

**UNIVERSITY OF GHANA
CENTRE FOR MIGRATION STUDIES**



**MIGRATION, GENDER ROLES AND REMITTANCES OF GHANAIAN
MIGRANTS ABROAD**

BY

ELIZABETH KONADU-YIADOM

10359631

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DECLARATION

I, Elizabeth Konadu-Yiadom, hereby declare that, except for references to other people's work, which have been duly acknowledged, this thesis is the outcome of my independent research conducted at the Centre for Migration Studies, University of Ghana, Legon, under the supervision of Professor Joseph Teye. I, therefore, declare that this thesis has neither in part nor in whole been presented to any other institution for an academic award.

.....
Elizabeth Konadu-Yiadom
Student

.....
Date

.....
Prof. Joseph Teye
Supervisor

.....
Date

DEDICATION

This work is dedicated to God for the strength given me in pursuing this program.

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To God be the glory great things he has done. May His name be praised for bringing me this far. My sincere gratitude goes to my supervisor Prof. Joseph Teye. Thank you for your careful critique, advise and insightful comments that has seen this work through to completion. I have learnt a lot through you and I am most grateful. God richly bless you.

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ABSTRACT

The study employs secondary data by comprehensively reviewing, analysing and discussing relevant literature on the gendered dimension of migration and remittance flow with respect to Ghanaian female migrants. The study examines the extent to which modification of gender roles of migrants abroad contribute to the flow of remittances with respect to Ghanaian female migrants. Overall, the study identified that there exist a relationship between, women, migration and remittances. The study found out that female migrants send approximately the same amount of remittances as male migrants. However, research suggests that women tend to send a higher proportion of their income, even though they generally earn less than men. They also usually send money more regularly and for longer periods of time. It was identified that women remit more of their earnings than men due to pressures from external family members and a sense of responsibility toward their families. This makes women accept very difficult working and living conditions which under normal circumstance they might not have accepted. While men in migration are more likely to return to their country of origin, women are not, in the sense that for the men, their status and respect is reduced abroad whereas for the women it is increased. Therefore whilst the women send a greater portion of their salaries as remittance, men use their salaries to invest and acquire property at their home countries.

Finally, it was identified that there is a modification of gender roles among Ghanaian families abroad, especially in Europe and North America. This change offered more opportunities to women economically and are easily integrated in the economy of the host country. Consequently it helped them to assume the role of “bread winner” with is usually reserved for males at home. This reconfiguration of roles made Ghanaian women abroad more assertive at home and economically freed which added to their ability to remit at any given time without restrictions. This Ghanaian context of gender reconfiguration and the status of women at destination countries therefore supports and explains why women are economically empowered and tend to remit largely than men.

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CHAPTER ONE

INTRODUCTION

1.0 Introduction

Gender is a term that refers to socially constructed differences between the sexes and to the social relationships between men and women and these differences between the sexes are shaped over the history of social relations and change over time and across cultures. (IOM, 2010). Gender could also be viewed as socially constructed roles for males and females. Gender is used to describe all the socially-given attributes, roles and activities inherent in being a woman or a man. It determines how a woman or man is viewed, expected to think and behaves as a result of society's organization (Asima, 2010). This simply shows the extent of how societies play a key role in defining gender roles. As a result of this, different societies have different perceptions about gender roles. As globalization of the world heightens, and both the male and female participate in international migration, they come into contact with different societal perceptions of gender and this has a tendency to shape gender interactions.

According to the OECD (2016), around the year 2000, there were almost 39 million immigrant women aged 15 and over living in OECD countries. The main regions of birth of immigrant women are the OECD itself (17 millions), South and Central America and the Caribbean (9.4 millions), Asia (8.4 millions) and Africa (3.2 millions). As at year 200, women represented an average 51% of the total foreign-born population of OECD countries. More precisely, for all receiving countries except four (Germany, Mexico, Spain and Greece), immigrant women outnumber men. In Japan, the United Kingdom and Italy, more than 53% of immigrants are women. The figures are even higher in some Central and Eastern European countries, although this

is mainly due to the age structure of their immigrant population. In recent years, the increasing mobility of the highly skilled has been highlighted as a by-product of the implementation of more selective labour migration policies in OECD countries, notably in Europe, and the increasing demand for skills in general in a context of population ageing.

Remittance transfers from destination countries to countries of origin represent the most visible aspect of migration, not only because they are more tangible than other benefits derived from migration, but also because remittances are becoming a critical factor in the development of countries of origin. Representing the second largest source of external funding for developing countries, remittances – money transfers by migrants to their relatives or other persons in countries of origin – are recognized by governments and international organizations as important tools for reducing household poverty and enhancing local development. This flow of money has caught the attention of governments and financial and development institutions, who have begun to identify and implement initiatives aimed at maximizing the impact of remittances for poverty reduction and local development. Women are an increasing part of migratory movements. As active participants in these movements, they contribute to the maintenance of their households and to the development of their communities of origin through the sending of remittances. The absence of a gendered analysis of the remittances phenomenon is related to, on the one hand, the scant importance that has thus far been given to the feminization of migration. As researches about remittances have burgeoned, particularly on international remittances, a number of researchers have prepared synthetic summaries of the issues investigated and the findings. This study provides distinctive analytic, and policy

perspectives in introducing the research and debates about the different topics covered in this anthology and in showing how these topics are interrelated with one another in relation to development. For this reason, this study seeks to espouse greatly the link between women and remittances and highlighting how gender shape remittances. Placing women at the centre of the analysis does not necessarily imply that other salient variables shaping the migratory phenomenon and remittances are ignored.

1.1 Problem Statement

Two trends in international migration flows have attracted much attention recently: the growing feminisation of migration flows, and the increasing selectivity of migration towards the highly skilled, which in turn has given rise to renewed concerns about the “brain drain” consequences for the sending countries. As Oso and Garson (2005) noted, migration of women has tended to be overlooked in the literature for many years, the typical migrant being viewed as male. However, the situation has changed recently, reflecting the importance of family reunification flows and the growth of international recruitment in the service sector, notably in domestic services. As a result, there has been much greater interest in the role of migrant women and a new literature has emerged which stresses the role of women as primo-migrants and considers the impact on their children left behind (e.g. Ehrenreich and Hochschild 2002; Parreñas 2001). The specific role of immigrant women in remittances’ flows and their uses is also being considered (World Bank 2007). Whereas these emerging literature shed light on the growing position of women in migration and their remittance flow to their origin countries, there is still a dearth of literature on how gender roles of women specifically from patriarchal origin societies like Ghana shape remittance flow. Asima (2010) identifies that there is a reconfiguration of gender roles

of Ghanaian women abroad. The Ghanaian society like many African and Asian countries is heavily tailored along a patriarchal line where there is male domineering of affairs and masculinity comes with its associated productive or more often than not management roles and duties quite different from the female with reproductive or productive role. These roles are subject to change but are often a reflection of societal norms and pervading perception of which types of roles are gender appropriate. Therefore when one moves or migrate from one society to another, there is likely to be a change in the roles expected of the gender. This may well shape women's ability to send remittances to their origin society. Consequently this study seeks to discuss the gendered dimension of migration and remittance flow with respect to Ghanaian female migrants abroad.

1.2 Objective of Study

The general objective of this study is to examine the extent to which modification of gender roles of migrants abroad contribute to the flow of remittances with respect to Ghanaian female migrants abroad.

The specific objectives are:

1. To assess the flow of female migrants' remittances to their origin countries
2. To examine the modification of gender roles of Ghanaian women abroad
3. To make recommendations for policy

1.3 Research Questions

1. Are there changes of gender roles of Ghanaian female migrants abroad?
2. What is the extent of International remittance flow from women migrants?

1.4 Significance of Study

With a growing emphasis of migration and development and the extent to which both origin and receiving countries may benefit from migration, the discourse of remittances to origin countries has also taken centre stage. In recent times, the narrative of international migration being overly dominated by men is giving way for a more nuanced perspective where migration of women and their activities at the destination countries are equally receiving attention. Indeed there are several literature which suggest that women relatively send remittances to their origin countries more than men. However in African countries like Ghana which is largely a patriarchal society, men are regarded as “the bread winners” where women are supposed to take more of domestic roles. This study seeks to take a comprehensive desk review of literature by discussing the gender roles of Ghanaian migrants abroad and how it shapes remittances of women. This shall therefore contribute to knowledge about the gendered dimension of migration and remittances. Understanding the intricacies of gender and migration can result in programs and policies that enhance the benefits and decrease the economic and social costs for female migrants, who make up half of the global migrant population. The recommendation of the study shall as well inform policy in order to maximize the flow of remittances to the country.

1.5 Chapter Outline

The study is divided into five chapters. After this chapter, the second chapter consists of the review of relevant literature. Chapter three looks at the methodology employed in carrying out the study. Chapters four presents the discussion and synthesis of the reviewed literature or secondary data collected. Finally, chapter five presents the summary of findings, conclusions and recommendations.

CHAPTER TWO

LITERATURE REVIEW

2.1 Migration History In Ghana

Ghana has a long history in both internal and international migration (Peil, 1974). Most migration that happened pre-independence was within the borders of the country and involved individuals from different ethnic groups moving into others in search for new land safe for settlement and fertile for farming (Boahen 1975). Farmers migrated in search of empty land for the cultivation of both food crops and cash crops (Addea–Mensah, 1983). The introduction of cocoa farming in Ghana was one of the main causes of migration where farmers and children moved to work in farming communities.

Some studies on the north-south migration phenomenon in Ghana have focused on the emerging trend of the youth particularly young females from the northern parts of Ghana to the southern cities, particularly Accra and Kumasi to engage in menial jobs (Awumbila and Ardayfio-Schandorf, 2008).

After Ghana's independence, the prospect of landing a good job, the development of industry and higher wages, especially in urban areas, made the Ghanaian economy attractive and therefore induced not only rural urban migration, but sub-regional migration as well (Bosiakoh, 2008). So for instance, by 1960 exploits of Nigerian migrants as traders, cocoa farmers, farm labourers and farm contractors, factory workers as well as menial workers in construction sites ensured a further influx of

more Nigerians into Ghana. Hence, the population of Nigerians in Ghana increased (Adepoju, 2010).

According to Brydon (1985), a number of African freedom fighters and Pan-Africanists entered the country, describing it as 'a haven'. In the 1960 census for example, immigrants accounted for 12 per cent of the enumerated population. By 1969, when many 'aliens' were expelled, Ghana's migrant community constituted about 2 million out of its population of about 8.4 million (Bosiakoh, 2008).

Mensah-Bonsu (2003) argues that rural outmigration in northeast Ghana is for employment purposes, and that, it is dominated by the youth. Many studies in Ghana have identified rural urban migration to be the most predominant of all movements within Ghana (Twumasi-Ankrah, 1995). It has been observed that, migrants have generally moved from resource-poor to resource rich areas, with a higher tendency for movements from the northern parts of the country to the southern cities (Anarfi and Kwankye, 2003).

In addition, some authors Twumasi-Ankrah (1995); Anarfi and Kwankye (2003) and Awumbila, 2008) explain the north-south pattern of migration to be due to spatial inequalities in levels of development brought about by a combination of colonial and post-independence economic policies and environmental factors among others. Another factor that has forced migrations in Ghana is conflict. According to Black et al. (2006), from 1994 to 1995, about 100,000 people were estimated to have been forced out of their homes in northern Ghana as a result of ethnic conflict.

On the international level, Peil (1995) identified Ghana's economy and educational system as one of the reasons why Ghanaians migrate to other countries. His stance was that, the situation in Ghana offered little opportunities for the then growing population. But various reasons including employment, education and training underlie much of Ghanaian migrants to other West African states as well as to Europe and North America (Nuro, 1999).

A study by Fosu (1992) revealed other problems such as political instability attributed to the increase in Ghana's international out-migration in the late 1970s and early 1980s. However, the period of large-scale emigration started in the 1970s and 1980s. The Convention Peoples Party (CPP) had maintained a liberal immigration policy to promote its pan Africanism (Dzorgbo, 1998). This was cut short by the implementation of the Aliens' Compliance Order in 1969 which saw the expulsion of a large number of immigrants in Ghana in the same year.

Following the Order in 1969, the economic policies pursued in the 1970s by the National Redemption Council and the Supreme Military Council (1972-1978) and the frequent changes in government as well as the non-continuity of policies, created an economic downturn in Ghana (Addo, 1981). According to Dzorgbo (1998) the country's inflation and unemployment figures increased. The result of these was that, for some Ghanaians, a close exit option through migration was pursued. According to Manuh (2001), migration emerged as a 'tried and tested strategy' for dealing with the 'deteriorating economic and social conditions'. This set the stage for large-scale emigration of Ghanaians to African countries and the world at large which continues till date.

The most recent phase of the migration of Ghanaians is more importantly characterized by their “diasporisation”, which had begun in the middle of the 1980s. Van Hear (1998) classifies Ghana as one of the ten countries involved in producing a ‘new diaspora’ in recent times. Since the 1990s, large numbers of Ghanaians have moved to major cities such as London, Amsterdam, Hamburg and New York (Anarfi et al. 2003).

According to Anarfi et al. (2003), Ghana was among the top ten sending countries to the UK in 1996, and in a decade (1990–2001), about 21,485 Ghanaians entered UK. Meanwhile, North America has also become increasingly dominant as a destination for Ghanaians. He classified the international history of emigration from Ghana into four distinct phases. The first period is the period of minimal emigration. In this period, international movement from Ghana involved a relatively small number of people due to the fact that Ghana enjoyed a relatively strong economic prospect. Most of the people moving at that time were students and professionals who moved to the UK and other English-speaking countries due to colonial links (Anarfi, Awusabo-Asare et al, 2000; Anarfi, 2003). These professionals did not only move to the West but other parts of Africa including Gambia, Botswana and Sierra Leone whereas it has been documented that those from the fishing communities also migrated to Benin and Ivory Coast (Odotei, 2000).

The second phase of emigration is the initial emigration which took effect after an unprecedented economic crisis in Ghana during the 1960’s. The decline of the Ghanaian economy made Ghana unattractive to both foreigners and citizens which led to the decline of the proportion of foreigners from 12.3 per cent in 1960 to 6.6 per cent

in 1970. The Aliens Compliance Order of 1970 even made it worse; the Act ensured that non-Ghanaians without valid documents were expelled from the country. This made Côte d'Ivoire at that point as the preferred destination in the sub-region for foreigners (Anarfi et al, 2003). This precipitated many Ghanaians migrating outside the country to seek greener pastures. Professionals such as teachers, lawyers, and administrators formed the majority of Ghanaians who moved to other countries for greener pastures.

However, by the turn of 1980s, there was a large scale emigration of both the unskilled and skilled Ghanaians into other countries in search of better opportunities. Migration into other countries exacerbated in response to the demand for the labour of these professionals in abroad as well the collapse in the economy of Ghana. As Anarfi (2003) posited, migration became the “basic survival strategies adopted by individuals and families to enable them to cope with difficult economic conditions.” During that time, most of the migration occurred in Nigeria where a lot of the professionals had migrated there to pursue better opportunities. Others also migrated to Cote d'Ivoire. For instance, in 1986, it was estimated that about 800,000 Ghanaians were in Cote d'Ivoire compared to the total population of Ghana of just over 15 million in 1990. The facilitation of freedom of movement, residence and employment within the West African states by the then newly established Economic Community of West African States (ECOWAS) precipitated further migration.

Like emigration, migration movements within Ghana and from the rest of the West African region date back to a period long before colonisation (Wolfson 1958). Rouch (1959) has noted that some of the migrants to Ghana, including many from Niger,

Mali and Nigeria, were self-employed traders rather than wage labourers. Nypan's study of market traders in Accra also documented the presence of a sizeable population of emigrant traders from Nigeria, Niger and Mali working in the city's markets. In addition to traders, the development of gold mines and cocoa farms from the late nineteenth century to the second half of the twentieth century country attracted many migrants. Labour migrants came from a variety of neighbouring countries in response to labour shortages in the colony (Ababio 1999).

With respect to Ghanaian women in migration, Anarfi (2003) contests the view that Ghanaian women migrate less than men. In his study out of a total of number of Ghanaian emigrants 47 per cent were females, contrary to the popular view that women emigrate far less than men. In fact, women dominated short distance emigration to nearby countries, accounting for 64, 57 and 56 per cent respectively of the Ghanaian emigrants in Côte d'Ivoire, Burkina Faso and Togo, whereas a higher proportion of men travelled further afield. In terms of age, female migrants were younger on the whole than male migrants. The mean age of the female migrants fell between 15 and 24 years, while for men it was between 25 and 34 years.

2.2 Migration, Women and Remittances

One of the most significant trends in migration has been the entry of women into mobility streams that had been hitherto primarily for male. About half of the migrants in the world today are women, as has been the case for decades. Also women are known to migrate due to abuses in their home countries such as rape, in cases where the women are ostracised for giving birth to rape babies, they may migrate to avoid such disgrace. However these migrants may end up facing more abuses both due to

their status as migrants and also as women (Martins 2004). Most migrant women are vulnerable if their residence is dependent on their relationship with a resident. They are often exposed to bad working conditions, violence and sex trade. Unfortunately legislation concerning migrant women does not take into consideration the problems these women face specifically. This however is beginning to change and more and more countries are beginning to take steps in correcting these issues.

Between 1990 and 2000, the number of international migrants increased by 14%. In 2002, some 175 million people lived outside their country of origin, and this figure is projected to reach 230 million by 2050 (UNFPA, 2004). Neither economic recession nor increasingly strict border controls in the recipient countries seem to be able to reverse the constantly increasing trend toward international migration. In the current phase of globalization, international migration motivated by economic reasons is a phenomenon that affects increasing numbers of people, households and communities worldwide. In order to maintain contact with their families and communities of origins, migrants expand their relationships across geographical, political, economic, and cultural boundaries, creating transnational families and communities. Within these social fields of interaction there is a constant flow of resources and discourses that question and transform traditional ideas of identity and belonging. Remittances represent long-distance social links of solidarity, reciprocity and obligation that connect women and men migrants with their relatives and friends across national borders controlled by States. This intimate and long-distance “bounded solidarity,” which in principle has a rather narrow scope of action since the intention of individual migrants is to benefit their domestic groups and social networks, easily becomes a

macroeconomic factor that sets off a vast chain of effects not only in the countries of origin but also at a transnational level (Guarnizo, 2004).

According to the World Survey on the role of Women in Development, the migration of women has always been an important component of international migration. As of 2000, the United Nations Population Division estimates that 49 per cent of all international migrants were women or girls, and that the proportion of women among international migrants had reached 51 per cent in more developed regions (UN, 2008). Women often migrate officially as dependent family members of other migrants or to marry someone in another country. Female migrants are, however, increasingly part of flows of migrant workers, moving on their own to become the principal wage earners for their families. Most migrant women move voluntarily, but women and girls are also forced migrants leaving their countries in order to flee conflict, persecution, environmental degradation, natural disasters or other situations that affect their security, livelihood or habitat.

Remittances have become the most visible aspect of this constant circulation between migrants and their countries of origin. In the last decade, remittances have emerged as the second largest source of external funding for developing countries and their volume continues to grow. The literature on the motivation behind remittances primarily considers migrants as altruistic individuals whose utility function takes into account the consumption of the household members who remained in the home country. One of the most relevant characteristics of the migratory phenomenon has been the rapidly rising participation of women. The feminization of international migration can be understood as not merely the “expulsion” of women from their

societies of origin. For most authors, the factors explaining this phenomenon can be found mainly in the nature of recipient societies. Furthermore, King and Zontini(2000) point out that the supply of international labour is often a reflection of the manipulation of patriarchal structures by the global market.

According to the United Nations Development Programme (UNDP), in most destination countries the number of women migrants has grown at a faster rate than that of their male counterparts, such that women currently represent almost half of the total international migrant population and in some countries they account for up to 70% or 80% of the total. Despite the scope and characteristics of the feminization of migration, the incorporation of gender in the analysis of migration is relatively recent. Until now, most of the literature on migration has focused on the patriarchal conceptualization of the family as a cohesive unit where the man is the provider and the woman is the wife or daughter, or in other words the “dependent” (Jiménez, 1998). Thus both the presence of autonomous women migrants and the economic and social contributions to their destination societies of those women that migrated with their husbands were kept hidden (Lutz, 1997).

Moreover, the participation of women in migration depends on the social roles of women, their autonomy and capacity to make decisions, their access to resources, and the existing gender stratification in countries of origin and destination. Gender inequality can be a powerful factor leading to migration when women have economic, political and social expectations that cannot be realized in the country of origin. As with any migrant, the migration outcomes for women vary depending on whether their movement is voluntary or forced, and on whether their presence in the receiving

country is legal or not. The findings of the World Survey permit certain generalizations regarding the causes and consequences of migration for women. Women migrate to work abroad in response to gender-specific labour demand in countries of destination that reflects existing values, norms, stereotypes and hierarchies based on gender. Thus, although laws regarding the admission of migrant workers are generally gender neutral, the demand for domestic workers, nurses, and entertainers focuses on the recruitment of migrant women. Moreover, in countries of origin as well, female labour supply is the result of gender norms and stereotypes that gear women to certain traditionally female occupations. Recruitment intermediaries, whether private or official, also contribute to reinforce gender segregation in the labour market.

Contrary to generally accepted ideas, migrations South- South (regional and longdistance), are more extensive than migrations South-North. Two million Asian migrant women work in countries neighbouring their own. The same applies to African women migrants, except in a few countries like Cape Verde where traditionally most migration involves sea crossings. Most migrant women from Sub-Saharan Africa (47% of the total from the sub-continent) only move within the confines of their region. There is also a very large number of women migrating South-Southover a long distance. The Gulf States represent one of the principal destinations for Asian women. Since 1995, the figure for Asian women immigrating to the Middle East each year is put at 800,000. One million Indonesian, Filipino and Sri Lankan women work in Saudi Arabia. However, women migrating South-North are increasing in numbers, women being more in demand in almost all the social occupations.

Table 1: Percentage of Female Migrants among the Total Number of International Migrants, by Region, 1990–2013

Region	1990	2000	2010	2013
World	48.8	49.1	48.1	48.0
More developed regions	51.2	51.2	51.5	51.6
Less developed regions	46.2	46.1	43.3	43.0
Africa	46.6	47.2	46.1	45.9
Sub-Saharan Africa	47.0	47.6	46.6	46.3
Eastern Africa	48.5	49.0	48.6	47.8
Middle Africa	49.0	48.8	47.1	46.7
Northern Africa	46.7	44.6	42.5	41.5
Southern Africa	38.7	40.9	42.0	42.3
Western Africa	46.3	47.4	46.7	46.7
Asia	45.6	45.4	42.0	41.6
Central Asia	55.2	55.3	52.6	51.9
Eastern Asia	49.3	52.7	54.2	53.9
South-Eastern Asia	47.8	49.3	48.4	48.3
Southern Asia	44.8	44.9	43.5	43.4
Western Asia	41.2	40.0	34.8	34.3
Europe	51.4	51.8	51.6	51.9
Eastern Europe	53.6	52.6	52.2	52.1
Northern Europe	52.4	53.1	51.5	51.8
Southern Europe	52.6	52.0	51.1	52.0
Western Europe	47.8	50.4	51.6	51.7
Latin America and the Caribbean	49.8	50.1	51.5	51.6
Caribbean	48.0	48.8	48.8	49.0
Central America	50.5	49.8	50.0	50.0
South America	50.0	50.6	52.8	52.8
Northern America	51.1	50.5	51.2	51.2
Oceania	49.1	50.0	50.2	50.2
Australia and New Zealand	49.4	50.3	50.5	50.5
Melanesia	44.4	44.0	44.1	44.1
Micronesia	44.0	47.9	44.7	44.0
Polynesia	44.1	45.0	46.7	46.8

Source: UN DESA Population Division 2

2.3 Remittances

According to World Bank estimates, in 2004 remittances received by developing countries amounted to some US\$126 billion, almost twice the amount of Official Development Assistance (US\$72 billion) and 76% of total foreign direct investment(US\$165 billion) (World Bank, 2005).Furthermore, this volume has been steadily increasing and all factors seem to indicate that, unlike other financial flows, the flow of remittances will continue to grow in the future.

From a regional perspective, the Latin American and Caribbean region is the main recipient of remittances worldwide, having received approximately 35% of all remittances in 2004. Southern Asia (20%) comes in second, followed by the Middle East and North Africa (17%), East Asia and the Pacific (13%), Europe and Central Asia (11%) and Southern Africa (4%) (World Bank, 2005).

The main recipient countries for remittances in 2004 were India, Mexico and the Philippines. From the perspective of the relationship between remittances and the total volume of the economy however, the countries receiving the most remittances are small, middle-income countries such as Jamaica, Jordan, El Salvador and Cape Verde where migrant transfers represent more than 10% of the GDP (Carling, 2005). Despite these impressive figures, official records only represent the tip of the iceberg.

Remittances can be sent back to countries of origin through a variety of channels. In some cases, migrants use formal channels such as banks, post offices or remittance companies. In other cases, they use informal systems, carry the money themselves, or send it with other persons traveling back to their countries of origin. Remittances

transferred through formal channels are usually recorded in national accounts, while transfers made through informal channels are not.

Hein de Haas helpfully reviewed how past theories of development (developmentalist, neoclassical, historical structural, and dependency) have led researchers to relatively optimistic and pessimistic expectations regarding the contributions of migration to development. Adopting a pluralistic theoretical approach, which combines the new economics of labour and livelihood approaches, he then undertakes an assessment of the impact of remittances on development focusing his analysis on micro and macro levels of analysis and within different temporal scales. Conceiving of remittance sending as a livelihood strategy by which migrants spread risk and create insurance, he evaluates contemporary research for evidence that doing so improves well-being, reduces poverty, and stimulates economic growth. The article provides a valuable theoretical orientation and analytical approach toward a wide range of specific topics and questions taken up in this anthology.

2.4 Gendered Dimension of Remittances

The literature here focuses on the impact of gender on the use of remittances by recipients based in the origin country. Researchers have examined whether female recipients channel a larger fraction of received remittances into health, nutrition and educational investments for the origin family and whether they are more likely to maintain social ties with their origin families, which tends to be associated with future remittance flows. Rahman and Fee (2009) find that among temporary migrants from Indonesia to the Asian tigers and Malaysia, female recipients used remittances to invest in human capital, whereas male recipients invested more in physical capital.

King and Vullnetari (2009) reflect on this same issue, but from a different perspective. The patriarchal nature of Albanian society dictates that a power structure of in-laws (particularly the father-in-law and brothers-in-law) based in the husband's household often determines how women's remittances are spent. Thus, even when females remit, they have relatively little control of the uses of these remittances.

Migrants' remitting behaviour is influenced by several factors, including, but not limited to, gender, age, education, marital status, and position in the family, as well as opportunities in the destination country. Though the importance of these factors is acknowledged in most studies, data are often not disaggregated by sex and other factors, and data from different countries sometimes show contradictory results (Orozco et al., 2006).

Based on a representative sample of 1,128 Filipino households with overseas workers, the article examines gender differences in patterns of labour market activity, economic behaviour and economic outcomes among labour migrants. While focusing on Filipina and Filipino overseas workers, the article addresses the following questions: whether and to what extent earnings and remittances of overseas workers differ by gender; and whether and to what extent the gender of overseas workers differentially affects household income in the Philippines. The findings reveal that men and women are likely to take different jobs and to migrate to different destinations. The analysis also reveals that many more women were unemployed prior to migration and that the earnings of women are, on average, lower than those of men, even after controlling for variations in occupational distributions, country of destination, and socio-demographic attributes. Contrary to popular belief, men send more money back home than do

women, even when taking into consideration earnings differentials between the genders. Further analysis demonstrates that income of households with men working overseas is significantly higher than income of households with women working overseas and that this difference can be fully attributed to the earnings disparities and to differences in amount of remittances sent home by overseas workers. The results suggest that gender inequality in the global economy has significant consequences for economic inequality among households in the local economy. The findings and their meaning are evaluated and discussed in light of the household theory of labour migration.

Some other empirical studies have been rather more conclusive or reached similar conclusions. For instance, drawing on household survey data, Semyonov and Gorodzeisky (2005) showed that Filipino male overseas workers remit more money than do women. This might indicate that whereas women are often under higher social pressure to remit money, men might be able to send more money because of their generally higher earnings. In line with this hypothesis, the authors reveal that earnings of Filipina overseas workers are lower than those of Filipino workers, even after controlling for variations in occupational distributions, destination countries, and socio-demographic variables. Even when controlling for income differentials between men and women, Filipino men still remitted more money than female migrants did.

King, Russell, and Julie Vullnetari, J (2009) Drawing on in-depth interviews with over 200 Albanian migrants in Italy, Greece, the UK and Albania, the authors reflect on the intersection of gender and generation in emigration, the sending and receiving of remittances, and the care of family members (mainly the migrants' elderly parents)

who remain in Albania. The mass emigration of one quarter of the population that ensued from the collapse of Communism in 1990 led to a redeployment of traditional patriarchal power structures both at home (to face the new vulnerability to inequality and unemployment) and abroad (in response to the threat of a new morality). Young males, who constitute the majority of the migrants, channel remittances into their natal families, to which, if they are married, their wives move and become subservient. Migrant households with only daughters are left at a distinct disadvantage. Albanian migrants are faced with conflicting and confusing models of gender, behavioural and generational norms, as well as unresolved questions about their legal status and uncertain economic, social and political developments in Albania.

Moreover, another study also indicated that men send more money than women do and, therefore, the income level of the households of migrant men is significantly higher than those of migrant women. These findings appear to contradict the commonly accepted notion that families promote the migration of women because they are more responsible than men and because daughters are expected to send money to their parents. However, although it could seem more rational for households to send men as migrants, the number of Filipinas who go abroad for work continues to grow. To interpret these findings, one must take into account the context of the global labour markets and the combination of conditions in the country of origin (high rates of female unemployment and scarce opportunities) and in the destination country (labour markets segregated by sex and ethnicity) which are at the base of the migration phenomenon.

In contrast, nearly 50 percent of the world's migrants are female. Along with their rising profile in remittance flows, there is a growing recognition that gender plays an important role in the remittance process, as well as shaping its impacts in the origin country environment. Nonetheless, there has until recently been limited research dedicated to understanding how gender affects the remittance process. Pfeiffer et al (2007) present an overview of the theoretical and empirical issues on the effects of gender on international migration and remittances. In addition, expectations about reciprocity within the family in countries of origin may favour the migration of women if daughters are seen as more likely to remit consistently and to undertake the responsibility of helping the family left behind. Migration is related to the level of empowerment of women, with migration levels among women being higher when female earning potential is more highly valued in the country of origin and women have access to local employment and income-generating opportunities. However, access to such opportunities may dampen the need or desire for migration.

To explore how the remittance behaviour of women and men differ and what the impact of these differences may be, one strand of literature mainly examines the remitting behaviour of migrants abroad. Because female migrants tend to earn lower incomes and often have lower rates of labour market participation in the host country, it might be expected that they would remit less than their male counterparts. However, a key question is not the amount, but the share of income that is remitted to the origin family. On this criterion, Osaki (1999), analysing the data from the Thai National Migration Survey, finds that female migrants remit a relatively higher proportion of their income than do male migrants. Abrego (2009) comes to a similar conclusion for Salvadoran migrants in the United States. Fathers who are away remit less, and more

intermittently, than mothers. She attributes this to different role expectations, by which women are expected to sacrifice but “men will be men” and are accorded more independence and moral latitude including a more distant relationship with their children. She carries her analysis a step farther. Interviews with children in El Salvador indicate that a much larger proportion of children in mother-away households are thriving economically, than in father-away households.

Abrego, Leisy (2009) argued that, the gender of migrant parents affects transnational families’ remittance behaviour and economic well-being. Drawing on 47 in-depth interviews with Salvadoran immigrants in the United States and 83 interviews with adolescent and young adult children of migrants in El Salvador, the author finds that, although men hold better jobs and are legalized to a higher degree than women, their remittances are lower and more inconsistent. As a result, mother-away children in El Salvador are often thriving economically whereas father-away children are just getting by. Because of gendered social (and moral) expectations women tend to make extreme sacrifices. They often enter into new relationships abroad to share expenses and remit more to their children. Men tend to spend more money on recreation and drinking and they diminish their home ties over time, especially when they find new partners abroad (and definitively, if their wives in El Salvador find new partners).

In addition, Osaki and Keiko(1999)based on an analysis of Thai National Migration Survey data, this paper examines, from a gender perspective, the transfers of money and goods between internal migrants and their households of origin. One of the salient features of internal migration in Thailand is the increasing participation of women in such mobility. The analysis suggests that migration functions as a survival

strategy of many Thai households. The flows of money and goods into migrant sending households are large and essential supplements for the livelihood of the households. Presumably conditioned by traditional gender roles in Thai culture, female migrants seem to show deeper commitment than male migrants in providing economic supports for their households left behind.

Rahman et al (2009) stressed on how gender affects remittance sending based on 100 interviews with Indonesian domestic workers in Singapore, Malaysia and Hong Kong and migrant households in Central Java the authors find that this migration stream has become increasingly female in recent years and, owing to restrictions on settling in host societies, largely temporary. The article explores how gender affects remittance-sending, receiving, control, and use, and the resultant implications for development. Despite their lower incomes, female domestic workers remit a greater share of their earnings than their male counterparts and they tend to remit to their mothers and sisters rather than to fathers, brothers and husbands. Discretion in the use of remittances is evenly split between senders and recipients. Female recipients tend to use remittances to invest in human capital, including daily consumption and household maintenance, whereas male recipients spend on physical capital, including land purchases and productive investment.

Furthermore, Eloundou-Enyegue et al (2006) derived from a representative sample of 3,369 women from Cameroon, Benin, Malawi, Mali, Rwanda, Uganda, Zambia, and Zimbabwe. The authors ask whether women in this sample remit in significant amounts, including remittances to support fosterage of children from the woman's side of the family, and whether women's educational level is related to this remittance

given the common argument that the daughters are “taken over” by the husband’s family upon marriage, and thus their education would be a poor investment for families. Their findings from a multivariate logic analysis are that women have a substantial capacity to remit and this remittance increases with their education level. Even when women are symbolically incorporated into their husband’s lineage through a new residence and bride name, they have considerable leverage in decisions about fosterage and the use of their earnings.

2.5 Gender Relations In Ghanaian Society

In Ghana most societies follow the patriarchal line. Men are seen as the heads of households and “**breadwinners**” (Awumbila 1997; Manuh 1999). Although women have engaged more in economic activities, Baden et al. (1994) argue that they are still saddled by gender inequalities at the household level. And the men still benefit from the patriarchal arrangement (Connell 2000a:25) while women hold exclusive reproductive roles and household chores like waking up early to sweep the house, prepare food and go to shop in the market. It is further observed that other variables such as authority and control in the house, participation in decision making (deciding number of children to produce), men still have the final say although among the younger spouses, the women contribute and their position differ from the older generation. However financial position of the man and woman was a significant factor in shaping the power relationship across board. Even in the case of child upbringing, the Ghanaian man is left to take the punitive actions and discipline the child which is echoed in the popular refrain by mothers observed by Asima as “*Wait till Daddy comes and I will report you to him*”). This statement by a Ghanaian mother which seeks to defer punitive actions against her child to the father encapsulates the

mentality of a “god-like” figure made out of the man in the house. The child upon hearing that statement alone should be afraid and do what is right. This is therefore the premise that shapes gender relations among Ghanaian families in Ghana largely.

2.6 Gender Relation Among Ghanaian Migrant Families Abroad

Migration literature offers two main explanations for changes in gender role beliefs and behavior relating to migration: the increased participation of migrant women in the labor force of the host country, and the acculturation process. Hence if the movement is from one African country to another or to Asia where the patrilineal system is most recognized, the change might not be so significant. This change can most be felt if the movement is from Africa to Europe where there exist a distinct differences in society.

Sociological data indicate that role changes in migrant families are the result of employment of women outside the house. Through employment, women gain financial independence and therefore decision-making power within the household (return migration; Changing Roles of Men and Women; Despina Sakka). Thus, there is a tendency for change in the role of women in the migrant family to be in a non-traditional direction (Kosack, 1976; Munscher, 1984). Indeed, some authors have argued that migration leads to women’s emancipation (Kosack, 1976). Upon migrating to a different society where apart from cultural dynamics, there is the little issue of undertaking an equally important economic duty as the man, the “natural role” of the woman and the man are bound to be altered and this reconfiguration of gender roles among Ghanaian migrant families in Europe is the thrust of this discussion. It looks at where gender relations is reinforced or undermined at the destination (Europe) with

reference to the origin society (Ghana). In recent times, there have been cases where women in “full-time employment” in Europe would go to the extent of separating from “partners who wanted to maintain patriarchal structures and would not allow them work”. Contrary to this view, but within the same perspective, is that emancipation is impossible because migrant women have a minority status (Berg-Eldering, 1986; Defigou and Koufakou, 1993).

Moreover, because migrant women are in a worse position than migrant men, migration makes greater demands on the female population. Lack of emancipation is indicated by return migration data which show that women adopt old patterns of behavior upon return (Abadan-Unat, 1977; Moussourou, 1993). Among the factors contributing to this behavior are lack of employment, type of migrant family and social norms in the home country concerning women’s employment.

CHAPTER THREE

METHODOLOGY

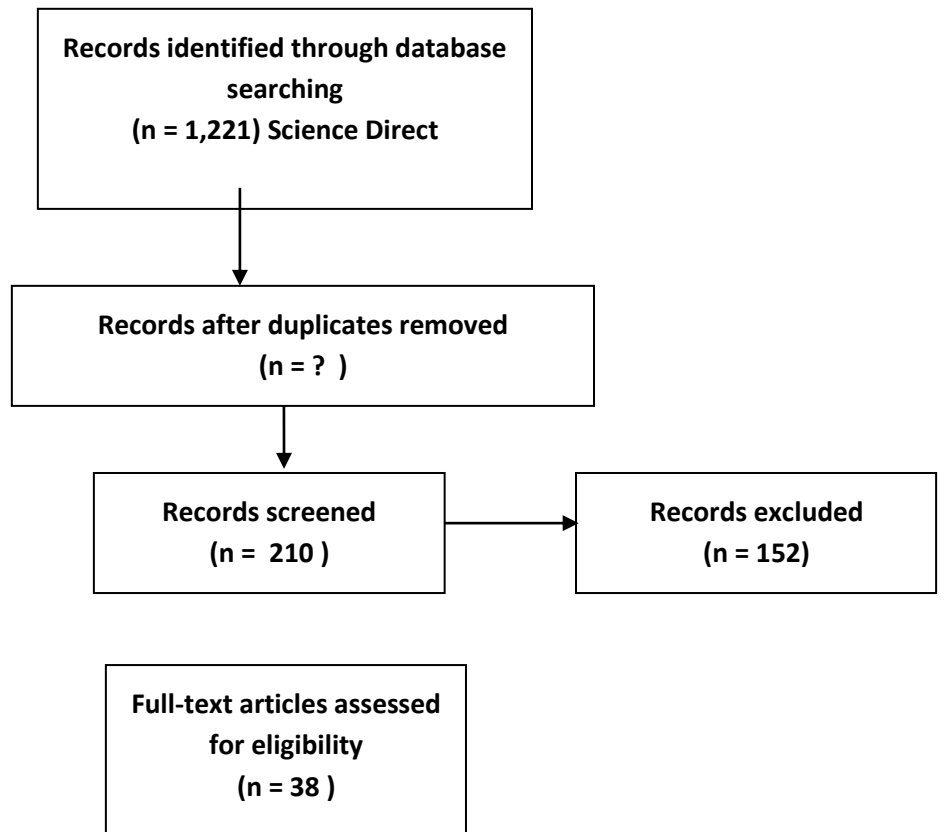
3.1 Introduction

This chapter presents the methodology of the study which was employed in researching relevant issues of this study. Because this was a review essay, a systematic review was done in the area of migration of women, gender roles and sending of remittances.

3.2 Methodological Approach

3.2.1 Inclusion criteria, selection procedure and results

The main inclusion criteria consisted of studies in peer review journals and books that reported on migration of women and their remittances; Ghana, Africa and the world at large. Studies which used qualitative, quantitative and mixed designs are included in this study. Reports on migration in Ghana, women in migration, remittances and gender roles were selected. Methodical electronic searches of databases such as ProQuest Pubmed, ScienceDirect, Google Scholar, JSTOR were undertaken. There are no restrictions on the articles' year of publication. Therefore, all studies published by July, 2018 were considered. In addition, only studies which reported results in English are however, included in this review. 210 papers were initially retrieved and after screening titles and abstracts, thirty-eight papers were selected for use in the review. Below is a flow chart of articles selected for the review.



CHAPTER FOUR

FINDINGS

4.1 “Housewife” versus “Shift Parenting” Reconfiguration

From the reviewed literature, when it comes to parenting as well, women who live in Europe may not necessarily play the housewife role like it is in Ghana. The decision of which a parent stays at home to look after the children is dependent on which of the parents is making more money and also to whom it might be more convenient as supported by Asima (2010). Therefore we can have ‘stay home’ mums as well as stay home dads back in Europe which is not the case here in Ghana. A man in Ghana who stays home to look after the children is either seen as lazy or not ‘man enough’. The study also found out from the myriad of literature that, Ghanaian migrants in Europe turn to cultivate the habit of task sharing where both the men and women help each other in performing their gender roles. A Ghanaian man in Europe could be seen doing the dishes and laundry as well as shopping whereas the Ghanaian woman could be seen paying the mortgage and the children’s school fees. (Return Migration; Changing Roles of Men and Women). The reality of the issue is that these changes are necessary in order to have a stable relationship.

4.2 Decision-Making Context

In Ghana, since the man is regarded as the “**head of the household**” hence the final authority of the house in terms of decision making. In a situation where the man’s financial position is even stronger, there is overwhelming dominance in decision making in the house. This however is not always the case among Ghanaians living in Europe. Men sort the advice and opinions of their wives before making any major decisions. In some cases, the women are the ones who make the decisions and seek for

their husbands opinions. This goes to show that the men are not the final authority of the house in terms of decision making.

Now when it comes to child discipline which demonstrate the position of the couple in decision making, both the men and women take responsibility of disciplining the children, which is very different from the “wait till daddy comes” situation. This situation is strengthened by the fact that spanking a child in most European countries is a recipe for state trouble. Hence some men have their hands virtually tied down in correcting their children as they will do in Ghana living it to the women.

4.3 Conclusion

In all, it has been revealed that gender relations among Ghanaian migrants in Europe was reconfigured and based on the patriarchal structure of the Ghanaian society, their roles (especially men) were either undermined largely or sometimes reinforced. It was identified that, the idea of the man being the ‘breadwinner’ and the woman ‘the housewife’ was unsustainable in the European labour market, hence was undermined. Also women were more involved in decision making as compared to the same average woman living in Ghana. Even with disciplinary issues of a child where men are the chief characters in Ghana at home, women have assumed that role in Europe. There is ‘*shiftparenting*’ instead of ‘housewife’ role. However, in homes where the man’s financial position was very strong, gender relations were reinforced in Europe based on the Ghanaian traditional perspective.

4.4 International remittance Flow from Women Migrants

With the relationship between women and remittances, women migrants tend to remit more of their income to their families than male migrants. This appears to be the case for both international migrants and internal migrants. As one study of remitting behaviour in South Africa concluded, that employed migrant men are 25% less likely than employed migrant women to remit (Collinson 2003). However, women migrants often earn less than their male counterparts so the total revenue available for remittances may be lower. This indicates that, women remit a larger part of their income more than the men. Also single women remit the most compared to any other group. Women also send remittances more regularly and for longer periods of time hence spend a greater portion of their money on remittance fees. And studies of remitting behaviour of internal migrants showed that a woman's age and marital status are more important in determining whether she migrates or not than a man (Forbes, 2003).

The study also identifies that women remit more due to pressures from external family members and a sense of responsibility toward their families. This makes women accept very difficult working and living conditions which under normal circumstance they might not have accepted. One thing to note is that aside women being the largest senders of remittances, they are those who receive remittances a lot, either from their husbands or other female relatives. When women receive the remittances directly their possibility of empowerment is increased, the recipient of the remittance could either use it for investment or business. While men in migration are more likely to return to their country of origin, women are not, in the sense that for the men, their status and respect is reduced whereas for the women it is increased as the study identifies. So

whilst the women send a greater portion of their salaries as remittance, men use their salaries to invest and acquire property at their home countries. At the end, women are left with just little money which cannot be used for any major investment and hence are forced to come back home and use these moneys for small scale jobs such as trading.

4.5 Conclusion

Migration generally results in the sending of remittances home to families. Comparatively it is identified that women often receive remittances more than men, regardless of the sex of the person who is remitting. Remittances have led to an increase in women both running and owning businesses. When women receive remittances, family welfare improves, and the health and education of the family's children often improve. In contrast, when men receive remittances the family's assets are more likely to increase.

Migrant women also send home remittances. In general, women remit a higher proportion of their incomes than do male migrants, though total remittances may be lower because they receive lower wages. Women also show more stability and frequency in sending home remittances, and are more likely to remit when unexpected shocks occur, serving as a form of insurance. Migrant women's remittances also improve the family's well-being, with women again directing remittances to be used for health care and education for their families. Some studies note that remittances increase education, especially for girls.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

This chapter gives a summary, conclusion and provides recommendation for policy makers and major stakeholders. The study sought to examine the extent to which modification of gender roles of migrants abroad contribute to the flow of remittances with respect to Ghanaian female migrants abroad. It specifically assessed the flow of female migrants' remittances to their origin countries. It also identified the modification of gender roles of Ghanaian women abroad.

5.1 Summary

With respect to the remittances of women migrants, the study identified that at the global level, female migrants send approximately the same amount of remittances as male migrants. However, research suggests that women tend to send a higher proportion of their income, even though they generally earn less than men. They also usually send money more regularly and for longer periods of time. By sending smaller sums more often, women tend to spend more on transfer fees. Therefore, reducing transfer fees and making different transfer options accessible would benefit these women and maximize the positive impact of remittances on their families and communities. The few studies that have attempted to analyse the influence of gender on patterns of sending remittances have not revealed conclusive results. As a result of the dedication to the household and care for family members that characterizes the feminine role, it is expected that women establish longer-lasting and more intense contacts with their relatives, mainly when it comes to children, wherever they may be located. From a gender roles perspective women's greater propensity to lead processes

of family reunification and their consistency in sending remittances can therefore be better understood.

In assessing the gender roles and its dynamics of Ghanaian women abroad, it was revealed that gender relations among Ghanaian migrants in Europe was reconfigured and based on the patriarchal structure of the Ghanaian society, their roles (especially men) were either undermined largely or sometimes reinforced. It was identified that, the idea of the man being the ‘breadwinner’ and the woman ‘the housewife’ was unsustainable in the European labour market, hence was undermined. This reconfiguration of roles made Ghanaian women abroad more assertive at home and economically freed which added to their ability to remit at any given time without restrictions.

5.2 Conclusion

Overall, the study identified that there exist a relationship between, women, migration and remittances. The study found out that female migrants send approximately the same amount of remittances as male migrants. However, research suggests that women tend to send a higher proportion of their income, even though they generally earn less than men. They also usually send money more regularly and for longer periods of time. It was identified that women remit more of their earnings than men due to pressures from external family members and a sense of responsibility toward their families. This makes women accept very difficult working and living conditions which under normal circumstance they might not have accepted. While men in migration are more likely to return to their country of origin, women are not, in the sense that for the men, their status and respect is reduced abroad whereas for the

women it is increased. Therefore whilst the women send a greater portion of their salaries as remittance, men use their salaries to invest and acquire property at their home countries.

Finally, it was identified that there is a modification of gender roles among Ghanaian families abroad, especially in Europe and North America. This change offered more opportunities to women economically and are easily integrated in the economy of the host country. Consequently it helped them to assume the role of “bread winner” which is usually reserved for males at home. This reconfiguration of roles made Ghanaian women abroad more assertive at home and economically freed which added to their ability to remit at any given time without restrictions. This Ghanaian context of gender reconfiguration and the status of women at destination countries therefore supports and explains why women are economically empowered and tend to remit largely than men.

5.3 Recommendations for policy and further study

It is indeed clear that there exist a relationship between, women, migration and remittances. However the research conducted on these relationships has not done much on how to improve the positive benefits of this relationship and also how the negative outcomes of this relationship can be curtailed or eliminated in order to reap the full benefits of these relationships. On the positive side, much can be done to improve the methods on how remittances are sent in order to reduce transfer cost; these monies could be invested into other businesses which could improve the economies of most developing countries. On the negative aspects, policies could be put in place to improve the living conditions of female migrants and the way they will

be legally protected from abuses and other bad conditions especially in the wake of several cases of abuse being reported from the Gulf regions.

In as much as migration and remittances can enhance development hence the need to maximize it, vulnerable migrants especially women should be protected through government policies and bilateral relations with host countries.

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