



Gendered dynamics of remitting and remittance use in Northern Ghana

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Abstract

Until recently, the relationship between gender and remittances has received little attention in academic and policy circles. The majority of earlier studies, which largely employed quantitative approaches, suggest clear, gendered patterns of remitting and remittance use in various societies. In recent years, a body of literature has emerged which shows that the relationship between gender and remittances is shaped by social norms of household provisioning. However, most analyses on the relationship between gender and remitting behaviour give too much weight to structure over agency and therefore fail to examine how the relationship between gender and the sending of remittances is mediated by the household context and agency of household members. Drawing on qualitative data collected in Northern Ghana, which is largely a migrant sending region, and one migrant destination (the Greater Accra region), this paper contributes to the emerging body of literature on social norms and the gendered dynamics of remitting and remittance use. In contrast to earlier studies which suggest that there are clear gendered patterns of remitting and remittance use in the different societies, we argue that the relationship between gender and remitting/remittance use is more complex and is shaped by the interaction of social norms on household provisioning, the composition of households and the agency of household members. We demonstrate that, while social norms on gender roles and conjugality tend to produce gendered patterns of remitting, the household context and the agency of the individual household members may sometimes interact to produce remitting behaviours that are not consistent with the general patterns observed in the community.

Executive summary

This paper examines the gendered dynamics of remitting and remittance use in Northern Ghana. Although there have been a number of studies on the flow of remittances from migrants to their household members left behind, only a few researchers have examined the relationship between gender and remitting behaviour. Despite being undertaken in different countries with diverse social norms and institutions, the majority of these earlier studies have suggested that there are clear gendered patterns of remitting and remittance use in the various societies (Guzman *et al.* 2008; Orozco *et al.* 2006). However, few of these studies discuss how social norms shape gendered dynamics of remittances.

While a few researchers, notably Pickbourn (2011) and Smith (2009), have recently analysed the effects of social norms on the gendered dimensions of remitting, they have given too much weight to structure over agency, and therefore failed to adequately analyse how the relationship between gender and remitting behaviour is mediated by the household context and the agency of household members. For instance, while Pickbourn (2016) made excellent use of the 'conjugal contract' thesis presented by feminist scholars (see Whitehead 1981) to analyse the role of social norms on household provisioning in shaping gendered patterns of remitting and remittance use, she did not adequately discuss how human agency may change conjugal relationships.

We take Pickbourn's (2016) theoretical perspective on conjugal contracts and remitting behaviour one step forward by arguing that, while the conjugal contract prescribes responsibilities for spouses, men and women are also active agents who decide whether or not to remit or how to use remittances based on the household structure and their own employment status, income levels and experience. We therefore explore how the gendered dynamics of the sending and management of remittances are shaped by an interaction between social norms and the composition of households in terms of the type of marriage (polygamous or monogamous) and the relationship between adult children who migrate and their parents. Relying on the work of Jackson (2012), we further assume that conjugality is a social relationship which may either deepen or diminish in response to changes in the wider patriarchal environments. We therefore explore situations in which men or women who migrate may either remit or fail to do so as a result of changes in gender ideologies, their personal interests and their interpretation of social norms.

The data used to write this paper were obtained from in-depth interviews with pairs of adults and youths from 24 households (migrant and non-migrant) and from focus-group discussions conducted in Northern Ghana on people's views of migration, remittances and youth aspirations. Additionally, ten migrants from Northern Ghana who were living in Accra were interviewed about their employment status, gender issues and remittance behaviour.

The findings indicate that, while there is a general belief among parents that daughters are better remitters than sons, a few of the male adult children regularly sent remittances to their parents, just as female adult children did, because these male children had a good relationship with their parents.

Our findings also show that the general claim in the literature that remittances flow along gender lines, whereby sons transfer money to fathers while daughters also send things to their mothers (see Smith 2009), is too simplistic. The relationship between gender and the recipient of remittances is mediated by various factors including the nature of remittances, the type of marriage and the intentions of the sender. In monogamous marriages, adult children tend to send food items to the mother, while money for long-term investments in property is sent to the father. This is based on gender roles within the household, as women are typically in charge of cooking while men manage long-term investments. Sons, who usually send remittances for investment, therefore send them to their fathers. On the other hand, mothers tend to receive remittances from daughters because the latter usually send foodstuffs and household items which are better managed by women. In polygamous homes, however, the adult children (both sons and daughters) tend to send all types of remittance to their mothers because of fears that their fathers may use the remittances on other wives or children.

With regards to remittances sent to spouses, migrant men usually send them directly to their wives for the upkeep of the household, because of patriarchal norms that construct men as the head of the household. Migrant women, on the other hand, mostly do not send remittances to their husbands because of their perception that their partners would use remittances on their girlfriends (in the case of monogamous marriages) or their other wives (in the case of polygamous marriages). Some women also think that it is not appropriate to send money to their husbands, since men are socially constructed as the breadwinners. We have therefore demonstrated that, while women contribute to the household budget when living with their partners in Northern Ghana (Pickbourn 2016), many of them do not find it to be their responsibility to remit to their husbands once the former have migrated. This scenario is consistent with the argument that norms on the conjugal contract may sometimes be changed by women's agency (Jackson 2012)

While the literature suggests that remittances received by women are likely to be consumed while those received by men are likely to be invested in long-term property (Guzman *et al.* 2008; Lopez-Ekra *et al.* 2011), our findings show that these differences are based on remitters' interests and agency. Given the difficulty in controlling the use made of remittances, both the remitters and the recipients of remittances negotiate resource allocation through references to gendered responsibilities and power hierarchies. Consequently, remitters send money meant for daily consumption to women, since they are in charge of household consumption. On the other hand, money meant for investment in physical capital is sent to men.

Our findings support the assertion of van der Zee (2012) that the social context determines the actual impact of remittances on female empowerment. In cases where a couple lived alone, the females usually received and controlled the remittances sent by their migrant husbands. However, women who were living with the family members of their migrant husbands did not have any significant control over the use of remittances because their husbands sent most of the financial transfers to their fathers or brothers. The sending of remittances by female migrants does, however, enhance their decision-making powers in the families. Based on these findings, we conclude that programmes aimed at enhancing the flow and management of remittances in the household must recognise the fact that this is

influenced by a complex interaction of social structures, household context and the agency of household members.

Introduction

Migrant remittances have been recognised by many governments and international organisations as very important sources of income for the promotion of development and the enhancement of household welfare in developing countries (Amuedo-Dorantes 2007; Plaza *et al.* 2011; World Bank 2011). While a number of studies have examined the flow of remittances to household members left behind (Adaawen and Owusu 2013; Awumbila *et al.* 2014; Smith 2009), the relationship between gender and the sending and use of remittances has received little attention in academic and policy circles (King and Vullnetari 2010; Pickbourn 2011). The lack of research on the gendered dynamics of remittances is partly due to the fact that early theoretical perspectives on the household conceptualised it as a single economic unit within which members contributed altruistically to the benefit of the entire household (Doss *et al.* 2011; Haviland *et al.* 2011). Based on such a unitary conceptualisation of the household, many of the early migration researchers assumed that households act as a unit in receiving remittances and taking decisions about their use (Pickbourn 2016: 76).

The revelation by feminist researchers since the 1980s that the household is not an undifferentiated unit and that intra-household conflicts may occur over the allocation of resources (see Allendorf 2007; Doss *et al.* 2011; Whitehead 1981) has led to an increase in the number of publications on the gendered dynamics of remitting and remittance use within households (Lopez-Ekra *et al.* 2011; Pickbourn 2011; Smith 2009). Earlier studies have shown that social constructions of gender and the intra-household relations they produce can influence the amount, frequency and use of migrant remittances (Lopez-Ekra *et al.* 2011; Orozco *et al.* 2006). Some studies have also revealed that, while migrant remittances are expected to provide income insurance for entire households of origin, intra-household conflicts may emerge over the management and use of remittances (de Haas and van Rooij 2010; McKay 2005).

Despite being conducted in different countries with diverse social organisations, the majority of earlier studies, which largely employed quantitative approaches, suggests that there are clear gendered patterns of remitting and remittance use in the various societies (Guzman *et al.* 2008; Orozco *et al.* 2006). This has contributed to a debate about which gender group is better at sending or managing remittances. The general literature, for instance, suggests that female migrants tend to transfer cash to their parents more frequently and for longer periods of time than their male counterparts (Lopez-Ekra *et al.* 2011; Orozco *et al.* 2006). It has also often been argued that male children tend to send remittances to their fathers while female children also send them to their mothers (Orozco *et al.* 2006). Except for a few examples (see Pickbourn 2016; Smith 2009), few of these earlier studies discussed how gendered dynamics of remittances are shaped by social norms, with the few that do also tending to ignore the importance of household context and the agency of household members in shaping remitting behaviour.

This paper, which is based on qualitative data collected from Northern Ghana (a migrant source region) and the destination area of the Greater Accra Region, examines the gendered

dynamics of remitting and remittance use in Ghana. In contrast with earlier studies that have attempted to present clear gendered patterns of remitting and remittance use even across different societies, we argue that the relationship between gender and the sending and management of remittances is more complex and affected by the interaction of social norms and the composition of the different households in terms of the type of marriage (polygamous or monogamous) and the relationship between adult children who migrate and their parents. The novelty of our analysis is the fact that these variables are examined as key in the determination of the flow of remittances within households. The paper also discusses how the sending and management of remittances affects the position of women in the household. This analysis is important because recent findings, which suggest that daughters from some communities in Northern Ghana are now transferring home more remittances (see Abdul-Korah 2011), raise further questions about whether these changes are contributing to modifications in gender relations and the empowering of women in Northern Ghana.

The choice of Ghana for this analysis is important because, except for a few examples (see Abdul-Korah 2011; Pickbourn 2016; Wong 2006), studies on remittances in Ghana have generally not considered the mediating role of gender norms in shaping the transfer and use of remittances. This Ghanaian case is also interesting because of the high level of heterogeneity in household composition in the country (see GSS 2012), which is shaped by tradition, religion and social change (see Nukunya 2003). Indeed, households in sub-Saharan Africa have been seen to be more heterogeneous than elsewhere in the world (Fox 2015). In Northern Ghana, where this study was conducted, three types of marriage are recognised – marriage under ordinance, customary marriage and Islamic marriage. Also, while some households are classed as nuclear, others are composed of extended family members too. Given the variations in marriage and household structure, the Ghanaian case offers a unique opportunity to explore how the different household contexts can shape remitting behaviour and remittance use. The focus on internal remittances is also very significant because, although internal migration has, historically, been used by poor households to improve their livelihoods in Ghana (Awumbila *et al.* 2014), most current public discussions on remittances tend to focus on those flowing from international migrants.

Gendered dimensions of remitting and remittances use – a review of the literature

This section provides a review of the literature on the gendered dynamics of the sending and use of remittances, drawing on studies from Ghana and other parts of the world to highlight the gaps in knowledge that the paper seeks to address. The section also discusses the theoretical underpinnings and conceptualisations around key concepts in the gender and remittances literature. The review shows that this literature is made up of multi-country studies mainly commissioned by international organisations (e.g. the IOM and the World Bank) and single-country studies conducted by individual researchers. The multi-country studies did not specifically examine how social norms affect remitting and remittance use (see, for instance, Lopez-Ekra *et al.* 2011; Orozco *et al.* 2006). Although a few of the single-country studies did consider this impact, the household context and the agency of household members (i.e. both the migrants and those left behind) were not adequately examined, as most of the studies employed quantitative approaches based on large datasets or mixed-methodologies that tilted towards quantification (see, for instance, Adaawen and

Owusu 2013; Pickbourn 2011). Although a qualitative study by Smith (2009) – which focuses on international migrants from Albania living in Italy and Greece – examined how different family contexts can mediate the relationship between gender and remittances, it does not adequately discuss how the agency of household members influences remitting behaviour and remittance use.

Conceptualising remittances

A review of the literature shows that scholars have defined remittances differently. Addison (2005: 118) used the term *remittances* to refer to ‘that portion of migrants’ earnings sent from the migration destination to the place of origin’. Similarly, Plaza *et al.* (2011: 7) used the term to refer to ‘both international (cross-border) and internal (within-country) person-to-person transfers of resources (both money and in-kind) often sent by migrant workers’. While these two definitions focus largely on financial remittances, Primavera (2005) identified three forms of remittance: financial, goods and social. Financial remittances are the proportion of a migrant’s income which s/he transfers to members of the families or friends left behind. The second category of remittances entails tangible goods, including foodstuffs and clothing, sent to family and friends in the migrant’s region of origin. Social remittances refer to the transfer of ideas, skills, behaviours and social capital between areas of origin and destination (Levitt 1998).

Remittances, in this study, refers to transfers of both money/cash and goods (including food, clothing etc.). Thus, the paper focuses on the transfer of tangible items (goods and money) and does not examine the gendered dynamics of social remittances.

Gender differentials in the sending of remittances

The multi-country studies conducted by the IOM in Bangladesh, Sri Lanka, the Philippines and China have shown that the gender of the migrant partly determines the amount, frequency and use of migrant remittances (Lopez-Ekra *et al.* 2011). Similarly, a World Bank-funded multi-country survey of remittance-senders from 18 different countries – from Latin America, the Caribbean and West Africa – residing in Germany, the United States and the United Kingdom shows that the gender of the migrant partly determines the amount, regularity, recipient and use of remittances (Orozco *et al.* 2006). The multi-country studies have shown that, even though migrant women generally receive lower wages than men, they generally send remittances equal in amount to those of their male counterparts. It is also believed that female migrants send cash more frequently and for longer periods of time (Lopez-Ekra 2011; Orozco *et al.* 2009).

The single-country studies added more detail. A study by Abrego (2009) among Salvadoran migrants in the United States and their left-behind adolescent and adult children shows that female migrants tend to remit a higher proportion of their income home than their male counterparts, although the latter’s incomes are higher. She further argued that women remit more money home because of gendered social norms and moral expectations, while men remit less money because they spend more on drinking and new spouses abroad (Abrego 2009, cited in Adams *et al.* 2012).

In terms of the gender of recipients of remittances, most multi-country studies have shown that married men tend to remit to their wives left behind, while women usually send remittances to the woman who is taking care of her children (Orozco *et al.* 2006). Smith's (2009) study of migrants from the Albania living in Italy and Greece shows that remittances flow along gender lines, with sons transferring money and goods to fathers, while daughters also send things to their mothers. His analysis, however, does not examine how the type of marriage in which children are born (i.e. polygamy or monogamy) shapes adult children's decisions on the gender of the parent (father or mother) who should receive and manage the remittances.

In Ghana, only a few studies have examined the gendered dimensions of remittances. As part of a study on the migration of youth from Northern to Southern Ghana, Adaawen and Owusu (2013) investigated gendered differentials in the amount and frequency of remittances sent home. Their quantitative analysis shows that, while patriarchal norms have shaped gendered roles and societal expectations that sons must send more money to their parents than daughters, there were no gender differentials in the sending of remittances by migrants. Only the duration of stay at the destination and the migrants' income levels strongly correlated with the amount of the remittances and the frequency with which they were remitted (Adaawen and Owusu 2013: 10), findings which resonate with those of the multi-country study by Orozco *et al.* (2006) cited above.

A similar study by Abdul-Korah (2011) examined gendered patterns of remitting by Dagaaba migrants, using a historical lens. It showed that, even though patriarchal traditions construct sons as more valuable than daughters, female migrants were sending money home more regularly and for longer periods of time than male migrants. As a result, most parents are now convinced that, unlike in the past, female children are also important to family welfare. The fact that women are now sending more money home than males raises the question of whether these changes are enhancing the position of women in the household and modifying patriarchal gender norms in Northern Ghana.

Gendered patterns of remittance use

It is generally believed that remittances to most households in the developing world are largely used on consumption rather than on investments (Mazzucato 2008; Quartey 2011). Russell *et al.* (1990) argued that, once basic needs are satisfied, remittances are used for investment purposes, including education, farming and small businesses. A review of the literature, however, shows that the gender of the person who sends and receives remittances can influence the use of the cash remitted. Much of the intra-household resource-allocation literature suggests that resources in the hands of women will have a larger positive impact on the outcomes for children than similar amounts controlled by men (Chen 2013; Deininger *et al.* 2010; Doss *et al.* 2011). The multi-country studies commissioned by the World Bank (see Orozco *et al.* 2006) and IOM (see Lopez-Ekra *et al.* 2011) suggest that remittances which are sent or managed by women are generally spent on food, education, health and other immediate needs of the household, while remittances sent or managed by men are mainly invested in businesses and property.

Single country studies also report similar findings. For instance, a study conducted by IOM in Moldova revealed that remittances sent by women are used on short-term expenditure items like food, education, health and household items, while remittances sent by men are invested in housing, cars and more durable goods (IOM 2005). Similarly, a study by Rahman and Fee (2009; cited by Adams *et al.* 2012) showed that Indonesian female domestic workers in Singapore, Malaysia and Hong Kong tend to transfer money home for investment in human capital, especially daily consumption, but the male recipients spend the remittances on physical capital, including land purchase.

In Ghana, a study by Pickbourn (2011) has shown that households in which the main remitters or recipients of remittances were women tended to spend more on the education of their children than other migrant households. She explained this difference in terms of the social norms of household provisioning, which allow men to keep part of their income for themselves while women use all their income on immediate household needs (see also Whitehead 1981). A study by Wong among transnational Ghanaian women also shows that, as a result of traditional gender divisions of labour, women primarily invest their remittances in transnational household reproduction (Wong 2006). Another study in Ghana (Guzman *et al.* 2008) shows that, when the remitter is the husband and the recipient who manages the remittances is the wife, the share of expenditure on education increases; however, when the roles are reversed, the share reduces, probably due to the inability of wives or women to monitor and control the use of remittances from a distance.

Remittances and gendered power relations

The literature shows that the sending and management of remittances can have some influence on power relations between and among spouses and children within the household. The effects of the sending and management of remittances on gendered power relations are discussed as they impact on the person's position in the family and participation in decision-making processes (de Haas and van Rooij 2010; Yabiku *et al.* 2010). Drawing on data from a number of countries, Ramirez *et al.* (2005) noted that, while the financial contribution of migrant women can sometimes challenge patriarchal norms about gender roles in the household, negotiations for more gender equality are complex and do not always enhance women's decision-making powers within the family. In contrast, the multi-country studies commissioned by the IOM on gender and labour migration in countries in Asia, Africa and South America have shown that the sending of remittances by female migrants may improve the position of women in their families, thereby enhancing their participation in household decision-making (Lopez-Ekra *et al.* 2011).

A number of studies also suggest that the receipt and management of remittances by women can enhance their empowerment. According to Yabiku *et al.* (2010), in the absence of men, the receipt and management of remittances by women may be accompanied by an increased authority in economic spending and decision-making – dimensions that have often been used to define women's empowerment. Research findings from diverse settings such as Bangladesh (Hadi 2001), Mexico (Radel and Schmook 2009) and Mozambique (Yabiku *et al.* 2010) suggest that, when men migrate, their 'left-behind' wives may take on traditional male responsibilities which may be accompanied by increased autonomy in spending and decision-making. In one IOM study in Egypt, for instance, half of women who

received remittances from their husbands reported that they alone made decisions on how to spend the money received (IOM 2010). However the receipt and management of remittances may also produce conflicts between women and men. There are cases whereby husbands exclusively control the use of remittances, thereby reinforcing gender inequalities (de Haas and Van Rooij 2010; King and Vullnetari 2006).

In Ghana, Guzman *et al.* (2008) observed that migrant women who send remittances to household members left behind in Ghana tend to influence household decisions because of their new role as important contributors to household income. Abdul-Korah's (2011) study among the Dagaabas in Northern Ghana also demonstrates how the sending of remittances by modern Dagaaba women is changing perceptions about traditional gender roles. Likewise, Wong's (2006) study among Ghanaian women in Canada shows that remittances enable them to negotiate power relations within the transnational households and Pickbourn (2011) also revealed that the sending of remittances can contribute to women's empowerment in the household.

Nevertheless, it is important to point out that there are cases whereby the absence of husbands and the receipt of remittances by women (wives) does not increase female decision-making powers. The IOM study in China showed that migrant men continued to make decisions on farming and household investments (Jacka 2009; as cited by Lopez-Ekra *et al.* 2011). A study by Menjivar and Agadjanian (2007) in Armenia and Guatemala also revealed that, as a result of patriarchal structures, remittances sent by migrant men do not empower their left-behind wives. According to Yabiku *et al.* (2010), whether women will be empowered by the receipt and management of remittances sent by husbands depends on the household context, particularly if the left-behind wife lives with her spouse's relatives, in which case the autonomy created by the man's absence may be buffered by substitute authority from the migrant's father, brothers or other male community members.

In Ghana, the few studies that do examine the relationship between remitting, power relations and gender roles have focused mainly on the changing gender roles of international migrants, either while away (Asima 2010) or upon return (Setrana and Tonah 2014). One very useful study which examined this scenario was conducted by van der Zee (2012) in Kumasi and showed that receiving and controlling remittances and the absence of male family members could change the traditional power relations and empower women within the household. The study, however, also shows that the empowerment effects of remittances are not the same for all recipients, thus underscoring the fact that the social context plays an important role in determining the impact of remittances on gender roles and power relations (van der Zee 2012: 1).

Remittances, social norms and structuration theory

Although the migration and remittances literature generally suggests that remittances sent and/or managed by women are used to provide household needs such as education and food, while remittances sent by men are used for long-term investments in productive businesses and property (Lopez-Ekra *et al.* 2011; Pickbourn 2011; Quisumbing 2003), attempts to theorise such gendered patterns have been few. More recently, Pickbourn (2016) relied on the 'conjugal contract' thesis presented by feminist scholars (see

Whitehead 1981) to explain such gendered patterns of remitting. The ‘conjugal contract’, which refers to the ‘terms on which husbands and wives exchange goods, incomes and services, including labour, within the household’ (Whitehead 1981: 88), captures institutional arrangements by which men are more able to hold on to their income while women use all their resources to provide food in the context of shortfalls (Johnson 2015). Based on this thesis, Pickbourn (2016) argued that, in many traditional societies in West Africa, norms of household provisioning tend to give women (usually wives) the responsibility of supplementing household food supplies and caring for children, while men (usually husbands) are expected to provide the food staples. She also suggested that men tend to keep a significant proportion of their income for their personal use, once they have provided the food staples, while women end up spending almost all of their incomes on household needs. A study in rural Burkina Faso by Thorsen (2002) has shown that, in reality, women’s contribution to the household budget is much greater than merely supplementing household food supplies.

Although Pickbourn’s (2016) thesis on the conjugal contract and gendered dimensions of remitting is useful, she did not adequately discuss how conjugal relationships change when a spouse migrates. We assume that, while the conjugal contract prescribes that women provide for the needs of the household, they are also active agents who decide on whether to remit or use remittances for household needs based on the characteristics of the household, their own employment status, income levels and experience. According to Jackson (2012), conjugality is a social relationship which may either deepen or diminish as a result of changes in wider patriarchal environments. He asserted that ‘treating the marriage contract as unchanging, and women as devoid of agency is problematic’ (Jackson 2012: 43). Our analytical strategy, therefore, is to explore the situations in which men or women who migrate may remit or fail to remit as a result of changes in gender ideologies – i.e. how a person identifies her-/himself in terms of marital and family roles traditionally linked to gender (Brayfield 1992). In explaining the changes in gender ideologies of men in Northern Ghana, we will rely on the *exposure-based perspective* which posits that individuals change their gender ideologies when they encounter new knowledge or ideas (Fan and Marini 2000). We will also examine the *interest-based* model which argues that individuals change their gender ideologies when they believe that this will be beneficial to them (Kroska and Elman 2009).

Our conceptualisation also resonates with the theory of structuration, which emphasises the relationship between structure and agency (Giddens 1984). It posits that human actions are influenced by social, political and economic structures. However, these latter are also reproduced by human action, and include social norms, other actors and their motives, capabilities and actions, and resources that actors may employ (Sibeon 2004: 53). Human agency, on the other hand, refers to people’s capabilities and behaviours or related activities. In this paper, the social norms on household provisions and conjugality are seen as structures that shape (though not by strict determination, see Leach *et al.* 1999) the patterns of remitting behaviour of men and women. However, differences in the agency of men and women will produce certain remitting behaviours which are not consistent with the general patterns in the community. We also assume that the various components of human agency are gendered and may change with migration.

Methodology

The study employed qualitative methods – interviews and focus-group discussions – to gather data from the two migrant source regions of Northern and Upper-Eastern Ghana. Interviews were also used to collect data from some of the migrants in Accra – chosen because it is a migrant destination site.

In-depth interviews

The interviews focused on a number of issues, including changing gender roles, the impact of migration on social and power relations within households, gendered dynamics of remittances use and long-term investments in education. In-depth interviews were held with selected adults and young people in migrants' source regions. We interviewed a total of 48 people from 24 households, of whom 25 were adults and 23 were young people. In terms of gender, there were 23 females and 25 males.

A quota sampling technique was employed in the selection of households for the in-depth interviews. Using data from a recent quantitative study as the sampling frame, 20 households with both internal migrants and/or international migrants and four non-migrant households were selected. In each, one knowledgeable adult and one young person were selected. The interviews focused on underlying issues regarding gender, as well as broader issues regarding how migration impacts upon social and power relations within households. In Accra, we interviewed five male and four female migrants who had migrated from the two source regions, seeking to understand their remitting behaviour and interactions with their parents. Their contact details were obtained from their household members interviewed in the region of origin.

Focus-group discussions

In addition to the interviews, focus-group discussions were used to gather data from young people and adults in migrant communities. The aim was to provide a natural setting in which participants could discuss issues including the drivers of migration, gendered power relations, youth aspirations and remittances. We organised six separate focus-group discussions for young and for older people. One was held with young people from migrant households, and another with young people from non-migrant households in order to ensure that both groups felt free to discuss issues concerning their aspirations without hurting the feelings of those from other groups. However, to provide a natural setting for understanding how aspirations are contested and negotiated between children from migrant households and those from non-migrant households, we also organised another focus group in which the two types of young migrant were combined. There were also three focus-group discussions for adults; one for women (from both migrant and non-migrant households), one for men (both migrant and non-migrant households) and a third for men and women combined.

Participatory methods: mock money

We also used participatory methods as prompts to elicit discussions about remittance use, household expenditure and the decision-making process, to see if there was a difference in expenditure between remittance incomes and other sources of income/benefits to which participants had access (e.g. general income, borrowed money/debts and government benefits/subsidies). In one game, participants were given *mock money* to represent a monthly income and were asked to allocate the spending as they might normally, without the migration of any household member. We then gave them an extra sum of mock money, which we said came from migrant remittances, and asked them to allocate the new income on the different categories. In this way, we obtained information on how people perceive their use of remittances and other forms of household income.

Most of the interviews and focus-group discussions were conducted in the local languages, recorded electronically, transcribed and then translated for uploading on to NVIVO. In the sections that follow, we analyse our findings.

Results and discussions

This section presents the main findings of the study and discusses them in relation to the empirical literature and theoretical perspectives on gender and remittances. In order to provide a context for exploring the gendered dynamics of remitting and remittance use, we begin by describing family and conjugal relationships in Northern Ghana. In analysing the relationship between gender and the transfer of remittances, we distinguish between *remittances from adult children to parents* and *remittances from migrants to spouses and children left behind*. We also focus on how the sending and management of remittances contributes to the empowerment of women.

Heterogeneity of households and conjugal relationships in Northern Ghana

As is the case in most countries in sub-Saharan Africa (see Fox 2015), marriages and households in Northern Ghana, where this study took place, are very heterogeneous. The types of marriage include marriage under ordinance, customary marriage and Islamic marriage. In all cases, marriage is seen as an arrangement between the families of the man and the woman. Customary and Islamic marriages, which are the dominant types in the study area, allow for polygyny but not polyandry. In many cases, women move into the homestead of their husband and his extended family.

The structure of the household and of conjugal relationships vary according to the type of marriage (i.e. monogamy or polygamy) and the relationships between the household members. Monogamous households are usually made up of a man, his wife and their children. On the other hand, as polygamy is very common in Northern Ghana, there are situations whereby one man lives with two or more women and their children in the same homestead. .

In both monogamous and polygamous households, extended family members of both the man and the woman may live with the nuclear family. In many cases, the couple lives with

the man's extended family members in the same house. In many extended family households, the migration of the husband leaves the women in the control of his kin. In such cases, the woman may not have any decision-making powers, as the man's brothers or parents may make any major decisions. In the nuclear household, the male partner leaves the wife and the children alone and the wife then assumes the position of a *de facto* household head.

Again, in both types of household, norms of household provisioning give women responsibility for supplementing household food supplies and caring for the children, while the men are expected to provide the basic food. As demonstrated elsewhere (see Darkwah *et al.* 2016), Northern Ghanaian women engage in agricultural activities that are linked to their domestic responsibilities; they produce non-staple crops such as vegetables, pepper and beans, which they then use to prepare the condiments to accompany the basic meal. However, the conjugal relationships tend to vary according to the type of marriage. In monogamous households, the husband and wife may pool resources in order to cater for the needs of all the household members. The woman is usually responsible for preparing food for them all. Conjugal relationships in polygamous households are, however, more complex, as each woman makes an effort to preserve resources for her own children. Each woman usually prepares food only for her children and sometimes the husband. It is only in a few cases that women in polygamous marriages pool their resources to prepare food for the whole household. There are also usually intra-household tensions between the various women and their children over resources.

Remittances from adult children to parents: are daughters better remitters than sons?

While some of our respondents were of the opinion that young men and women send similar amounts of money home, the views of the majority of our interviewees supported the emerging literature (see Lopez-Ekra *et al.* 2011; Orozco *et al.* 2006) which suggests that women sent remittances home more regularly than men. Respondents from relatively poor households, in particular, reported that their daughters working in Southern Ghana send them money and goods (e.g. food, clothing etc.) on a regular basis while the sons tend to accumulate the money for projects such as buildings. Rabi, a female in a migrant household asserted firmly, 'Females send more remittances than the males ... that is the reality. ... Since she moved to Accra, she [Rabi's daughter] provides soup ingredients for me every market day'. Similarly, Nafisatu, a 42-year-old woman, believes that daughters remit to their parents more regularly than sons, noting that 'Women take the needs of the extended family far more into consideration than men do'. As captured in this quotation from Lumit, a female focus-group participant, the female groups similarly supported the view that daughters are better remitters than sons:

The females send home [more] remittances than the males. When daughters are there, they think about their parents and buy things to support them. They support the mother with ingredients and support the father too. So the females are supporting more than the males. For the males when they are there, they wait until they are coming home before bringing money, but the females, while they are there, think about the family back home and support.

This assertion was challenged by a few men in the mixed focus groups. Musat, for instance, stated that:

We do not even agree with what the women are saying [referring to claims that daughters are better remitters]. ...to me, both males and females give to the parents. I have seen males send money to buy plots or build houses for their parents. For the females it is just about the fish or Maggi [stock seasoning] they send to their mothers.

The statements above show that daughters regularly send small amounts of money and food items to the parents while sons send money occasionally for the immediate family needs and also for investments in property. These differences can be explained in terms of the social construction of gender and the socialisation process which influence women to prioritise short-term family needs (i.e food, clothing, education and health) while men save and invest their earnings in landed property in order to generate greater benefits in the long term. Gendered variations in migration and resettlement plans may also explain why men are reluctant to remit regularly, sometimes because they want to save money and go back home to pay the bride price, which entails clothing, drinks, cash and sometimes the cow that a man is required to present to his future wife's family as part of the traditional marriage ceremony. On the other hand, unmarried women may only send home a few cooking utensils as part of the preparation for the marriage. Women are also generally not as concerned about investing in properties (such as houses) because of the perception that a man will later marry them. While unmarried male domestic workers were interested in saving the money for marriage or investing it in landed property, it was common to see young, unmarried female domestic workers send almost all the money they earned to their parents and other siblings back home. For instance, 21-year-old Lubui is a 'live-in' female domestic worker in Accra. Her employer takes care of her food, accommodation, clothing and medical expenses. Lubui also receives a monthly salary and reportedly remits the bulk of it to her parents every month, as captured in the statement below:

My madam [employer] gives me 100 [cedis] every month so I also send them [parents] 80 cedis but sometimes, when they need more money, then I send them all the 100, because I don't really buy anything with my money. I think of them always because I know how difficult things are at home.

Another reason why young unmarried women like Lubui send home more money is the fact that the traditional responsibility of young women in Northern Ghanaian society is to work the fields and pool their resources for the benefit of the household (Darkwah *et al.* 2016). The social expectation that young women should eventually marry and depend on their husbands also makes young migrant women less aggressive about saving money for their own future families. On the other hand, the social expectation that men should provide housing and other landed property for their families is what makes young migrant men more determined to save money and invest in property rather than sending remittances regularly to their parents.

There are also different normative responsibilities for males and females who live with their spouses in the place of destination. As heads of the family, males who live with their wives

are expected to pay for accommodation and provide for the needs of their children and wives. These responsibilities affect the ability of married men to send money regularly to their parents back home. If they send money at all, it may be a small amount. The mother of Bahiya, a male migrant in Accra, had this to say about her son's remitting behaviour: 'They [Bahiya and his wife] give us chop money – little, little – but not at all times... He has a wife and children and he takes care of them so you can't say he should give you more'. Our analysis shows that even relatively wealthy male migrants who try to send remittances to their parents regularly sometimes have problems fulfilling this obligation because of their own family needs. Ibrahim, a 40-year-old married male migrant who was working as a banker, stated that he makes every effort to send money to his parents in Northern Ghana every month, but this is not always easy due to his nuclear family responsibilities:

The demands of the month determine how much I send home. For instance, if I have to buy something for myself or my wife or even whenever I have to pay my children's school fees, the amount I send home that month reduces. Sometimes some of the issues and demands here are so pressing and crushing that I have to reduce the money I send to them to be able to meet all needs.

On the other hand, given that the traditional responsibility of young women in Northern Ghanaian society is to pool their resources for the benefit of the household (Darkwah *et al.* 2016), young migrant women who are married and living with their partners in Southern Ghana still manage to send some money regularly to their parents, a scenario illustrated by Amina and her husband. Amina (32) and her husband Mohamed (41) are both from Yendi in Northern Ghana and living in Tema in the Greater Accra Region. Amina sells porridge and Mohamed is a security man in a telecommunications company. Amina reported that she sends home about 50 cedis every month to her parents, despite the fact that she and her husband sometimes face serious financial challenges. She sees the sending of money to the parents as a moral responsibility: 'If I don't send them money, I will not be happy because it is my responsibility to help my parents so that they live longer ... my husband is supposed to take care of me and my children'. Some of the young female migrants have also left their children with their parents, which also explains why they send money home for use by their parents and their children.

Despite the fact that our study, like earlier research, indicates that daughters generally send money home more frequently than sons (Lopez-Ekra *et al.* 2011; Orozco *et al.* 2006), there are situations whereby some sons send money on regular basis to their parents, the most often because they have a strong bond with their parents and provide money for consumption, just as daughters do. For instance, when we asked Tomah, a 30-year-old mid-level officer in a state security organisation in Ghana, if he sends money, clothing and food items to his parents on a regular basis, he responded:

Yes [laughs], not even monthly, but sometimes I end up doing it weekly because of the pressure. I told you my father is retired and makes a lot of demands. And his method of demanding is always force, not appeal, so I have no choice but to respond to his demands... Even where they were living, I had to build them a new place. So I have moved them from our old place, where we grew up, to a new place and then almost every week I have to send them money... I always

have to send them supplies that will last a long time ... rice, cooking oil, provisions, even toilet rolls. They just call and say they need water and that their water is finished, so I have to send mobile money – 100 or 200 Ghanaian cedis. Sometimes, in any emergency that comes along, they call me and then every month it's compulsory that I send them money too. So apart from the monthly transfers, other issues pop up and I have to send money to them.

Tomah has female siblings in Accra, but our interviews with his mother in Tamale revealed that he sends remittances more regularly than his sisters. Tomah explained that one reason why he is not yet married at 30 years old is the desire to help his parents. Similarly, 19-year-old Alam, whose earnings are somewhat smaller, reported that he sends money home regularly to support his parents:

I give my parents some money for their upkeep and my younger siblings' education.... I send about 100 cedis every month. I do that of my own free will, I give out money when they need to buy or do something urgent.

Sometimes both male and female children living in Accra send money to their parents, as was the case for Saada, a 32-year-old female migrant, who reported that she and her brothers send money and goods to their parents in Northern Ghana:

My brothers are all working so they also give them money. When my father or mother need extra money to buy something or go to the hospital, my brothers call me and we see how much we can contribute to help them. So I can support them with GH¢400 or GH¢500 or the amount that they think I should contribute. When it is time for the big *Salah (Eid al Adha)*, and I need to buy a sheep for them, I can send GH¢600 or GH¢700 to buy a sheep for one of my parents and they [her brothers] will also buy one for the other parent.

Thus, although normative gendered responsibilities make daughters send money home more regularly than sons, there are cases in which the sons send more remittances. As Muab, from the male focus group in Savelungu, states, some respondents therefore believe that whether an adult will remit money home depends on his/her relationship with the parents:

If an adult, whether male or female, leaves home with love for the family, he or she will think about the parents and send support home. In the same way, if an adult migrates and does not see anything good in the family, s/he will spend whatever s/he gets there on him/herself.

The female focus-group participants suggested that wealthy sons who have a good relationship with their parents still send home financial and non-financial remittances, just as wealthy daughters do. This is supported by the case of 30-year-old Tomah, whom we saw above, who often sends money home because he is relatively wealthy. However, in situations where neither the sons nor the daughters are wealthy, the daughters are better remitters than the sons. This is because the former are more concerned about the immediate needs of their households while the latter focus more on long-term investments

for their families. The behaviour of sons and daughters is a result of social structures which place different family responsibilities on them. Similar findings have been reported in other countries – for instance, Osaki (1999) reported that, as a result of traditional gender roles in Thai culture, female migrants tend to send more money home than male migrants. Rahman and Fee (2009) similarly reported that, despite their lower incomes, Indonesian female domestic workers in Singapore, Malaysia and Hong Kong remit a greater share of their earnings than their male counterparts.

'If I send money to him, he will give it to his girlfriend': remitting to spouses and children left behind

The marriage constellation, whether monogamous or polygynous, and household context determine the remitting behaviour of spouses. Our interviews suggest that most married men who migrate do regularly send remittances to their wives for the upkeep of their children, just as reported by Orozco *et al.* (2006). The personal experience shared by a male focus-group participant in Savelungu supports this:

I have a personal experience I want to share. Years back, it got to a point in my family, when we exhausted our foodstuffs... I left home and went to the South to help someone there, just to get food for the family. After helping the man, I got a bag of maize but how to send it home was a problem due to the high cost of transport. I still managed and was helped by someone to send the maize home which helped to save us from shame. So, for males, wherever you are, you think about the problems at home.

The female focus-group participants also generally agreed that men usually send remittances to spouses left behind because it is the former's to provide food and money for the entire household. Most of the wives left behind in both monogamous and polygamous homes also noted that their partners remitted to them.

Despite the fact that most male migrants send remittances to their wives and children, there were some who did not, even though they were working in Southern Ghana, as was 37-year-old Atupia, who migrated from Tamale to Accra in 2013, leaving behind his wife and one daughter. Atupia, who works as a mason in Accra, told our interviewers that he has never transferred money to his wife because he expects her, as a petty trader, to be able to earn enough money to cater for their only child. Interestingly, Atupia reported that he is also co-habiting with another woman in Accra with whom he has a child and this affects his ability to save money. These findings show the importance of household context in understanding remitting behaviour. Atupia is not remitting because he has to use his earnings to take care of his new partner and child.

On the other hand, most of the married women who migrated to Southern Ghana, leaving their husbands behind, did not send remittances. Those who did, directed them to their own relatives or to the women taking care of their children. Some of the women in monogamous marriages think that their husbands will use any money sent to them on their girlfriends, and those in polygamous marriages fear that the money will be used on their husbands' other wives. Thus, in both monogamous and polygamous homes, the migration

of women does not automatically produce positive dividends (i.e. remittances) to the men left behind, as was the case for Abubakari. Abubakari was 37 years old and living in Northern Ghana, while his wife (Fusena) was 33 years old and living in Accra. The wife migrated three years before this study, leaving their three children behind with Abubakari, who is a farmer and also sometimes work as a labourer. Abubakari supported his wife's decision to migrate because he could not provide her with the things she needed:

She migrated because of poverty. If I had money to provide for her needs she would not have gone, but if I say she shouldn't go and cannot provide for her needs she will tell me I don't have anything to offer her. ... Even if I had a small business operating and she wanted to go I could prevent her from going but there is nothing like that and that is why they [young women] are going [to Accra].

According to Abubakari, he was expecting his wife to send him money to provide for the needs of the children but she wife had never sent anything home: 'She has not sent anything to us for over three years now. ... In a follow-up interview with Fusena, in Accra, she confirmed that she had, indeed, never sent anything home to her husband. She explained that it is the responsibility of the husband to look after his children and wife. She came down to Accra because her husband was unable to cater for their needs. However, she did not send money because:

I sometimes think of sending him money to use for the children but I am afraid that if I send money to him, he will give it to his girlfriend. Now that I am here he can use the money to look after another woman.

The case of Gariba is similar to that of Abubakar. Gariba, a 26-year-old man, first migrated to Accra after marrying and having a child. While in Accra, he used to send money to his wife to take care of the child. He later returned to Northern Ghana because the work he was doing in Accra was too difficult. After their second child, the wife herself decided to migrate to Accra. As captured in the statement below, Gariba accepted his wife's decision to migrate to Accra because he could not provide for the family's needs:

[Her migration] is due to poverty because there are certain things that I cannot do for her so she is trying to do them by herself... As a man there are certain obligations that I have to fulfil, such as giving her money and providing her with some of the things that she needs but I do not have enough money to meet my own needs let alone to meet her needs and those of the children. I should have been able to get her some money to start up a business here but I have not been able to do that so, if she wants to work and make money in another place, I cannot stop her even though I don't like it...

Gariba's wife had been in Accra for 3.5 years prior to our research. They now have two children and his wife travelled with the younger one, leaving behind the older child. Gariba was expecting her to send him money but she had never sent him anything. For the entire time that she had been away, she only, on two occasions, sent a few things to the children. As a result, Gariba concluded:

I believe that her migration is not very beneficial. It's about a year and 4 months ago when she sent clothing to the children. Since then she hasn't sent anything home.

The cases of Abubakar and Gariba demonstrate how economic hardship and social transformations in Northern Ghana and the associated inability of men to provide for their families' needs are contributing to the modification of social norms on the migration of women (see Darkwah *et al.* 2016). Indeed, a third of married female migrants surveyed by Pickbourn (2011) had made the decision to migrate with little opposition from the patriarchs in the family because the men were expecting that remittances from their wives would benefit the entire household. We can also see how gendered responsibilities are negotiated in the face of economic and social transformations.

Male poverty and expectations that female migration will enhance the family's financial situation are, arguably, contributing to changes in gender ideology. While men are traditionally expected to migrate and send money to their wives and children, some have come to accept female migration in the face of economic change and social transformation, which have given women the opportunity to earn an income on informal urban labour markets (Awumbila *et al.* 2014). The literature shows that the gender ideologies of individuals are fluid and shaped by factors such as employment status, earnings, level of education, and marital status (Kroska and Elman 2009). The recent acceptance by men that their wives can migrate and the expectation that remittances can be received from migrant women are more consistent with the *interest-based model* (see Section 2), which argues that individuals change gender ideology when they believe that such changes will be beneficial to them (Kroska and Elman 2009).

Do remittances flow along gender lines?

A comprehensive approach to establishing whether remittances flow along gender lines is to separate remittances sent to *spouses* from those sent to *parents*. The discussion in the preceding section has already shown that, with regards to remittances to spouses, married men who migrate tend to send remittances directly to their wives. These findings are consistent with other studies (Orozco *et al.* 2006; Smith 2009), although the earlier studies were conducted in societies with different social organisation. A majority of married men from Northern Ghana send remittances to their wives because of patriarchal norms that construct the men as the heads in and breadwinners of the household. In most cases, remittances sent by men to their wives are for household consumption (e.g. food, school fees, health etc.). Men have no problem sending financial remittances to their wives because, even when living together, men are expected to provide what is referred to as 'chop money' to their wives on a daily, weekly or monthly basis. The wives who manage the home then use this money to provide food and other basic needs for the entire household. Most respondents (both men and women) believe that female recipients tend to use such remittances on household needs. Although women usually add their own money to the 'chop money' received from their husbands, society portrays men as the bread-winners. Consequently, some of the women who migrate do not see it as their responsibility to send money to their husbands. For instance, although 26-year-old Abiba, a *kayayo* who migrated

to Accra two years before this study, sends money to her mother and sister on a regular basis, she does not consider it appropriate to send money to her husband, who has remained at home with their child. When asked is she also sent money to her husband, Abiba had this to say: 'My husband?! No, he is, rather, giving me money so that I can give some to my mother. I am not supposed to send him money'. In a similar case, 32-year-old Tila, who migrated from Northern Ghana, sends money on regular basis to her mother, who is taking care of their son in Tamale. However, she does not send remittances to the husband because she believes he is supposed to take care of them. These women, however, reported that, while living with their husbands and children in Northern Ghana, they supplemented household food supplies. It appears therefore that, upon migration, some women stop performing the responsibilities assigned to them under the conjugal contract, thus supporting our argument that human agency is gendered and dynamic.

Our data show that, in rural areas where men are still portrayed as the heads of households and bread-winners, it is difficult for them to ask their migrant wives to remit. Some women's fear that their husbands will misuse any money transferred to the household is also explained by the formers' inability to control the use of remittances when they are away (see Guzman *et al.* 2008). Our findings are consistent with those of a study in Sri Lanka which reported several cases in which remittances sent by women to their families back home were misused by their husbands, who neglected their children because of alcoholism or marital infidelity (Jayaweera and Dias 2009).

With regard to remittances to parents, our analysis shows that the general claim in the literature that sons transfer remittances to fathers while daughters also send remittances to their mothers (Smith 2009), is too simplistic. Several factors such as nature of the remittances, their intended use and the type of marriage determine the choice of recipient. In monogamous homes, adult offspring tend to send food items to their mother, while money is sent to their father to manage. Abda, the 30-year-old wife of a migrant, talks about this: 'If it is money, it goes to the father before the mother but, if it is food or other products, it goes to the mother, since she takes care of the children'. Financial transfers are usually received by the father, because of patriarchal norms. Hassan, a male return migrant, explained why adult children remit to their parents:

In this our village, if your father and your mother live together and you do not give the money to your father so that he, in turn, can give your mother her share but, instead, you give it to your mother to be given to your father, it will look as if your mother looks down on your father or that you are trying to create a misunderstanding between them... I can tell him that my mother is supposed to take this, but I cannot make a mistake and give my mother a bigger amount than my father. If you want to do that he will not agree to it.

The case of Tomah, a 30-year-old migrant in Accra, also clearly shows how men who receive financial remittances on behalf of the household control their use; this excerpt from his interview shows how everything must be sent through the father, a retired civil servant, in line with patriarchal norms:

When it's food items, I send them to my mother because she is in charge there.

But things like clothing, even when it belongs to my brother, I have to send it through my father before he will hand it out. That is how our tradition is. You can't share without his consent. We are all the same size, my father my brother and myself, so mostly when I send things he will first make his selection. Therefore if I want to give my brother something personal I have to do it secretly; if you do it publicly, then it must go through my father. And then giving out money too, all monies have to go through him. Even money for my mother must go through him, unless I do it in secrecy through a mobile money transfer, then he will not know. But anything concerning the house and me sending money, he has a Tigo account so I put the money there.

Neither Tomah nor his mother are happy with this situation because his father sometimes misuses the remittances, but they are afraid of doing otherwise because it may stir up conflict in the family:

They have been together a long time and my mother knows him, but mostly she complains that, when the money comes they don't see it, she doesn't physically see the money.... He has an old car so he says he spends the money on fuel and my mother will also disagree with him.... I know if my mother handles the money it would be used properly. That is my only wish [but] my father says he is not working so he can't give his wife money for the house. So that is the main reason why we remit through him, because in the North a man must always give money for the house upkeep.

Tomah also explained that, given his exposure to urban culture in Accra and to higher education, he is not happy with the way men in Northern Ghana marginalise women. However, instead of confronting these patriarchal structures, he merely sometimes sends items secretly to his mother. In other households, some adult children send money separately to each parent, although this can also create conflict. For instance, Shaibu's son sends money to him and his wife separately but Shaibu thinks that she always wants part of his money:

He sends my wife money separately and also sends mine differently. So my money comes into my hands and hers goes into her hands. No one knows exactly how the other person spends the money. She uses it for what she wants and I also use it for what I want. Mine is spent on the upkeep of the house. ... Sometimes we have arguments because she wants me to give her all that I received in addition to hers so that she has more to satisfy her desires ... these women buy all kinds of stuff, shoes and clothing. ... She doesn't take care of anything concerning food. It is my responsibility. She will take hers [remittance] and still want to ask for some of my money, but I refuse to give it to her. The sender knows he has given money to the two of us separately but my wife still wants me to give her my money.

The difference between Tomah's and Shaibu's behaviour underscores the importance of the agency of the migrant in shaping remitting behaviour. While Tomah sends all transfers to the father in line with patriarchal structures, Shaibu ignores such patriarchal norms and

sends remittances to both parents separately. It must also be stressed that these intra-household conflicts are pervasive in both rural and urban areas, but tend to be more common when couples have lower levels of education (Johnson 2015). The conflicts described above support the argument of feminist scholars that households should be conceptualised as an 'uneasy aggregate of individual survival strategies', or a 'locus of competing interests, rights, obligations and resources' (Chant 1998: 8). While men (husbands) usually control remittances, it would be wrong to make a general claim that all mothers are marginalised in the sharing of remittances. Indeed, there were a few households where the children sent more remittances to the mother than to the father, because the children think their mothers have taken (better) care of them. One male focus-group participant noted:

Children always send more money to their mothers than to their fathers because they think the mothers suffer more to take care of them. ... Even when the father is providing for the upkeep of the children, they see the care to be coming from the mother and so they grow closer and sympathise more with the mother than the father. ... When adult children travel and get good jobs and begin to make money, it is the mother they send the remittances to.

Another male participant (the father of a migrant) also noted that:

The ladies mostly send to the mother. The woman can receive money three times before the children think of the father. Even the males send more to their mothers than to the fathers. As for the males, they are even thinking about your death and their inheritance.

There were also cases whereby the men received remittances but discussed how the money should be used with their wives. For instance, 64-year-old Nagadi and his wife seem to understand each other so much that they do not fight over remittances received from their son in Accra. They both decide how to use the money on food, education and health. Saada, a 32-year-old female migrant in Accra, also sends money to her parents separately, depending on the situation. Each of the parents manages his or her share without quarrelling with their spouse. This again supports our assertion that, while there are general patterns of remitting, the household context may produce exceptions to the general patterns observed in the community.

Our findings also support our earlier argument that the type of marriage (i.e. monogamy as opposed to polygamy) can determine the gender of the recipient of remittances sent by adult children. In polygamous homes, remittances are mainly transferred to the mother, irrespective of the gender of the sender or of whether the remittances are financial or goods. This is because the adult children usually think that money transferred to the polygamous father will be used to cater for his other wives and children. The case of Gbuta, a 26-year-old unmarried migrant from Yendi in the northern region but interviewed in Accra, aptly highlights this situation. Gbuta is a 'roadside car mechanic' who has worked in Accra for the past five years. He migrated to Accra leaving behind his father who has four wives and 13 children. Gbuta reported that he sends remittances in the form of rice and

money to his mother for fear that his father will give these things to his other wives and children.

Similarly, in situations where the couple have divorced, adult children are more likely to send remittances to their mother as they fear that their father would spend the remittances on his current wife/wives. For instance, Kubora is a female who lives in Accra. Her father, aged 45 years and not wealthy, has four wives and 20 children. Kubora's mother, who went, post-divorce, to stay in Kubora's uncle's home, has four children. Kubora's mother, quoted below, receives all the remittances from her daughter, justifying this on the grounds that she had suffered to bring the children up:

In an ideal situation, both parents are supposed to benefit from remittances, but it actually depends on how the parents brought the children up before they migrated. In my case, I have been suffering with my children alone and they are aware of that. In this case their support comes to me. Even if the parents stay together, the children observe the attitude of the parents towards their welfare. When children migrate, they also look back to support the parent who was always concerned about their welfare.

These cases also show how the composition of the household can affect remitting behaviour. While male children often send the remittances to their fathers for investment rather than consumption, this hypothesis only holds in monogamous households. In polygamous or divorced households, remittances for both consumption and investment are sent to the mothers.

Gendered differentials in the use of remittances

It is generally acknowledged that remittances to most households in the developing world are largely used on consumption rather than investment (Mazzucato 2008; Quartey 2011). According to Russell *et al.* (1990), once basic needs are satisfied, remittances are then used for investment purposes, such as in education, farming and small businesses.

Where it is the gender of the person who sends or receives remittances which determines how they are used, our analysis reveals that remittances sent by women are mainly used on short-term household needs like food, clothing and education, while remittances sent by male migrants *are* used to meet household needs but are more likely to be invested in property, once the basic needs are met. For instance, Asibi, a 32-year-old male migrant trader, and his 23-year-old sister, Aluma, also a trader, live in the same house in Tema. Separate interviews with them show that Aluma sends money and goods (e.g rice, cooking oil and toiletries) to her mother regularly – at least once a month – for household consumption. She also sends home cooking utensils and clothing which will be required for her future marriage. On the other hand, Asibi reported that he occasionally sends money home but this is usually received by the father, who uses a significant proportion of the money on a house which Asibi is having built. Asibi knows that the father sometimes uses part of the building money on himself, but he rarely sends home money directly for household consumption. When asked why not, Asibi replied:

I have to make sure that I finish building that house before I go back there to marry. My father has been advising me to work hard and finish the house before I go back there ... for my sister, she is a woman so she doesn't need to build a house because she will go and marry someone. ... At times when they need more money for an urgent problem, I also add something to my sister's money for them.

In the extract above, both Asibi and his sister agreed that she must send more remittances for consumption while he mainly sends money for investment. It has also been noted that female migrants send more foodstuffs while males are more likely to send money. Abu, a 44-year-old father with migrant children, notes that: 'The ladies send gifts like soap for family members but the men usually give money'. This is explained in terms of differences in the social responsibilities of men and women. As noted already, young girls from Northern Ghana are socially expected to work in the fields and to pool resources for their households (Darkwah *et al.* 2016). In contrast, young men are expected to raise money to invest in the property required to start their own family. Additionally, given that women are primarily responsible for taking care of the household needs, they tend to send remittances for this purpose. In contrast, under the conjugal contract, men provide the food but are able to keep a significant component of their money for investment in capital (Pickbourn 2016).

Despite these patterns, the household context sometimes creates situations whereby male migrants also send a significant amount of money to parents back home for consumption, as already discussed in the case of Tomah and Shaibu, who regularly sent money home to support their parents, who were not working. Similarly men who leave behind unemployed wives and children sometimes send a significant proportion of their earnings home for consumption rather than investment, as did 43-year-old Agatu, who works as a security man in a private house and who left behind a wife and three children.

I moved here because life over there was very difficult. I was farming but things were not good so I followed my friend who helped me to get this job.... I can say things are better here than in Tamale. They [the employers] give me food and I don't pay rent so at the end of every month, I send almost all the money I get to my wife to buy the things they need at home... She is not working and our three children are in school so the money I send is for their upkeep. They live with my mother so from this she also gets food.

Our analysis also shows that the gender of the recipient of financial remittances does not strongly influence their use because the senders usually give instructions on how they are to be used. Remittances received by women are mainly used on consumption; those received by men are also largely for consumption although remittances for investments are also directed to fathers because of the perception that women cannot manage such investments. Married men may send money for consumption to their wives but also send money meant for investment in property to their brothers or fathers, as captured in the statement below:

I don't hide anything from her [the wife]. I send her money for food and the children's school fees.... I want to go back so I am building a house there. The

money meant for the construction of the house is sent to my father and sometimes my brother, who is a teacher, so that they manage the building. My wife is home and does not work but she cannot manage the building. You know these things are done by men.

Our study indicates that most of the remittances, whether sent by men or women, are not invested in productive businesses because the amount of money transferred is small. The mock money exercise shows that whether recipients will invest remittances depends largely on the amount transferred. In almost every case, the recipients did not set any money aside for investment if the smaller amounts were to be sent regularly. Thus, small amounts of money received regularly are likely to be consumed because the recipients feel that they cannot do any meaningful business with such transfers. One would assume that the recipients would set aside some of the small amounts received for investment but most households receiving the mock money did not do that. Our findings suggest that it may be more useful for senders of remittances to save money and remit large sums occasionally rather than sending small sums regularly. However, some senders are also unable to wait and save money because of the difficulty of doing this in Accra and because of their inability to withstand the moral pressure and frequent demands made by family members. Young female migrants in Accra are also virtually unable to accumulate money because their earnings are low and their parents require remittances to meet their daily expenses. These findings are noteworthy because most of the discussions on the use of remittances in Africa are not related to the amount and regularity of remitting (Mazzucato 2008; Quartey 2011).

Effects of the sending and receiving of remittances on women's empowerment

We examined whether or not remittances affect power relations between and among spouses and children within the household. Consistent with other studies (Abdul-Korah 2011; Lopez-Ekra *et al.* 2011), the sending of remittances is gradually changing the position of female migrants in their families, thereby enhancing their participation in household decision-making. Some female respondents reported that, as a result of the things they send to their parents, they are now respected by the latter and are consulted on key household decisions. This is clearly captured in the statement by 41-year-old Awula, who sells porridge at Old Fadama:

My coming here and the things I send home have enhanced my reputation in the family... When I was staying with them, there were many decisions concerning the family that I was not consulted on. Now that I am here, my father himself calls me every time when they are planning to do something. He will tell me that they want my views because he knows I will be sending them money once I take part in the decision-making.

Similarly, Amina, a 32-year-old domestic worker, noted that her male siblings and father started to respect her more after she had migrated to the South and started sending money home to support them. Like Abdul-Korah's (2011) findings, the regular remitting behaviour of young women has also changed some parents' perceptions. Indeed, most parents are now convinced that, unlike in the past, female children are also important to family welfare and should therefore be allowed to migrate. No one has stated this more cogently than

Memuna, when she asserted that: 'These days, it is not only men who build houses, women, too, now build so they should all migrate for their livelihood'. Similarly, one male focus-group participant notes:

Some of the girls there have more sympathy from their parents than the boys. This is because, if some of the boys get money, they do not want their parents to know that they have money, but if a girl gets something she will make sure she will send it to her parents. We have been seeing ladies building houses for their parents but, if a man builds a house, it does not even seem that his parents deserve to live in that house. Even while he is building the house he will not want his parents to know that he is doing so. Some girls will even send their parents to Mecca when they have money. We have been seeing all these in life. Some of the boys, when they have money, they will be pretending that they do not have any; they will hide it until their parents sit them down and talk sense into them before they will change.

The statement above gives credence to the assertion that the financial contribution of migrant women and its associated empowerment can challenge patriarchal norms about gender roles in the household and community (Ramirez *et al.* 2005).

There is enough evidence to show that the management of remittances by wives left behind sometimes enhances their autonomy and decision-making powers. Some of the women who received remittances from their husbands reported that they, alone, made decisions on how to spend the money received. One respondent noted that the ability to use financial remittances was quite liberating. Her husband's migrant status gave her room to make decisions on her own, including how to spend the money he sent home. Abiba, whose husband had migrated, reported that she usually told him about how she used the money he had remitted after she had used it: 'if he is not happy [about how I used the money], he will just grumble a bit and forget it'.

It should be stressed, however, that, in most cases, the women left behind only take decisions on recurrent household expenditure. Major decisions about investments are still made by migrant males or their brothers. As already noted, a few men who sent money home for investment in property direct the money to their fathers and/or brothers rather than their own wives because of the belief that women cannot manage such investments in property. The case of Lubuwa (a 44-year-old migrant from Northern Ghana) demonstrates this situation. He is a scrap-dealer in Accra, while his wife, Mato (32) lives with his parents in Tamale. Lubuwa sends money for both food and investment in property to his father, a retired policeman, because of his belief that his wife cannot manage the construction of a building. However, he sends money to his wife to pay their two children's school fees. This scenario supports the argument by Yabiku *et al.* (2010) that, in some cases, the autonomy created by men's absence may be tempered by the substitute authority of the migrant's father, brothers or other male community members. The literature suggests that women who live with their husbands' extended family members are likely to have less autonomy and decision-making powers in the absence of the husband (Desai and Banerji 2008). This is the situation in which Mato finds herself. Her husband's relatives take the decisions on many household issues. 'He sends me pocket money so I decide what to use it for. When he

has something else to do he waits till he is home'. In situations like this, the women are not really empowered when it comes to decision-making about productive investments.

While women have limited powers to make decisions on the use of remittances they receive, the situation becomes more complex when they migrate. Indeed, most female migrants who do not send money home to their husbands attributed this to their inability to control how the money will be used. Similarly, while a few young migrants reportedly suggest how remittances are used by their parents, some respondents were of the view that young people had no right to dictate to their parents. If they did, the parents could subvert these rules if they felt that the children were being frivolous. Rabi, discussing her ability to use remittances sent by her children in ways that she saw fit, notes:

If they send me money with instructions and I believe that what they are asking me to use the money for is beneficial then I will listen to them and use it that way. However, if I think that there are better ways of spending the money that will yield greater benefit then I will convince them of what I am thinking.

However, some adult children do not give instructions to their parents on how remittances must be used because of their fears that the parents will consider that they are being dictated to. Similarly, some may not be able to rebuke their parents in situations where remittances are misused because children are not expected to openly challenge or criticise their parents. As noted already, Tomah (30) admitted that sometimes his father misuses the money sent but social norms forbid him from confronting his father. In all cases, the social context plays a significant role in determining whether the sending or receiving of remittances will bring about changes in gendered power relations. While most men send financial remittances meant for investment to their fathers or brothers, Aluta, a 43-year-old civil servant, reported that he sends money to his wife, who is a teacher, so that, because she is educated and well organised, she can supervise the construction of their house. This is in contrast to Madi, who reported that her husband does not think she can manage their investment in property. Also, although men tend to send 'chop money' to their wives, thereby empowering them, some – such as the husband of 28-year-old Rufiyatu, transfer the 'chop money' to their fathers (not their wives) when the latter live with the parents and siblings of the male migrant. Our findings therefore resonate with the assertion of van der Zee (2012: 1) that social context plays an important role in determining the impact of remittances on power relations.

Conclusions

While the majority of earlier studies have suggested that there are clear gendered patterns of remitting and remittance use in any society (Guzman *et al.* 2008; Pickbourn 2011), the findings of this study indicate that the relationship between gender and remittances is affected by household characteristics. Although the views of a majority of our respondents lend credence to the emerging literature (see Lopez-Ekra *et al.* 2011; Orozco *et al.* 2006) which suggests that daughters are better remitters than sons, there were cases whereby sons regularly transferred remittances to their parents just like the daughters did – in fact even more than daughters sometimes because such sons had a good relationship with their parents.

Our findings also indicate that the general claim in the literature – that remittances flow along gender lines, with sons transferring money and goods to their fathers while daughters send things to their mothers (Smith 2009) – is too simplistic. The relationship between gender and the recipient of remittances is mediated by several factors, such as the nature of remittances and the type of marriage. In monogamous homes, adult children tend to send food items to the mother, while money for consumption or investment in property is sent to the father. Fathers therefore tend to receive remittances from sons, who tend to send financial remittances meant for investments, while mothers receive remittances from daughters because the daughters usually send foodstuffs and household items which are better managed by women. However, in polygamous homes, the adult children usually send all remittances to their mothers because of fears that their fathers may use them on his other wives or children. Consistent with findings elsewhere (de Haas and Van Rooij 2010; King and Vullnetari 2006), in a majority of cases the husbands exclusively control the use of remittances, thereby reinforcing gender inequalities. However, there were a few cases whereby money received by parents was managed by both without any conflict. Also while patriarchal structures tend to give fathers more control over remittances sent by sons, some male children rely on their own agency to distribute remittances equally to both parents.

With regards to remittances to spouses, most of the married men who had migrated sent remittances directly to their wives for the upkeep of the household, because of patriarchal norms that construct men as household heads and bread-winners. However, in a few cases where the male migrant has another spouse or partner where he currently lives, he is unlikely to send remittances to the spouse left behind. On the other hand, female migrants generally do not send remittances to their husbands. Married women prefer to send remittances to the woman who is taking care of her children. The behaviour of both men and women is gendered according to norms of household provisioning. The men tend to send remittances to their wives because the former are traditionally constructed as household heads who must provide the food staples even if away (Nukunya 2003). While women contributed to the household budget when home (Pickbourn 2016), once they have migrated they do not consider it their responsibility to remit to their husbands as a result of the latter's inability to cater for their needs. Another reason why women do not remit to their husbands is the fear that the men will misuse the funds transferred, and this underscores the fact that women are unable to control the use of remittances when they are away (see Guzman *et al.* 2008). The findings support the argument that norms on the conjugal contract may sometimes be changed by women's agency (Jackson 2012).

We have argued in this paper that, in order to control the use of remittances, migrants send resources to the person(s) commonly responsible for the area in which the migrant would like to see his or her money invested. For instance, migrants are likely to send money meant for consumption to their mothers or other women because women are responsible for taking care of household consumption issues. This demonstrates the importance of the agency of the remitter and the recipient in shaping the management of remittances. Both the remitters and the recipients of remittances negotiate resource allocation through reference to gendered responsibilities and power hierarchies.

We also found that the size of the remittances determines whether it will be invested or not. While Russell *et al.* (1990) noted that remittances are only used for investment purposes when basic needs are satisfied, most of the discussions on the use of remittances in Africa are not related to the amount and regularity of remitting. It is often argued that remittances to most households in Africa are largely used on consumption rather than investment (Mazzucato 2008; Quartey 2011). We argue, however, that, even when recipients have satisfied their basic needs, small amounts of remittances received regularly are more likely to be consumed because of the common belief that they are too small to be invested. Although the sending of remittances is changing gendered power relations and gender roles, our findings resonate with the assertion of van der Zee (2012: 1) that social context plays an important role in determining the impact of remittances on power relations. While some females received and controlled remittances sent by their husbands, other women did not have any control over their use because their husbands sent all financial and non-financial transfers to the fathers or brothers, due to patriarchal gender norms which require household remittances to be sent through male family heads and, in the case of money for investment, due to fears that the women cannot manage funds meant for investments.

While some earlier researchers have discussed the relationship between gender and remittances as if it is independent of the social context (see Abdul-Korah 2011; Adaawen and Owusu 2013), we conclude that the social context mediates the relationship between gender and remitting behaviour. Based on these findings, we urge that policies and programmes aimed at increasing remittances for development and or enhancing the flow and management of remittances in the household must recognise the fact that the household is not an undifferentiated category and that remitting behaviour is shaped by the interaction of gendered norms, the agency of household members and the household context.

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