children. But if remittances automatically mean an improvement in the life of migrant's family is difficult to establish, since this depends on several factors, like the amount and frequency of sending remittances which are related to the migrant's job and legal status. Remittances thus remain an unstable source of income, which can easily fall out when the migrant is experiencing several problems relating to his job, housing or legal status (Kabki et al., 2004). Remittances indirectly support a country's economy since foreign money is spend there, but still it cannot be regarded as a sustainable way of developing a country for reasons mentioned earlier. I would suggest that diaspora organisations can organise initiatives for migrants to invest in sustainable purposes, besides supporting their relatives and friends. Of course this will be challenging to realize, because it is very logical that people think about their family first. I am not suggesting that they should not, of course this is most important. But next to this they can be encouraged to invest in the development of the region they come from. Diasporas can start developing projects back in the country of origin, such as small enterprises which on the one hand will help to develop the country's economy and on the other hand will reduce the risk of brain drain, since knowledge is needed to establish these enterprises, which can both come from migrants and the people from the local area. In addition this will also create opportunities to employment, which is also very necessary in Ghana. When more people are employed, more money will be available to invest in education which will hopefully also include tertiary education. With an increased education level among the inhabitants, people are more likely to set up successful businesses. It may look harsh to suggest that migrants should pay for the development of their country, while many governments around the world, particularly the western world, have enough money to help them to develop (Castles & Miller, 2009). But we must look at the facts, and the facts tell us that governments around the



world are not willing to help the third world to develop. The majority of the world population is not willing to be a bit more humane, and give up some of the luxuries we have. Especially since the financial crisis, the budgets for development aid is getting less and less. It is also visible in the European Union, for example, with its regulations and trade agreements to protect the European farms. In addition it is extremely expensive for developing countries to export their products overseas due to the high taxes. It is not difficult to establish what development aid is in its most effective and sustainable form; which is an equal right of every country in global institutions, and an equal share of knowledge and capital (Stiglitz, 2006). But it is difficult to actually implement this, because there is simply said not enough support to do this. In respond to this, developing countries might have to find a way to develop themselves, without the help of the western world. Like Castles & Miller (2009) point out, migration needs to be understood in relation to globalisation. I definitely agree on this point, since migration tends to lead to a cultural spread out in the entire world. Cultures are increasingly interfering with one another, which on the one hand can lead to more understanding towards each other, but on the other it can be seen a threat to national identity. The latter, combined with the eagerness to get one's own country stable and a state of indifference about the developing world (a distant reality to many), is in my opinion crucial to the willingness and support among governments in their budgets for development aid. According to Stiglitz (2006), there are two major differences between the developed and the developing world; the scarcity of capital and the gap of knowledge. Remittances of migrants can be used to enlarge the capital which will lead to an increased participation in education, which will then enlarge the knowledge and skills level of the inhabitants of the region. Diasporas can be of value to accompany migrants in this process. But also the Ghanaian government plays an important role and has to take responsibility. Especially obliging people and companies to pay taxes, or at least to tighten these regulations, will help to fill the government's treasury, which can then be used to invest in infrastructure, the economy, education and health care.

In addition to this, gender plays an important role in this process. In section 7.3 I suggested an effort should be made to invest in girl's education, in order to enhance equality between women and men. This recommendation can be made from observations, interviews and personal experience in this research and leisure time. During my stay in Ghana I was under the impression that female education has a positive effect on equality in the spousal relationship, which in turn increases the chances for a woman to migrate. Higher educated women seem more emancipated and seem more eager to experience other cultures – perhaps in part because their education and intelligence influences their ability to adapt and reflect, both personal and professional. The interviews with male respondents have shown that their women are more empowered than the female respondents in this research. Living in another culture shows women different gender roles than in their own culture, even more so because all of them get in touch with the cultural different global north. But also the higher educated men seems to be more understanding towards the personal development of their wives, which actually means education among both men and women is desired. Male migration, however, tends to reinforce traditional gender roles, rather than it leads to female empowerment, is as the case in female migration. Findings from this research make it arguable that tertiary education (of both men and women) and female migration lead to blurring of traditional gender roles in the Ashanti culture. This blurring in turn seems to be strongly related to the empowerment of women.





9. Challenges and Reflection

9.1 Challenges

First of all, there was little time for preparation to our trip and fieldwork. It was decided rather quickly by the research group that we were going to conduct a comparative research in Ghana and in the Philippines. Therefore there was little time to decide on the methodology and to do an extensive literature review before actually leaving to Ghana. Eventually a literature review has been done. On the one hand it would have been better if this was done beforehand, in order to know how to interpret certain issues. On the other hand it worked well to not have too much knowledge in advance, which prevents your mind going into a certain direction.

When we started with the fieldwork of the project, everything went very smoothly. Female respondents were easy to find and within the first two weeks, I had interviewed over ten women. The next step was to find the male respondents, men who have their wife living abroad. These men were a lot harder to find. This was due to several factors. The culture in the Ashanti region is male dominated, which holds that the man should be able to financially take care of his family. If he does not, it means a loss of status. If the situation at home is becoming critical and no job can be found, the decision to migrate in order to find economic opportunities abroad, often results in the man leaving the country. This means that more men are leaving the country in search of economic opportunities than women. Men who have their wife abroad are fewer in number than women who have their husband abroad.

Another factor which made it difficult to find the male respondents is related to the point mentioned before. The men are usually not proud about their situation. Migrants often send remittances to their families in the country of origin. If the woman abroad is sending money to her husband in Ghana, it means that the husband is dependent on his wife. As mentioned before, according to the traditional culture it should be the other way around. The man should be able to provide all the necessities for his family. The people in their environment know this and if you ask some people if they happen to know any man with his wife living abroad, they will tell you that they do not know anyone, even though they do know some men. They don't want to bring their friend in discredit.

When we were starting our research, some respondents treated us with suspicion. Some of them thought we might be government officials that check whether their spouses are residing in the country of destination with a legal status. Also after explaining the purpose of the research by me and Micheal Opoku and telling them that they do not have to be afraid that sensitive information will fall into the hands of the government, they were not absolutely sure – what could have led to untrue responses to questions regarding the preparation of the migration, like visa, work permit and residence.

9.2 Reflection on the fieldwork

One of my positive characteristics is that I am very patient. And in Africa you need to be patient at times. This characteristic has thus been very useful. But at the time when it was difficult to find the male respondents I think I have been too hesitant. I should have taken more initiative in order to find male respondents. Once Michael and I went to a church, hoping that we could speak to a pastor who could introduce us to some men. First of all it was difficult to speak to the pastor, and Michael spend a lot of time the week that followed to explain the project to him and to convince him that answering our questions would not do any damage to the church members. In the end I waited too long for collaboration through this church, while in the mean-time I could have gone elsewhere. Also, the time I spend on this issue could have been used to find more female respondents.

While starting the interviews, I had to get used to the situation before I could feel comfortable asking questions relating to the topics of this study, because questions that were asked were sometimes very personal.



I could very much imagine that people were not willing to share information about the remittances they receive, how they manage without their spouse, about the relationship with their spouse and other personal life stories with strangers, and sometimes felt a bit rude by asking this. If a stranger would ask me all these questions, I would think twice too before I would answer. However, feeling this way also showed the respondents that I was very interested in their life history and that I was not going to do harm or treat the information carelessly. A couple of respondents had a really hard time to meet their daily basic needs and that of their children, and in addition their husbands also met other women in the country they were residing and stopped sending remittances. When their husbands left they were already quit unhappy with the situation because they could not be with the person they loved, but the situation only became worse. These women were in a desperate situation and also showed a tear during the interview. In these particular situations I tried to be compassionate and tried to be there for them when they wanted to pour their heart out.

For reasons explained throughout the entire thesis, finding female respondents was very easy in contrast to finding male respondents. Fact is that after interviewing a couple of respondents, the conversations started to go more fluent. For the quality of the interviews and the data that I got out of it, it would have been better to start interviewing male respondents in an earlier stage, not after all the female respondents were interviewed already.

Furthermore, I experienced the language barrier to be difficult in the interviews. There were a couple of respondents that were not able to have a whole conversation in English, what meant that Micheal had to translate everything. This resulted in a more question-answer interview than a fluent conversation where questions could be asked depending on the context of the particular respondent.

Also, I am very happy about the way the collaboration went with the KNUST University. Lecturer Dr. Peter Dwumer as well as Micheal Opoku and Deborah Ansu Poomaa have been very helpful and valuable in conducting this research. However, sometimes I wished Micheal would share some more ideas he had about the project and about interviewing people. I only realised much later that the culture in Ghana, including during classes in universities, is hardly used to express critique. One just does what one is told to do. I also learned that students are not allowed to ask questions or express points of critique during the lectures, something that, by contrast, is emphasized and encouraged to do at the Radboud University. If Michael would have stepped into the role of a research partner, rather than a research assistant, maybe the quality of the interviews would have been better, because the subjectivity of the researcher would have been less. But I admit that I have not encouraged him enough to do this.

9.3 Reflection on the thesis

Writing this thesis has cost me a lot of effort. On the one hand some more guidance into this process would have been nice, but on the other hand I am also proud on what I have been able to deliver. There were several periods where I had no inspiration or motivation to work on the thesis. I also experienced some difficulties in using a proper methodology to analyse the gathered data. Of course this is also related to the short time I had in preparation before leaving to Ghana. If we had more time, we could have decided more precisely on the methodology and analysing techniques. In the pre-master I followed two methodology courses, but in the master-programme no attention to methodology was given – unless you choose an elective methodology course, but I rather go for a course of which the content is of interest for my thesis or for my further career. Therefore I suggest the course ‘Preparing the Masterthesis’ should be rearranged. Instead of focusing on the research philosophy, it would be more useful to give attention to different methodologies and to let the students practice this.



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Appendix A – Interview Guide

In order for these question lists to be most useful, we have outlined the main questions with their topic. We expect our conversations to be more natural than any prepared question can really be, and for correspondents to provide more information than was asked, so we have tried to keep the main questions as open as possible.

Preliminary to the interview, it is important to provide the respondent with some basic information. The most important points of our story are as follows:

- Thank the respondent kindly for their willingness to spend time with us and with answering the interview questions.
- Explain to the respondent that everything that will be said will be treated confidentially. It is only used for our own thesis, not for any governmental institution.
- Our research does not result in financial gain for the respondent or their household, but one of the aims of the research is to contribute to policy development which might contribute to the development of the community.
- If you wish to record the interview, please discuss this with the respondent as soon as possible.
- If any problems occur during the interview of either emotional or practical origin (like a shortage of time, or an emergency) discuss the matter with the respondent in a respectful way and let them know that we could continue the interview on a later date and time, or not at all if they do not wish to continue.

What are the (background) characteristics of the migrated man or woman and his or her household and how do migrant, spouse and household relate to each other and their social environment?

- 1) Correspondent information:
 - a) Tell me a little about yourself.
 - i) Name (Fake name):
 - ii) Age:
 - iii) Education level:
 - iv) Occupation:
 - v) Religion:
 - vi) Income:
 - vii) Tribe:
- 2) Migrant information: (see question 5 for migration information)
 - a) Can you tell me about [migrant]?
 - i) Name (Fake name):
 - ii) Age:
 - iii) Education level:
 - iv) Occupation:
 - v) Religion:
 - vi) Income:
 - vii) Tribe:
- 3) Household composition:
 - a) Besides [migrant], who else lives with you? Also ask for age!
 - i) [If 1+ are not blood relatives, gather some quick information like age, occupation]



- b) How long have you lived here?
 - c) Do you or [migrant] have family nearby?
 - d) How often do you see your family members outside your household?
 - e) How often do you phone or email your family members outside your household?
 - f) How often do you see the family members of [migrant]?
 - g) How often do you phone or email the family members of [migrant]?
 - h) Do you like this neighborhood?
 - i) *If negative response:*
 - (1) Why?
 - (2) Where would you like to move?
- 4) Relation(ship) with migrant:
- a) How are you related to [migrant]? If married, how long have you been married?
 - i) *If respondent is a spouse:* What is the reason for your marriage? Love, practical reasons, financial, family decisions?
 - If not a blood relative/spouse:* How long have you known [migrant]?
 - b) How do you maintain your relationship with [migrant]?
 - i) How do you keep in touch? (e.g. phone, internet, post?)
 - ii) How often do you hear from him/her?
 - iii) Is it difficult to keep in contact with him/her?
 - iv) Who makes the contacts between you? Who calls whom?
- 5) Migration information:
- a) Where is [migrant] right now?
 - b) How long has [migrant] been there?
 - c) For what reasons did [migrant] migrate? Financial, education, political, status, problems?
 - d) Tell me about [migrant]'s current job.
 - i) What do you think about their job/position?
 - e) Tell me about the decision on where and when to travel.
 - i) How did you help make that decision?
 - ii) Did [migrant] know anybody in [migration location] before they left?
 - iii) Did anyone help with e.g. tickets, transportation, housing?
 - iv) What preparations did [migrant] need to make in order to travel? (E.g. save money for ticket, apply for working visa, sought for references in country of immigration)
 - v) Was there another location that might have been more attractive?
 - (1) If yes, why did [migrant] not move to this location?
 - f) What do you know about [migrant]'s journey there?
 - i) Did [migrant] run into any trouble along the way?
 - ii) What happened right after [migrant] arrived?
 - g) Do you know [migrant]'s plans for the future?
 - i) How long does [migrant] plan to remain or stay in current [migration location]?
 - ii) Have you been a part of that decision?
 - iii) Is there somewhere else that [migrant] would consider a better alternative?
 - h) *Legal status: (sensitive issue)*
 - i) Was it easy for [migrant] to get a working permit? Do you know if [migrant] is staying legally in their current country of settlement?
 - ii) What kind of papers did [migrant] need in order to travel to [migration location]?
 - iii) Did [migrant] need any papers for his/her job? for housing?



What are the characteristics of remittance behaviour in sending migrant remittances as perceived by the spouse and/or household?

1. Does [migrant] send money home?
2. In what form does [migrant] send money home? Cash/bank/cheques/food/goods?
3. How often does [migrant] send money home? Are there any irregularities?
4. Is [migrant] able to live a comfortable life in the country he or she is working in?
5. Does [migrant] also save money for him/herself?
6. Does [migrant] have any future plans with his/her money (e.g. studying)?
7. Do you know how much money [migrant] earns?
8. How much money does [migrant] send home? *(tell the respondent that they don't have to answer the question if they don't want to, but emphasis that the information will be treated confidentially.)*
9. Do you know if [migrant] also sends money or goods to other family members or friends?
10. Do you know what kind of goods or how much money that is?
11. Does [migrant] have assets at home? When and how did [migrant] acquire these?
12. Did [migrant] acquire new assets while working in their current location?

What are the characteristics of remittance behaviour in receiving migrant remittances?

- 1) Do you receive remittances from [migrant]? If yes, in what form?
- 2) Do you receive remittances from other people? If yes, in what form?
- 3) Who (else) receives the remittances?
- 4) What is the meaning of receiving remittances? (E.g. emotional, rational)
- 5) Are the remittances used directly or will they be saved (bankaccount)?
- 6) On which expenses are remittances spend most?
- 7) What would be different if you or the household did not receive remittances?
- 8) Do you consult the person who is sending remittances before using the money?
- 9) Do you think the opinion of [migrant] about the spending of remittances is important? If so, why?
- 10) Does [migrant] have special wishes about the way the remittances are sent?
- 11) How do you or your family cope when remittances are not forthcoming/irregular? Does it have consequences for the household or [migrant]?
- 12) Have there been difficulties with reference to the way the family spends remittances?
- 13) How would you solve the situation if members of the household cannot agree on what expenses the remittances are used?
- 14) Do you and [migrant] share (all) your bankaccount(s)? Does any one of you also have your own bankaccount?



Is there a change of gender roles within the households' division of household labour between husband and wife before the migration and after? And if so, how are these gender roles perceived?

1. What are your daily activities?
2. Are these activities different since [migrant] migrated?
3. Since [migrant] migrated, are you doing different tasks in the household?
4. Do you get assistance/support in the household from family members? Who are these family members? Sisters, brothers, grandmother, father etc.
5. What were your roles and those of the [migrant] before the migration took place?
6. In what way did these roles change after the migration?
7. Are you having more responsibilities since your [migrant] migrated? Can you explain what kind of responsibilities?
8. Are you more busy with child caring and income earning than before?
9. What do you know about the way [migrant] is living his/her life? Do you think he/she gives substance to his/her life in the same way you did together here?
10. Do you feel [migrant]'s experience abroad has changed his or her norms, values and behaviour? Perception of things. Do you think this change is positive or negative?
11. Do you think their experience contribute to any other developments within your household? (refers to e.g. social remittances, different norms and values, childcaring, the way of behaving towards each other, the importance of education, lifestyle changes, certain skills, but without saying it with too many words).
12. Do you think [migrant] will try to incorporate these new ideas into the life here? Or are there things that already changed due to the ideas of [migrant]?
13. Has anything (else) changed since [migrant] left?
14. If so, how do you feel about this change? Are you happy with the change of your roles?
15. Do you think your occupation would be different if [migrant] was still living with you/your household?
16. Do you feel like you have more power to decide about what happens in the household since [migrant] left?
17. Are you happy in your relationship with your husband/wife?
18. Are you happy with the current situation or would you like to see it differently? If yes, what would you like to see different and how do you think that can be achieved?
19. Do you and [migrant] have any special rules or agreements when it comes to providing for the children? And how about taking care of them? Do they stay home all year?

At the end of the interview, thank the respondent kindly for their time, and make sure you have all the personal data needed to contact them again. Show your respects and that's it!



Appendix B – Research partners¹⁷

Hereby we provide some data of our research partners in Kumasi, who were very kind in helping us to gather the respondents and translate the interviews when necessary. The available time of the research-assistants was financed by Oxfam Novib and made possible by mr. Peter Dwumer, a lecturer at KNUST University, Kumasi. In conversation with mr. Dwumer, we decided to make a man-woman combination when it comes to carrying out the interviews. This means that Lieke van der Zee has been linked to Michael Opoku, whilst Ingmar Deenen was linked to Deborah Ansu Poma.

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¹⁷ This section is written by Deenen and Van der Zee.



Appendix C – Grounded Theory – additional information

According to Straus and Corbin's approach to grounded theory (in Flick, 2009 p. 307) "coding is understood as representing the operations by which the data are broken down, conceptualized, and put back together in new ways". To interpret the data at first *open coding* is applied. The first thing I did was reading all the interviews again, take out what is important, and attach codes to it. "A text can be coded line by line, sentence by sentence or paragraph by paragraph" (Flick, 2009, p. 309). It is preferred to make codes of expressions of the respondents, because they are closer to the studied material than to take standard codes from social science literature (Flick, 2009). Saunders et al. (2009) follow this by saying that categories for the analysis might emerge from the interview(questions). Straus and Corbin also prefer to made codes out of the interview material, because names or codes derived from existing literature may lead readers to interpret these according to their prior understanding of such theoretical concepts, rather than the meaning it gets in this research (Saunders et al, 2009). According to Strauss and Corbin's approach you then precede to *axial coding*, which means that the relations between the categories and codes you have already established, are elaborated. They suggest to put this in a *paradigm model*, which serves to clarify the relations between phenomena, whether it are strategies, consequences, causes or the present situation (Flick, 2009). It means that codes are rearranged in a hierarchical form, where some codes or appear to come back in all the interviews and become main categories, while other codes do not seem of great importance and will become subcategories (Saunders et al, 2009). This categorisation helps to indicate significant themes and issues and helps to set the focus for other research projects with a similar subject (Saunders et al, 2009). It is important to keep in mind that during analysing, a theory can be developed, for which the paradigm model serves well. You then proceed to *selective coding*, which takes the axial coding to a higher level of abstraction (Flick, 2009). The analysis goes beyond the descriptive level of the story line; the theory is formulated in greater detail (Flick, 2009).



Appendix D – Descriptive statistics

Female respondents

In this section collected data of the female respondents are reported (N=22).

Sub question 1 – Characteristics of male spouse and female migrant

Age respondent

Variable range 18-99 | Min = 21 Max = 50 | Mean = 35,7 | Missing = 0

The age of the female respondents varies between 21 and 50 years old, of which the majority are between 31 and 39.

Age migrant spouse

Variable range 18-99 | Min = 29 Max = 52 | Mean = 40,5 | Missing = 1

Marital status

Not Married = 0 | Married = 1 | Divorced = 2

Not Married n=2

Married n=20

Divorced n=0

Educational level respondent

0=None | 1=Primary school | 2= Secondary school | 3= Polytechnic | 4= Bachelor | 5= Master | 6 =Phd

0 n=1

1 n=4

2 n=10

3 n=2

4 n=3

5 n=1

6 n=0

Educational level migrant

0=None | 1=Primary school | 2= Secondary school | 3= Polytechnic | 4= Bachelor | 5= Master | 6 =Phd

0 n=0

1 n=3

2 n=6

3 n=3

4 n=7

5 n=2

6 n=0

Religion

All the respondents are Christians (n=22).

Occupation respondents



- Six women are trader of occupation.
- Four of them are fashion designer or hairdresser.
- Three women are engaged in catering or the selling of alcoholic drinks.
- Two of them are a secretary at a company.
- One woman is a cleaner.
- Four women are unemployed and are housewife.

Occupation migrants

- Four migrants are businessman.
- One migrant is a sales-assistant in a pharmacy.
- Two migrants are engineer.
- One migrant is a building engineer.
- One migrant is a building constructor.
- One migrant works in a hospital pharmacy.
- One migrant lays tiles in houses.
- One migrant works in a company of which the wife was not able to give more details.
- One migrant is a student with a temporary job in an elderly home.
- One migrant is a truck driver.
- One migrant is a pastor.
- One migrant is a director at a company which sells cars.
- One migrant is a cleaner.
- One migrant works at a café.
- One migrant works at an NGO.
- One migrant works at an airplane company.
- One migrant is a nurse.
- Of one migrant the wife does not know what kind of job he has (they do not have contact anymore).

Income

It is not known of the majority of the women what their income is. During the first few interviews, the interviewees did not want to give an answer to this question, so in the later interviews it was not asked anymore. Furthermore all the respondents were not able to tell what the income of their spouse is.

Tribe

- Of all the women, 14 are a member of the Ashanti-tribe.
- Two are Akan
- One is Brong
- One is Ewe
- One is Kwan
- One is Frafra
- One is Krobo
- One is Fanti

Household composition



Sixteen of all the women are having children under 18 years old. Six of these women have children above the age of 18 as well. Six of the 22 women do not have any children. Most of the women live in a house with the nuclear family, and sometimes also an aunt or grandmother. Two interviewees live in a house with three families, one with 10 people, the other one with 20 people.

Contact with the migrant

Seven women speak to their husband once or twice a week. Thirteen women speak to their husband at least five times a week or every day.

Motive(s) for migration migrant spouse

- Of all the women interviewed (n=22), 15 women indicated that the reason for their husband to migrate was about financial reasons.
- Three women indicated that the migration took place in order to further education. One of these women said that her husband had the opportunity for a good job, after the education finished, and is therefore decided to stay.
- Three women indicated that they do not know what the motive for their husband to migrate was.
- One woman indicated that the decision to migrate for her husband was a combination of political and financial reasons.

Local friend or family at destination of migration

- Eleven women were able to tell that their husband had family living at the place of destination.
- Two women did not know if their husband knew anyone in the location before they left.
- Five respondents indicated that their husband did not know anyone beforehand.
- Two of them knew people from work who helped to arrange the journey.
- One migrant is at the moment in Togo where he doesn't have friends. His plan though is to go to the US, where he has friends.
- One migrant had a friend in the place of destination.

Future plans

In general this variable is difficult to explain for the entire sample, since stories and reasons can differ significantly from each other. The similarities are explained below but it is recommended to read the data table.

- Fourteen respondents have indicated that their spouses have the plan to return to Ghana again. Six of them do not know when this plan will be realized. The other eight indicate that their husband will return between two and five years.
- Three migrants are having the plan to stay in the current location for either a master or a Phd.
- Three women do not know what their spouses plans for the future are.

Sub question 2 – Sending remittances

- Of all the women interviewed, three were not willing to tell us the amount of remittances they were receiving.
- Another three women did not receive any financial remittances from their spouse.
- Four women receive less than €50 a month.
- Ten women receive a monthly amount between €50 and €200.



- Two women receive €250 or more each month.
- With 14 women the remittances are forthcoming irregular, which that either the remittances are not coming every month, or the amount differs every time.
- Eight respondents also receive material remittances next to the financial remittances.
- These material remittances mainly consist of clothing and electric devices. In one case the woman even received a car and a motor.
- Twelve women were able to tell that their husbands were able to also send financial remittances to other family members and blood relatives.
- One person knows for sure that her husband doesn't send anything to other people.
- One respondent suspects that her husband sends money to other people, but he has not told her about it.
- Eight women do not know if their husband is sending money to other people.
- Neither of the women is able to tell the amount of money that the husband is sending to other people.

Sub question 3 – Receiving and spending remittances

- Twelve women are able to save a part of the remittances on a bank account and ten are not able to do this.
- Thirteen women have indicated that life would be more difficult without the remittances. They are thus dependent on them. Two women answered this question with “maybe”, the other seven do not feel like they are dependent on the remittances.
- Seventeen women are using most of the remittances for the school fees for their children, and for basic needs for the family like food and clothes.
- There is one woman who uses the total amount of remittances to invest in her fashion design business. Furthermore there are two more women who use part of the remittances for their own personal expenses or to invest in their business.
- Three women are using a part of the remittances to build their house.
- Of all the respondents (n=22) five women also receive remittances from other relatives or friends, next to their spouse. The other seventeen do not receive something from others.
- Fourteen spouses of the migrant think that the opinion in the spending of the money is important. The other eight think it is not so important.

Sub question 4 - (Changing) household roles

- Twelve women are getting support in the household and the other ten do not get extra support.
- Ten of the respondents do not perceive a change in their role.
- Two women think their daily activities have changed because, but that their role as a parent is still the same.
- Of all the women interviewed, this question was not applicable in three cases because they had never lived together.
- The remaining eight do think that their roles have changed since their husbands have migrated. They describe different situations to pin point these changes. Some feel that all the responsibilities come down to her, in paying the bills and taking care of the children. Others feel more relaxed because when their husband was around he was very demanding, now they can feel freer and are able to do what they want. Some indicate that they feel like they have to be mum and dad at the same time. Most of women stated, however, that the household chores have not changed very much. Their husbands did not do a lot of household tasks before they migrated, so these chores have not increased substantially.



- Eleven women feel like they are busier with taking care of the children, then before the migration. They used to share this with their husband. In four cases this question was not applicable because they do not have children or because they have not lived together.
- Twelve women have to be busier with income earning than before, because the stream of remittances is forthcoming irregular. Some of them are having more loans, debts and feel more responsible in a financial way for the family than before the migration.
- Eight women think that the norms and values, the way of looking at life and the behavior of their husbands have not changed since they have migrated.
- Four women do not know whether their husband has changed in this way, because they have not seen him since.
- The rest of the women indicate some positive changes, like less aggressive, more caring.
- Of all the women, fourteen are experiencing an increase in their responsibilities. These responsibilities are mainly about paying all the bills, making sure there is food on the table and taking care of the children.
- Thirteen out of twenty-two women feel like they are having more power to decide what is going on in the household. Some of these women note, however, that they do not feel comfortable with these changes but that they do not have a choice. They prefer to share all the responsibilities with their husband.
- Sixteen women indicate that they are happy in their relationship with their husband. Some of these women do not feel real comfortable with the current situation, because they feel lonely and would prefer to be together with their husband. In two cases the husband married another woman in the host country. One woman was not happy in her relationship but she did think it was fine that he lived in another country. In that way he was not able to insult her all the time. Overall, most women do not consider the current situation to be ideal. Being married but living apart from each other is not how it should be. They would like to see a change in the situation but they do not know how they are able to do something about the situation.

Male respondents¹⁸

In this section collected data of the male respondents are reported (N=18).

Sub question 1 – Characteristics of male spouse and female migrant

Location of interview

Ayeduase, Kumasi	n=4
Atonsu, Kumasi	n=2
Ejisu, Ya Asantewaa	n=1
Kejetia, Kumasi	n=1
Campus KNUST, Kumasi	n=3
Kotei, Kumasi	n=1
Kamatone, Kumasi	n=4
Adum, Kumasi	n=1
Amakom, Kumasi	n=1

Age respondents

Variable range 18-99 | Min = 22 Max = 73 | Mean = 42,9 | Missing = 1

¹⁸ The descriptive statistics for the male respondents is written by Deenen (2011; in Deenen, 2012 forthcoming).



Age migrant spouse

Variable range 18-99 | Min = 21 Max = 65 | Mean = 40,5 | Missing = 1

Marital status

Not Married = 0 | Married = 1 | Divorced = 2

Not Married	n=1
Married	n=15
Divorced	n=2

Length of marriage

Variable range 0-65 | Min = 2 Max = 45 | Mean = 13,4 | Missing = 1 (not married)

In this variable, the divorced were included, since they had lived together with their wife before the migration.

Lived together before migration

No = 0 | Yes = 1

No	n=8
Yes	n=10

One respondent lived together with his wife in the USA, but has never lived with her together in Ghana. He is scored as 0.

Educational level

0=None | 1=Primary | 2=Secondary | 3=Tertiary/Polytechnic | 4=UniBachelors | 5=UniMasters | 6=PhD

0	n=0
1	n=2
2	n=3
3	n=4
4	n=3
5	n=5
6	n=1

Educational level migrant spouse

0=None | 1=Primary | 2=Secondary | 3=Tertiary/Polytechnic | 4=UniBachelors | 5=UniMasters | 6=PhD

0	n=0
1	n=2
2	n=6
3	n=4
4	n=3
5	n=2
6	n=0
Missing	n=1

Religion

All males have indicated to be a Christian

Religion migrant spouse

All males have indicated that their female spouse is a Christian



Occupation

Lecturer	n=4
Computer engineer	n=1
Principal technician	n=1
Media analyst	n=1
Business man / Trader	n=2
Small shop owner	n=1
Truck driver	n=1
Musician	n=1
Self-employed (small jobs)	n=1
Retired lecturer	n=1
Retired geographer	n=1
Retired soldier	n=1
Unemployed	n=2

Occupation migrant spouse

Health advisor (NHS)	n=1
Nurse	n=3
Elderly home caretaker	n=4
Nanny	n=1
Kitchen assistant	n=1
Supermarket employee	n=1
Trader	n=2
Coca Cola employee	n=1
Cleaner	n=2
Retired	n=1
Unemployed	n=1

Income

Variable range 0-9999 | Min = 0 Max = 2000 | Mean = ~ | Missing = 17

Only one male respondent, a lecturer, has answered the question concerning his income. He stated that he earned GHC. 2000,- as a lecturer (about €950) a month. He also stated that this is more or less standard for a lecturer at KNUST University, implicating that the three other lecturers whom were interviewed were probably earning about the same. Ten male respondents were not asked about their income.

Income migrant spouse

Variable range 0-9999 | Min = 0 Max = 2000 | Mean = 3190 | Missing = 15

Three male respondents were able to provide information about the income of their female spouse. They earn respectively £350, \$2500 and £2000. The information on the female migrant earning £350 seems to be somewhat doubtful, especially since the respondent indicated she lives in the UK and sends home £200. This would leave barely any money to survive in the UK. However at this point we cannot judge this.

Tribe

Akan Ashanti	n=2
Ashanti	n=15
Sissala	n=1

Household composition



13 of the 18 men have children, only five of which have one or more child(ren) below the age of 18 living in their household. One male respondent lives with his two children above 18 years of age. Three of the 13 men with children have their children living with their migrated spouse. Another two of the 13 men have children living with a female relative (respectively their sister and their stepsister). One of these 13 men has two children below the age of 18 living in his household and is supported in the household by his mother-in-law. Another 6 of the 18 men live with one or more family member; either a cousin, a niece, their parents, their sibling(s) or in one case even their daughter and granddaughters.

Ties to the migrant spouse and (blood)relatives

Eight of the 18 men are in touch with their spouse on a daily basis. One divorced man never has contact with his ex-wife and one married man never has contact with his wife. The remaining eight male respondents contact their spouse at least twice a month, up to a couple of times a week

Motive(s) for migration migrant spouse

- 12 of the 18 spouses of the male respondents have migrated for financial reasons and work, of which one also migrated because of a fight with her mother.
- Two spouses migrated for education, of which one stayed to work.
- One woman migrated to join her male spouse (respondent), but the man came back to Ghana.
- Another female spouse migrated because her parents decided it.
- Two men do not know why their spouse migrated.

Local friend or family at destination of migration

10 of the 18 female migrants knew someone in the location of migration. Two male respondents could not answer the question and six were not asked.

Future plans

11 of the 18 spouses are planning to come back to Ghana. None of the respondents could however give a definite answer on when and why she would come back. Three other spouses are planning family reunion in the country of migration, which mainly required planning because of financial reasons. One respondent states they have not decided yet and another states that he wanted to come back to Ghana, but she did not. Two other respondents do not know what their spouse's future plans are.

Permit

This was a sensitive issue, so it was very hard to get a positive response. Nonetheless, two female migrants were believed to have an expired visiting visa, two have a working visa, two a residence visa, one a student permit, one a legal permit but unknown. Furthermore, five spouse were not sure, but believed their spouse had a legal permit. The remaining five respondents were not asked.

Assets of migrant

Only five of the 18 men stated their spouse had acquired assets during her migration. One had bought a house together with her sister, two had acquired a house together with her husband, one was asked by her husband to finish the house he started to build as a gift for her and the for the remaining spouse the remittances were used for building a house and investing in businesses.

Sub question 2 – Sending remittances

Financial and material remittances



- Eight of the 18 male respondents received remittances from their spouse on a regular basis
 - One man receives €50 every three months
 - One man receives €350 a year
 - Two men receive €140 a month
 - Three men receive €190 to €350 a month
 - One man receives a very variable amount, €1200 to €4800 two or three times a year
- Another two men received remittances on a very irregular basis, not more than a few times a year, of which one had received €90 a few times during his spouse's two year migration.
- Nine male respondents received goods and/or presents from their migrated spouse
- Seven female migrants are known to send remittances to others, mainly family members
- Three female migrants do not send remittances to others
- Eight respondents do not know whether their spouse sends remittances to others

Sub question 3 – Receiving and spending remittances

Receiving of remittances

Apart from the remittances some men receive from their spouse, there are also four male respondents receiving remittances from others, mainly from family and in one case from friends. This adds up to a total of 13 of the 18 men receiving remittances in some way or another, mainly from their spouse but also from their family.

Saving of remittances

Only one of the male respondents saves remittances, which he gets from his brothers and sisters, not from his spouse. Basically remittances are used directly. In two cases the remittances were invested; either in a house or a business.

Spending of remittances

Most of the remittances received by the male respondents go to primary needs and their children. Children in general (n=3), school fees (n=4), food (n=6), clothes (n=1) and house keeping/bills (n=4) are mentioned. Studying is mentioned by one male respondent, as well as building a house and investing in business. Only three of the 18 men asked interviewed answered to be dependent of the remittances.

Opinion of migrant

Eight men have stated that the opinion of their spouse is important when it comes to spending the remittances. Only one respondent thought her opinion was unimportant, and one other respondent indicated that she trusts him with the money.

Shared bankaccount

Not any respondent asked had a shared bankaccount with their spouse

Sub question 4 - (Changing) household roles

Support in household

15 out of the 18 male respondents receive support in the household. This help comes from either their mother, sister, children or their spouse's family.

Change in roles

Six of the 10 men who lived together with their spouse before the migration took place, have indicated that their roles have changed. For five of them (one man is a pensioner who only takes care of himself) the daily



tasks have significantly changed; they have become more busy with every day tasks, child care (n=3), cooking and general maintenance. Even though only one of these five respondents does the daily tasks without help of others, these five men have expressed they feel a change in roles, because their female counterpart is not around. Furthermore, they express that they experience a change in responsibilities; their responsibility for themselves, their children and their assets has grown since the migration of their spouse. Nonetheless, none of the men have indicated a negative change in their income earnings since the migration. Moreover, three men are actually earning slightly more, but this is possibly linked to their upward mobility.

Change in powerrelations

No respondent has stated that there was a significant change in their marital power relations. This is a somewhat sensitive matter in a male dominated culture, whereas the man would probably never admit submittance to a woman.

Happiness relationship

14 of the 18 male respondents stated that they are happy in their relationship. One man was not sure, and of the remaining three men that are not happy in their relationship, one is divorced, one lost all contact with his wife and one man was unhappy because his wife did not want to come back to Ghana while he did.

Happiness current situation (or desire for change)

Only eight of the 18 male respondents state they are happy with their current situation. The other 10 men miss their wife, or their children miss her, or both. They are struggling with being far apart from each other. Furthermore, those who are happy with their situation, do state that they have a purpose together, mostly financial and/or for their children. Indicating that the responsibility as a parent is seen as something that could make them happy.



Appendix E – Excel data table¹⁹

¹⁹ This excel data table has been created in collaboration with Ingmar Deenen.













Appendix F – Research assistance – plates



Plate 1 Research team: Michael Opoku and Lieke van der Zee (Photo credits: Ingmar Deenen, 2011)



Plate 2 *Ingmar Deenen and Peter Dwumer (Photo credits: Lieke van der Zee, 2011)*



Plate 3 **Research team: Deborah Ansu Poomah and Ingmar Deenen (Photo credits: Lieke van der Zee, 2011)**