

Aspirations and Everyday Life of Single Migrant Women in Ghana

Theresa Tufuor

Thesis committee

Promotor

Prof. Dr A. Niehof

Professor of Sociology of Consumers and Households

Wageningen University

Co-promotors

Dr H.M. van der Horst

Assistant professor, Sociology of Consumption and Households Group

Wageningen University

Dr C. Sato

Researcher, Sociology of Consumption and Households Group

Wageningen University

Other members

Prof. Dr G. Antonides, Wageningen University

Prof. Dr M. Awumbila, University of Ghana, Accra, Ghana

Prof. Dr E.B. Zoomers, Utrecht University

Dr B.B. Bock, Wageningen University

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Thesis

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Dedication

To Sweet Pea, Bee Darling, and Mama Dear all in school away from home who unselfishly share me with the world, especially for loving me and loving me in a place that no one ever has. You children are a necessary thread woven into the fabric of my life.

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List of acronyms and abbreviations

AIDS	Acquired Immune Deficiency Syndrome
AMA	Accra Metropolitan Authority
BIGSAS	Bayreuth International Graduate School of African Studies
CEDPA	Centre for Development and Population Activities
COHRE	Centre on Housing Rights and Eviction
CMB	Cocoa Marketing Board
FGD	Focus Group Discussion
GAMADA	GA mashie Development Agency
GHS	Ghana Cedi, national currency
GSS	Ghana Statistical Service
HIV	Human Immunodeficiency Virus
IDS	Institute of Development Studies
KLERP	Korle Lagoon Ecological Restoration Project
MDG	Millennium Development Goals
MWRWH	Ministry of Water Resources, Works and Housing
MOWAC	Ministry of Women and Children's Affairs
MCE	Moral Community Economy
NDPC	National Development Planning Commission
NGO	Non-Governmental Organisation
OFADA	Old Fadama Development Association
PSUP	Participatory Slum Upgrading Project
RMW	Returned Migrant Women
SAP	Structural Adjustment Program
SPSS	Statistical Program for the Social Sciences
SMW	Single Migrant Women
TMA	Tamale Metropolitan Assembly
UNESCO	United Nations Educational, Scientific and Cultural Organisation
UNIFEM	United Nations Development Fund for Women
UN-HABITAT	United Nations Human Settlement Programme

Glossary

<i>Ahemaa</i>	Queen Mothers (Akan term), women at the top of the trading hierarchy for a certain commodity in the market
<i>Banku</i>	Local dish prepared from maize and cassava dough and eaten with okro sauce
<i>Check-check</i>	Ready to eat, out home convenience local dishes
<i>Chop money</i>	The money men give to their wives or partners each week or month for housekeeping, including for the preparation of food
<i>Ekuo</i>	Associations (Akan term)
<i>Faa da man</i>	Vast marshy land (Ga term)
<i>Fufu</i>	Local dish of pounded cassava and plantain eaten with variety of soups
<i>Kayayoo</i>	Female head porter
<i>Magajia</i>	Queen (Hausa term), influential and successful woman in the market (market mummy)
<i>Mpayinfuo</i>	Supporting elders (Akan term)
<i>Susu</i>	Little (Akan term), informal savings and credit group
<i>TZ (Tuozaafi)</i>	Stiff porridge prepared with maize or millet and cassava flour and eaten with soup

Chapter 1

Introduction to the Study

This first chapter introduces the study, beginning with a description of the motivation for undertaking it. This is followed by a discussion of the background against which the research problem is positioned. Subsequently, the research problem and research questions, which comprise the focus of the study, are presented. To highlight the issues that are dealt with in the study, an extended case of a single migrant woman is presented. This is followed by a discussion of the main theoretical concepts used in the study and the conceptual model that connects the theoretical perspectives and the concepts. The chapter ends with an outline of the thesis.

1.1 Motivation for the study

The motivation to pursue this study stems from my eighteen years (1993-2011) experience of working with women in unplanned communities and at the gender desk of the Ministry of Water Resources, Works and Housing. My work played a key role in researching and formulating a Housing Policy. It gave me the opportunity to visit the community in the Old Fadama (OF) market area in Accra and study the livelihood strategies of women traders, their everyday practices and the challenges the women face in accessing social housing and supporting their households in the context of the prevailing institutional constraints. In Ghana, this is an important social issue. Most of these women are migrants from the northern region of Ghana. The trading strategies displayed by the single migrant women (SMW) in the OF market testify to the ways in which they draw on and generate resources to sustain their livelihoods and also show the dynamics of achieving success and accumulating assets.

Working in an institution that is responsible for planning and providing social housing in these unplanned communities, I realized that there were lessons to be learnt from the migrant women's livelihood generation and life-style practices in their homes in the informal settlement. This raised my interest to explore not only their habitation, livelihood strategies and social networks, but also socio-cultural change ensuing from these dynamics. These issues have to be placed in the context of rural-urban migration to Accra from the northern regions. The North is the biggest migrant-sending region in Ghana. Migrant women make up an increasing share of the migrants flow, which gives rise to questions about what these women want to achieve and how successful they are.

1.2 Background to the study

1.2.1 Migration and gender in Ghana

The history of internal migration in Ghana dates back to over a hundred years (Lentz, 2006). The direction of migration is generally geared towards urban areas, because of more economic stability and employment opportunities than in rural areas. Up till recently it has been largely a male affair (Adepoju, 2004; Kwankye, 2012). The beginning of colonial rule in 1874 reduced the power of male elders by stripping them of much of their political power. Colonial rule created the motivation and opportunities for migration by introducing and enforcing political and economic structures. It imposed tax regimes and established territorial boundaries. The transport sector facilitated labour migration by reducing the distance and hazards of

journeys. This gave rise to male-dominated, seasonal migration, which consequently became institutionalised. The budgetary resources of the transport sector were spent largely on constructing urban-related capital-intensive facilities like roads, bridges and highways (GSS, 1987). Clearly, the government policies and programmes had a built-in bias towards urban areas, which was a significant contributor to the process of rural-urban migration. This socioeconomic and infrastructural development led to increased migration to Accra from other parts of the Gold Coast, leading to a change in the population structure. From an indigenous Ga-dominated town Accra became an urban complex with many ethnic groups (Agyei-Mensah and de-Graft Aikins, 2010).

Historically, migrants to the South were adult male seasonal labourers from the North. When women migrated to the South, they mostly did so as dependants accompanying their husbands (Chant, 1992; Lentz, 2006; Lobnibe, 2008). In times past, women travelled to towns in the company of relatives and friends or they moved longer distances to join spouses. Once fully settled, urban migrants would invite their wives to join them (Lobnibe, 2008). Long-distance travel, alone and prior to marriage, was historically much less common for women than for men (Lentz, 2000, 2006). This gendered nature of North-South migration in the past has informed the current view of women's participation in rural migration, which some have characterized as associational, meaning that women follow their husbands and do not migrate of their own accord (Lentz, 2006).

By the 1980s however, with the explosion of opportunities for women in urban Ghana, single women began to travel regularly from the villages to urban centres and often did so on their own (Anarfi and Kwankye, 2003; Anarfi and Kwankye, 2005; Awumbila and Ardayfio-Schandorf, 2008; Kwankye *et al.*, 2009; Oberhauser, 2010; Tufuor *et al.*, 2015). Often women did so with the intent of escaping gender-based discrimination, abusive marriages and patriarchal traditions that limit freedom and opportunities for women (Bozzoli, 1991; Wright, 1995; Geist and MaManus, 2012). Rapid industrialization contributed to high migration to Accra and improved the socioeconomic position of the people, especially of women.

There have been changes in migration patterns. While traditionally migration within and from Africa was male dominated, it is increasingly feminised (Adepoju, 2004). The changing discourses on migration in most African countries, including Ghana, reflect not only a diversification of migration destinations and a transformation of labour flows, but also a feminisation of migration (Adepoju, 2004; Abdul-Korah, 2006; Beneria, 2008). During the past two decades, feminisation of migration is visible in the trend of increasing migration of young female migrants from the North to the South. The rather recent appearance of women in the

migration discourse (Parreñas, 2001; Beneria, 2008; Ong, 2010; Ge *et al.*, 2011; Zhang, 2013) reminds us that those women's experiences as migrants and their motivations as women to migrate to cities were not getting much attention in the social sciences.

According to Lentz (2006), whereas the motivation of earlier migration to the South was the search for fertile agricultural land, contemporary migration is inspired by aspirations for a better quality of life (Kwankye *et al.*, 2009; Ungruhe, 2010). Migration affects men and women differently (Ghosh, 2009) and the women's migration affects gender relations and reshapes women femininities and identities. Women's aspirations, motivations and reasons behind migration may differ considerably, sometimes even within the same group. The migratory movements can be grouped into short-term migration, longer-term migration but visiting the place of origin every year, and migration where migrants after staying in the South to make money return to settle in the place of origin (Ungruhe, 2011; Kwankye, 2012). While some migrants choose to stay in the city permanently, sometimes to marry there, most women plan to return to marry in their place of origin (Kwankye, 2012).

The context in which the phenomenon of single migrant women emerged can be traced back to the early 1980s, at the time when Structural Adjustment Programs (SAPs) were being implemented in Ghana (Carr, 2008; Oberhauser, 2010; Wong, 2014). The early 1980s witnessed political instability and prolonged drought, coupled with years of economic inefficiency that severely strained the economy and overstretched the nation's ability to feed its citizens. Food production had not kept up with population increase and most people's standard of living deteriorated to a level that threatened the survival of entire families for lack of access to basic foodstuffs (Clark, 1994). The neoliberal reforms associated with SAPs widened inequalities in gendered ways. In a context of men's lessened capacity to provide for their families, Ghanaian women increasingly became principal income earners and started to migrate independently to contribute to their families' livelihoods and meet family obligations (Awumbila and Ardayfio-Schandorf, 2008; Wong, 2014; Tufuor *et al.*, 2015).

In northern Ghana, the situation was especially precarious due to the collapse of commercial rice farming and the region's marginality (Lobnibe, 2008; Oberhauser, 2010). Circumstances in the North worsened due to severe economic regression, outcomes of liberalization, SAPs, crisis of industrial rice farming and the region's income and growth inequalities. In the mainly agricultural North the removal of subsidies on agricultural inputs made farming more expensive, less profitable and, consequently, less attractive (Awumbilla and Ardayfio-Schandorf, 2008; Carr, 2008; Oberhauser, 2010). At the same time, there were job cuts in some public sectors.

These factors affected women who had their traditional breadwinners (i.e. fathers and husbands) retrenched from farming and some public sector jobs (Aryeetey and Tarp, 2000). Northern household livelihoods became more vulnerable and women's share in livelihood responsibilities increased (Chant, 2008; Chant, 2010; Oberhauser, 2010).

Thus, by the early 1980s, Accra was experiencing a general economic decline similar to other African cities such as Lagos and Freetown, attributed to the depressed state of the international economy and a decline in earnings from the commodity and exports markets (Konadu-Agyemang, 2000; GSS, 2008). Deteriorating economic circumstances exacerbated by the effects of SAPs drew women outside their traditional productive and reproductive roles into joining the men in search of livelihood in the South (Oberhauser, 2010; Tufuor *et al.*, 2015). These processes, coupled with patriarchal socio-cultural practices prevalent in northern Ghana, polygyny (a custom of men being married to more than one wife) and patrilineal inheritance systems, made women in particular severely feel the adverse effects of SAPs (Elson, 1999; Oberhauser, 2010).

1.2.2 Economic decline and traditional safety nets

The economic challenges the country faced in the early 1980s led the then ruling government to invite the International Monetary Fund (IMF) and the World Bank to provide solutions to the crises. Confronted with cumulative deficits and crushing external debts, Ghana obliged to adopt economic reforms and could no longer afford to provide full financing of social services (Gordon, 1993; Agyei-Mensah and Wrigley Asante, 2014). The Ghanaian government reduced its role in the community provision of care and education support as part of the World Bank and IMF regimes of neoliberal economic reforms. After independence and beginning in the 1960s, the provision of health care and education had been greatly expanded (George, 1976; Dixon, 1987). These social services were highly subsidized and, thus, virtually free. The packages proposed by IMF and World Bank included: currency devaluation, downsizing public services; major cutbacks in government expenditure on education, health and welfare; financial reforms; privatization of public enterprises; export promotion and other policies to enhance economic growth (Agyei-Mensah and Wrigley Asante, 2014).

Even though the Ghanaian government only partially implemented these packages (van de Walle, 2001), reforms in social welfare provision were acutely experienced by individuals at local levels. In health care, agriculture and education many Ghanaians began to pay significantly increased upfront fees for medicines,

consultations, and medical treatment (Prata *et al.*, 2005). Agricultural extension services were severely reduced, and state subsidies on farm tools were removed. In education, schools began to charge school fees, parent-teacher association fees, and textbook user fees (Tooley and Dixon, 2006). Moreover, reforms in other sectors of the economy also increased the costs of these social services. For example, currency depreciation increased the cost of imported textbooks and pharmaceuticals. SAPs clearly aimed at reducing the role of the state in the economy and encouraging private sector participation (Tsikata and Kerr, 2000). The imposition of user fees for education and health services and cutbacks in the civil service increased household expenditures and resulted in a net drop in household income, increasing the number of poor households.

The local level experience of these changes in state social policies cannot be understood without an analysis of the non-state social welfare system in Ghana (Oduro, 2010). The most significant component of non-state social support in Ghana are the informal systems of social reciprocity (Gough and Wood, 2004; Bevan, 2004), which are rooted in the acknowledgement of social interdependency also beyond the household (Gibson-Graham, 2004, 2006). Informal institutions of reciprocal exchange among nuclear and extended family members, neighbours, friends, home-towns and ethnic groups have been considered the core of non-state social safety nets throughout sub-Saharan Africa, including Ghana (Hyden, 1980; Lentz, 1989, 2006). These reciprocal social relations have also served as vital ways of financing continued access to public and private social welfare services. Thus, non-state actors if not directly offering or providing alternative social welfare services could provide indirect support by financing access to those.

More recently, however, because of state retrenchment throughout much of the sectors, Ghanaians have no longer been able to exchange help with their kith and kin as they did in the past (von Benda-Beckmann and Kirsch, 1999). The informal social relations of reciprocity were weakened during the period of the late 1990s. The SAPs came with social costs for vulnerable groups, like women and children, poor villagers, subsistence farmers and urban informal sector workers, who together constitute the majority of Ghanaians. The introduction of fees in schools and hospitals and the withdrawal of subsidies prevented many in these groups from receiving these services (Ardayfio-Schandorf *et al.*, 1995). The elimination of subsidies on foodstuffs and essential services affected vulnerable groups, especially women. Many residents were entirely left out, or, at best, received such meagre assistance that children were withdrawn from school. In this context, daughters were the first to drop out of school in order to assist in the household (Van den Berg, 2007; Huijsman, 2012). This is strongly reflected in school enrolment data and explains the low level of educational

achievement of girls (UNESCO, 2008). The elderly who became ill were lastly taken to the hospital only to die. The informal relations of reciprocity may have declined across most of the communities, but still who is helping who, and how, differs markedly between particular localities. This had important consequences for the equity of access to social welfare.

The most common perspective in scholarly and policy literature is that informal institutions of reciprocity guarantee access to social welfare. Some scholars have argued that as Ghanaians experienced weakened support from the state, vibrant informal social networks have grown and expanded to fill the gaps (Azarya and Chazan, 1987; Chazan, 1983; Cheru, 1997; Dei, 1992; Pellow and Chazan, 1986; Tripp, 1997). Essentially, the argument is that local people develop coping strategies to compensate for the state's failure to provide help (Azarya and Chazan, 1987; De Soto, 1989; Tripp, 1997). Against this background, the so-called informal economy is celebrated for its potential for employment generation and economic growth. In the case of Ghana, among the most significant factors explaining the crisis are political instability and economic mismanagement, falling terms of trade for the country's primary products on the global market, and (partly in response to this) implementation of World Bank recommended public sector reforms and economic liberalisation through SAPs since 1983 (Aryeetey and Harrigan, 2000).

The work of Sara Berry (1989, 1993) also focuses on the importance of informal reciprocity for West African political economies, but she situates these institutions in a historical context rather than as a more contemporary local response to central state collapse. Berry characterizes Ghanaian investments in social relations as very dynamic and enormously fluid, though possibly obscuring more permanent exclusion. In contrast to Berry's dynamic conception of informal reciprocity, much of the policy literature portrays these informal networks of support as essentially primordial and relatively unchanging, particularly in the poor communities of Africa (World Bank, 1994). Overall, the dominant scholarly and policy perspective is that informal reciprocity networks continue to be extensive, inclusive, and vitally significant for equitable social welfare, particularly for the poor and in their everyday lives, experiences and livelihoods. Feminist theories of interdependency and the contingencies for women's daily lives associated with interdependence have hardly played a role in this discourse. This study stresses the importance of contingencies that influence not only moral support but also everyday life practices (Tufuor *et al.*, 2015). It takes Cheal's view that the domestic division of labour is defined by "the desire of individual household members to produce socially preferred (i.e. moral obligations) relationships between them" (Cheal, 1989: 14).

***1.2.3 Women and the informal sector*¹**

The 1984 census report gave the number of employed females in Accra as 18,672. Women provided 6 percent of all persons in the public services and 73 percent of those in commerce. Of the 18,672 employed women, 16,526 (89%) were traders, revealing the increased trading opportunities for women (Agyei-Mensah and Wrigley-Asante, 2014). Educated women were employed as teachers, nurses, telephonist, clerks, typists and shop assistants. The economic reforms led to a series of changes in the household structure, thereby intensifying alternative livelihood strategies, such as selling a variety of goods in very small quantities. Ghanaian female traders working under adjustment policies in Accra and Kumasi reported a crowding of the sector with new entrants (Agyei-Mensah and Wrigley Asante, 2014), thus further displacing women and increasing the burden of the already overburdened women. Many of them had become the breadwinners of their families. In Accra, one visible manifestation of post adjustment is migration to the city from the country's three northern regions and impoverished regions of the South (Agyei-Mensah and Wrigley Asante, 2014). Growing youth unemployment, lack of employment opportunities in rural areas, low educational levels contributed to the migration from the rural areas (GSS, 2007; Wrigley-Asante, 2010).

The Ghana Poverty Reduction Strategy and the Ghana Report on the Millennium Development Goals (MDGs) emphasised the fact that women represent the highest number of poor individuals. It is estimated that 57 percent of food crop farmers, the majority of whom are women, remain the poorest occupational group in the country. It is further stated that poverty in Ghana is high among workers in the informal sectors where women predominate (National Development Planning Commission, 2003, 2010). It stressed that women encounter more barriers in lifting themselves out of poverty and have limited opportunities and options due to socio-cultural norms and practices. In many cases intra-household power relations, gender socialization, and the domestic division of labour prevent women from engaging in activities outside the home that would enhance their own and their household's resource base. Women secured jobs such as trading in the informal sector that is more compatible with childcare.

In spite of the significant role women play in the economy they grapple with many disadvantages, including limited access to land, financial services, information,

¹ The informal sector is a working environment based on mutual understanding between employers and employees and evades government regulation. It depends on an individual's situation where (s)he works (Hart, 1973). In the informal sector, women may work as domestic helps, petty traders, housemaids or prostitutes.

technology and training, all as a result of gender disparities in rights and the gendered impacts of neo-liberal restructuring. Women “remain hardly remunerated for labour carried out on their husbands’ cocoa farms although they often produce the food for family consumption and for sale” (Mikell, 1989: 92). Women responded to these challenges by migrating to cities to engage in informal commerce. They became the pillars of the distribution trade in several key western African cities. The issues discussed above and the impacts of SAPs, pushed young women migrants to start generating livelihood in the informal sector where they could easily adapt (Hart, 1973). The fact that recent neo-liberal reforms restricted access to credit played a role in this as well (Oberhauser and Yeboah, 2011). The erosion of kin-based support networks through migration (United Nations, 2001; Whitehead, 2003; Chant, 2007), the level of women’s trade income and their patterns of consumption do not allow for accumulation of assets that can lift them out of poverty. In addition, the poorest women are not able to start a trade, even in very low-level informal activities (UNIFEM, 2006; Randriamaro, 2008). With increasing poverty, globalisation, and neo-liberal structural reforms, poor people are engaging in many economic activities, including trading, to survive and to enhance their household’s resource base. Although trading is a culturally legitimate way for women to earn money, trade activities with high entry costs and high returns remain a male preserve and men usually carry out trade across international borders (Randriamaro, 2008). It is the general opinion that in Ghana trade has a gender dimension and that women are actively involved in trading at all levels of operation (Dupuy, 2007; Wrigley-Asante, 2013).

It is estimated that 51 percent of women are illiterate as against 34 percent of men. As a result, 85 percent of employed women in Ghana are found in the private informal economic sector, largely in small- to medium-scale, agricultural, manufacturing, and service sectors. Women, make up 52 percent of the agricultural labour force and produce about 70 to 80 percent of food crops in Ghana (Ministry of Food and Agriculture, 2006). In agriculture, women are involved in farm management and distribution of farm produce, mainly at subsistence level. Women are key actors in the food chain and are responsible for food security in Ghana, yet they are burdened with many challenges. Women’s employment in industry is predominantly in the manufacturing sub-sector, where about 84 percent are women who work, for example, as food processors. Their specific activities include food processing, producing cosmetics and soap, and doing pottery and beadwork. The service sector (covering both wholesale and retail trade, telecommunications services and tourism), which is the fastest growing sector after agriculture and industry, is the second highest employer of women after agriculture, employing about 51.4 percent of women (GSS,

2009). In the service sector, market trade is the main occupation for women. It not only provides regular income but also supports motherhood financially, because traders are able to take care of their children (Robertson, 1990; Clark, 2000). Women's participation in service sectors is highly skewed towards the wholesale and retail sub-sector. There are very few women found in the relatively more specialised sub-sectors such as infrastructure and tourism. Very few women (4.6%) are found in the managerial, professional, and technical positions (GSS, 2009). This is due at least in part to women's minimal educational attainment or training and consequent lack of skills.

The informal sector comprises varied activities and has gained ground with about 80 percent of the country's total labour force employing and providing livelihoods for more than 50 percent of the population (GSS, 2011). The informal economy is gendered (Oberhauser, 2010) and "petty trading has become an even smaller-scale enterprise where tiny amounts of officially priced goods are obtained through patronage networks and sold on an individual basis, allowing for the circulation of cash and credit, small-scale profit, and the continuation of urban life" (Chant, 2010:118). Women have been labelled as one of the pillars of Ghana's economy and have long been engaged in trading and commerce (Robertson, 1983). Women's work as traders in the Ghanaian marketplace has become an accepted way for women to meet the social expectation of merging their roles as wives and mothers with income creation (Clark, 2000). In Ghana, women through "the interplay between global historical forces and local social relations" have constructed the trader role, primarily in food and textiles (Grosz-Ngaté, 1997:1). Market places have become 'sites of female accumulation' and women have for years held a monopoly on and dominate wholesale and retail trade of food-stuff and other agricultural consumer produce (Akyeampong, 2000; Clark, 1994; Robertson, 1983; Wrigley-Asante, 2013; Yeboah and Waters, 1997). This study illustrates how women negotiate livelihood strategies in interdependent relationships that shape their lives.

Trading is one of the strategies that Ghanaian women have adopted to overcome poverty and improve their well-being. In Accra, women gain access to capital to set up their own commodity and food trade, which has largely remained a female domain. Class differences have increased between the top and the bottom of the 'female trading hierarchy' with those in the top assigned the status of 'market queen mothers' (MQM) (Robertson, 1984: 121). MQMs are classified by the type of commodity they sell and by their functions at the top of the pyramid in distribution networks. For women, trading in goods and providing services in the informal sector are attractive options, resulting in female dominance in this area of the informal economy in the country (Akyeampong and Agyei-Mensah, 2006). In this situation

trading became women's work, which includes supplying goods, domestic services, and cooked food to male migrants (Gugler, 1989). Thus, women had become key actors in the trade of goods and services (Clark, 1994). The gendered structure of the informal economy makes it a space in which gender disparities are visible. Other kinds of divisions in the informal economy are based on ethnicity, regional background, training and occupation (Baud, 1993). The majority of women in urban areas generates a living there, generally being self-employed. This all resulted in women's participation in the informal economy being higher than their share in the total labour force (Tsikata, 2009).

Recent work suggests the importance of linking informal production and reproduction with the space in which they occur. The number of informal settlements has increased and these are also progressively the site of informal economic activities (Hansen and Vaa, 2004). Women in the informal economy regard these settlements as a source of livelihood, a phenomenon which gained significance since the economic liberalization of the 1980s (Pearson, 2003). The flexible work arrangements are combined with social benefits and child care. Excessive child-care costs are thus avoided and women can schedule their working hours in terms of being able to accommodate family obligations (Pape, 2000) and share mothering (Tufuor *et al.*, 2015). This supports the position of women as mothers rather than as workers, with the heavy domestic duties being a factor in their choice of work. In Accra, for example, the informal economy includes mostly women who are food traders and food processors, itinerant wholesalers and retailers in catering, and vendors of cooked food and drinks. In addition, women trade in items such as textiles, cooking pots, enamelware and canned foods. Many are also involved in hawking and trading in foodstuff and cooked food in their communities. They depend on credit arrangements with suppliers and bulk traders. The perishable nature of their goods and the lack of suitable storage facilities contribute to their insecurity. The vast majority of these women use little or no hired labour and some are involved in income-generating groups on a part-time basis (Carr, 1993). Sellers of diverse food items are organised with their own leaders in the commodity hierarchy, the market queens (Clark, 1994, 2000; King and Oppong, 2000; Robertson, 1983, 1984). This traditional hierarchy also has a governance function and is implicated in the allocation of stalls and the wholesaling of goods. These hierarchies together with the capital base of traders account for the many layers of economic and political power in the markets. There are also supporting elders and representatives of successful women traders who started without having much capital at hand at the time they began trading (Yeboah and Waters 1997; Udong *et al.*, 2010; Adu-Amankwa and Agyeman Boateng, 2011).

Whereas those who retail small quantities of fruits and vegetables are better off than the head porters, their capital base and earnings are often lower than those trading in meat or fish, canned and imported foods and non-food consumer goods. Undoubtedly, the scale of operations and the capital base needed are critical factors in whether the activity is itinerant, that is, whether the items are hawked around communities, in the market or along streets. Additionally, some trading is carried out from stationary points, for example on table tops, in an open shed shared with others, in shop-fronts, on pavements, or in kiosks and stalls. Whether the enterprise is wholesale or retail and whether it involves travelling within the Accra region or further afield, is also a function of the capital base of the traders. All these different features affect livelihood outcomes (Darkwah, 2002). A large number of young females also migrated from the northern regions of the country to the city of Accra to work as head porters or as petty traders in order to acquire minimum assets for either better marriage prospects or greater economic stability (Awumbila and Ardayfio-Schandorf, 2008; Oberhauser and Yeboah, 2011). The increasing role of women in informal economic activities has enhanced women's influence in the household and is activated by the growing power of the women's movements and associations.

Women's increasing role in informal economic activities has contributed to return migration aimed at improving women's marriage prospects (Awumbilla and Ardayfio-Schandorf, 2008; Ungruhe, 2011). These aspirations have an impact on the migration-development nexus (Kunz, 2008). This underpins our understanding of women's participation in labour migration, remittances and development in place of origin and the effects of their remittances on their rural households as an evolving process leading to significant transformations. Within this process, migration can be used to harness remittances in such a way as to increase women's aspirations for economic performance, enable the migrant's family to benefit from educational and training opportunities and to provide a source of capital for the establishment of small businesses and engage in alternative income generation activities. In addition, their earnings offer them the opportunity to be recognised back home as supporting their families, neighbours and relatives. Parreñas (2001) concluded that many returned migrants gain greatly in their agency, taking initiatives and setting up social enterprises by using their savings for investment and work in their home communities. This study expands on the gender dynamics in returned migrant women's households and the reintegration process. Thereby, it contributes to an understanding of the phenomenon of return migration and the migration-development nexus (Kunz, 2008).

1.3 Problem statement and research questions

Against the background sketched above, this study examined women's migration experiences, a subject on which the literature is rather thin (Guruge *et al.*, 2010). The study sheds light on the role played by migration in women's lives, focusing on young women migrants from the North who leave for the city with the hope of acquiring money and goods for marriage on their return to their place of origin. In doing so, it reveals that urban lifestyle options and self-recognition are also motives for migration. The factors that cause women to migrate may differ from those involved in male migration, because women perform gender femininities in the family (Ghosh, 2009). Individuals migrate due to the desire for a better life, or because of family pressures (Jolly and Reeves, 2005). Where females are assigned restrictive gender roles, migration may also be motivated by non-economic reasons such as the patriarchal traditions that limit freedom and opportunity and quitting bad marriages (Geist and MaManus, 2012).

The overall research question addressed in this study can be summarised as: *What are the interrelations between gender roles and identities and migration of single women from the rural North to Accra?* Based on this problem statement, the following research questions were formulated:

1. What were the circumstances of single migrant women (SWM) before their migration to Accra and what are the motivations behind these women's migration?
2. How do the circumstances of SWM in Accra influence the women's livelihood strategies and how do these strategies shape the circumstances of women migrants in an unfamiliar urban context?
3. How do changes in the consumption of SWM transform their identities and what role does agency play in this process?
4. How do the changes experienced by SWM who return to the rural area shape their reintegration and the gender dynamics in rural households?

Before explaining the conceptual framework that guided the study, I will present one of the life histories documented in the research. This story of a single woman migrant in a nutshell contains the issues framed by the research questions and lays the foundation for the elaboration of topics in the separate chapters of the thesis, thereby placing these in a holistic context.

1.4 The life history of Azumi

The case is that of Azumi, a single migrant woman who in 1999 came to Accra in search of a better life and livelihood opportunities. Azumi is a thirty-four year-old Mamprusi woman, born in 1979. She hails from Walewale village, in the Northern Region. She has been separated from her partner for almost ten years and lives in Old Fadama, Accra, with her 10 year-old son named Rashid. The case pictures the life in Accra of women like Azumi who migrated to Accra driven by aspirations about a better life and a more secure future. It also demonstrates the changes seen in the rural households in terms of gender and livelihood.

1.4.1 *Childhood*

Azumi was born to a Dagbon prince. Her father married seven women and had forty-seven children. He could not cater for all of his children and he never brought them together as one family. It was only after his demise at his funeral that the children became aware of the other children. Azumi's father was a farmer. He used the labour of his many wives to till the farm. He was able to sustain the family in his household through the earnings from farming and ensured that there was unity among all the wives and children in his compound.

All wives were illiterate. They related very well as a family and never quarrelled. Azumi's mother was a calm woman and was not bothered about being the seventh wife, since polygamy was part of her culture. Times were not difficult before the father's death and the children in the household enjoyed life with their parents whenever they were together. The wives were mostly seen in their units cooking and taking care of their children. As the last child of her mother, Azumi was at liberty to move about in the house and eat where she liked. As a growing child she recollects that the family compound included extended family members, some of whom were single, and older relatives, and that all mothers depended on her father. As the youngest wife, her mother was mostly involved in doing household work and farming.

Life became difficult after the region was hit by a severe drought. In 1984, as daughters were not to be pampered, Azumi was sent to live with her aunt where she did not go to school. She grew up staying with her aunt in Savelugu. She assisted her aunt to cart palm kernels from people's backyard to sell and sometimes picked shear-nuts from the wild for soup preparation. Although she received gifts during visits from her parents, when Azumi was growing into adulthood she faced a lot of suffering and challenges, which started when she went to live with her aunt. Eventually, she left

her aunt's place to go back to her family. However life was tough, as there was no work but collecting shear-nuts.

She got enrolled in school at an older age, in 1989. Due to her father's refusal to spend his dwindling resources on her education, she could not continue primary school. In 1991, she dropped out of school in class three. While growing into adulthood, she related well with her mother. At this time, Azumi started hatching plans to move to Accra to fend for herself and her mother, because the mother grew old and could no longer farm. Before moving to Accra she made a stop and stayed a couple of months with a sister in Kintampo to see if she could work there. Her sister and husband were farmers, but as Azumi did not want to be a farmer she moved on to Accra.

1.4.2 Family relations

All Azumi's brothers and sisters are grownups but continued to stay in their father's compound house after his death. Azumi added that her father's siblings moved out to settle in their own marital homes, leaving the family house to her brothers. Azumi's father's death had also left their extended family no choice but to leave their house where his other brothers and their wives lived. Although the arrangements of shared care they used to enjoy are no longer available, they try to live in harmony. Her close brothers from the same mother have nothing but a small share of their father's farm. Though Azumi is divorced, she is not a destitute woman. She takes care of her immediate family by providing for the family needs when she has the means or when she visits them. She said:

“What happens is that, frankly, not all of us are well to do, so the few among us who can, help the rest. My mother had nine children but three died, leaving six: three sons and three daughters. Out of the six it is only one of my brothers who is doing farming at a commercial level and sometimes contributes some food items to help me take care of our mother. The rest do not work and are unable to provide for their families.”

She supports her family with clothing and other items. What normally happens is that instead of buying new clothes for her relatives, she gives them the ones she has used. She sends the clothes to them, especially to her cousins who are farmers and are not able to buy new clothes. She also helps her sisters and mother with food and other supplies.

When the children were young, her parents preferred male to female children. An uncle divorced his wife because she was giving birth to only females. When Azumi was growing up together with her siblings, her male siblings were treated better in

terms of food than her female siblings, who were always sent away to stay with paternal aunts. This made the brothers over-confident and perceiving themselves as being superior to their sisters. However, today none of them are gainfully employed, let alone having acquired their own property such as a house or even a single room. The basic needs of the family members are food and clothing, and these are things that Azumi normally buys for them.

1.4.3 Marital status

Azumi is now doing quite well, as was evident from the quality of the clothes she wears, the goods she has been able to acquire, and the food she eats. Even the house she lives in was built with her own money.

Azumi is a single parent with one son. However, as a woman and not being married, she feels not fulfilled. It's a problem for her, because being an unmarried woman evokes funny comments from distant relatives. Sometimes they send messages to her through her mother to change her mind set. These people think negatively about her, and as a result she does not get the respect she deserves in her home area. But it is also "not easy to get a partner while having a child", Azumi reiterates. At her age being without a husband, her neighbours spread the slander that she might be sleeping around, which is actually not true. She told me:

"Frankly, it was once that I brought a sister from my home town and when she came she became pregnant and that caused a big confusion between myself and her father. He even accused me of I managing a brothel here in Accra. So, since that incident I have stopped bringing people from my home town."

However, Azumi's mother trusts her. She knows that her daughter's success is just the result of hard work. At the moment, Azumi does not have any man on her mind. Rashid's father is from southern part of Ghana and Azumi met him in Accra. He was a drunkard who was not working, but Azumi did not know then. After her first relationship landed on the rocks, she started seeing a second man, but she realised that the man was only interested in her money.

Azumi has faced several problems that she thinks a husband could have helped her with. For example, one day she saw a real cow's head in the restaurant, a common way of expressing an insult. She thinks that if she had a husband, he would have fought for her. The people who did that wanted to scorn her as a single woman, although she would not actually conclude from this that she is discriminated. She comports herself as a single person and employs mostly women in the work she does, saying: "No, I do not suffer any gender discrimination in this community; I can say we

experience it more in the North from male family members and not in our work in Accra.”

1.4.4 Motherhood

After her husband left, Azumi took responsibility of taking care of her son on her own. At this time she had her own property, a small block one-bedroom unit and a local restaurant (*check-check*)² in the community where she cooks and vends food. The restaurant business enables her to take care of her son.

Before the birth of her son, she stayed with the father for a short while, just before she delivered. She started having problems with her partner when he started drinking. The man abused her. He beat her mercilessly when he returned home, to the extent of leaving marks on her body that still show. Soon she and her son left his unit in the compound house and Azumi solely took care of the child. She has not lived together with the father since. Azumi now acts as a single parent and take decisions by herself.

Azumi’s mother is old; she is not abreast with current issues and does not bother so much. Azumi did not much consult her when she started her business, and now that she is old enough and has her own business she rarely does. Azumi had always taken her own decisions, the exception being the short period she was pregnant with Rashid and discussed things with her partner. She has opened an account for her son and puts GHS5.00 (five Ghana Cedis) into it every day. She also puts GHS10.00 into her own account every day. In this way, she creates a fund for her son’s education.

1.4.5 Life at present

Azumi recalled that in 1999 her earnings were not sufficient to cater for group renting and paying for the use of toilet and shower as well as for disposing of garbage. She did additional jobs by working as a shop attendant for a woman entrepreneur who had a shop. Whenever a customer purchased goods from the shop, she would carry these for the customer to their destination to make extra money. The thought of owning a business emanated from the fact that for her working as a head porter became too

² *Check-check* is ready-to-eat, out-of-home convenience food, prepared in public places and sold by vendors along streets and in stalls. The majority of traditional food eateries is operated by women. The eateries fall under street food vending, are categorised under the informal sector of the economy, and generally require low capital investment and minimal or no formal education. It is mostly women who are involved in food preparation for the family at home and then decide to establish a small business offering similar food on the streets and in the markets.

heavy. When she went home after carrying so many loads, she could not sleep at night because of chest pains. She could raise small amounts of money and began to save to start her restaurant business. When she had earned enough money in Accra, accommodation was becoming less of a problem. As things improved, she rented her own room from a relative until her friends joined her. They numbered about twelve women in that room. She did not have an option but share that small room with them. However, currently she has her own self-contained unit.

Azumi initially used to call her mother once a week from communication centres, sometimes sending her messages of good will through northern-bound vehicles. Nowadays, due to her mother's advanced age, she calls her every other day on her own mobile phone. Azumi has bought a mobile phone for her mother who knows how to receive and make calls. She always calls her friends to see how they are feeling and even visits her hometown, at least once a year.

“Staying in Accra has made me very bold to work and have a better future with the money I make here in this community. So long as life is better here I would remain until I find that I cannot work any longer. Then I return home, as home is better than here. But will it ever happen? Besides I have a son out of wedlock and would rather continue here, as I do not intend to have a marriage ceremony back home. I might only have to rely on another southern partner. But I have not decided yet. I am not going back to our northern men who treat women like children. They are very strict and do not respect us women for what we are and they discriminate us.”

1.4.6 Livelihood history

Azumi started work as a porter (*kayayoo*) at Tema station. After she had done this work for about three years and six months, she was introduced to the food vending business. Meanwhile she was assisting a woman in her store to make extra income. She was able to accumulate some funds by charging a fee for carrying goods bought by customers to their destinations. She used the money to lease a store and finally bought a place to start the restaurant business. She cooks rice, beans, yam, and soup. Azumi's food vending business involves travelling to buy fresh produce in bulk from the villages in the northern region to cook and sell in the OF community, where she has spent almost fifteen years in the market. With increasing demand, she has been able to expand the business and built a *check-check* restaurant. She employs young girls to help her with the work of supplying itinerant customers and office workers and bank staff nearby. Her customers also include petty traders and mothers who have no time to cook in their homes or are too busy to cook for their children. She makes

good money in the food business and even saves money in the commercial bank along the OF road. When she started the business, she used to provide prepared food when there was a market for it and would rest on Sundays, but now she operates throughout the week to meet the high customers' demand. Many people patronise her food. Some banks and commercial offices have her telephone number and she delivers their lunch upon request. The market is always functional because no one can stay without food. Food is consumed daily and the market is always brisk.

Sometimes when her workers do not report for duty, she finds it difficult to operate. Occasionally the demand for prepared food goes down. This makes her feel very bad, and she may even accuse others of bewitching her. But that happened at the beginning of the business. These are some of the teething problems faced by food vendors and are not the result of any one causing such problems. The food vending business is good when one is productive and does not relax except on public holidays. On Sundays, there is sometimes time to rest and cook and eat together with friends. But any business where the exposure to heat and fire is high weakens the body very fast. Therefore, Azumi intends to add other businesses, such as selling beans in bulk which is very profitable. She wants to continue her success and would not go back into her previous state.

Azumi commented she was happy to have pursued this journey. In the North she would have ended up unemployed, just hanging onto a man who farms to support an entire family and not being as productive as she is now. With the food vending she makes adequate money and now she even aspires to own a shop with the money she has deposited in the bank. She has constructed a house back home where she resides when she visits her family. She also has acquired a piece of land in Accra for building a nice house. She would like to send her mother to Mecca and she wants to properly take care of her child's education up to university level.

When Azumi started her business there was no organisation or individual to support her. She mostly struggled alone to reach the current level of her business activities. Along the line, she did receive support with the supply of vegetables for cooking the meals. It was later that the Tunteeya group, an association of food vendors, was founded and started mutual support. This took the form of bulk buying of foodstuff from the hinterland at relatively cheap prices and sharing it among the members. Azumi continues to belong to ethnic associations in the market and later participated in their *susu* group³. It was through this that she had her start-up capital

³ *Susu* is the term for a Rotating Savings and Credit Association (ROSCA) in various West African countries. *Susu* means 'little' in the Twi language. There are diverse types of *susu* arrangements but usually individuals contribute little amounts of money on a daily basis in

for the business. She still contributes to the *susu*. She cannot do without it, because for her it is the best way of saving some money. Sometimes, when she takes the money and does not immediately need it, she saves it in the bank.

Azumi promptly pays wages to the women who work for her. She also provides them with used clothing. They are seven workers. Some of them take GHS5.00 daily, others take GHS6.00-7.00, while those who wash the bowls earn GHS3.00 per day. In total she spends about GHS50.00 daily on their wages. She also sees to their medical assistance when they are sick. Furthermore, they are allowed to use the inner room of the restaurant where pots are kept as their sleeping quarters if they do not wish to or cannot pay rent.

Whenever she runs short of personnel, she falls back on those who go round searching for jobs or finds new employees by networking, like by spreading the word among her Tunteeya Association friends. She has never employed someone she already knew, but she knows they all come from the same district and most come from the same ethnic group. Azumi comments:

“Frankly, it is just my friends around me that I share my problems with. They all come from the North and have no close family members here, so they identify with each other and that is what keeps them moving forward. They need to make progress and not go back to their hometown worse off, else they would become laughing stock.”

There are traders who buy foodstuffs and other items from the Bolgatanga market to sell in Accra. Azumi intends adding this to her current business. What she wants to achieve is to build a house in Accra outside the community where she would live. Azumi assessed her current status as compared to that of her previous status before she arrived in Accra. She did not need to copy the life style of anybody else. She came to Accra because her parents had nothing. She had heard in her hometown that Accra was the place to go to seek for greener pastures. She intends to get enough money for another business and a store in town, because the food vending business exposes her to a lot of fire which is not good for her health. However, she has now reached the stage where she only supervises the employees she has hired to cook for her. For a role model, Azumi looks up to the woman she was working with initially. She aspires to have her own business and be able to purchase anything she needs and take good care of her child. If she looks at her peers who are successful in life, she becomes very happy and wishes to be like them one day. Going back to the North is

order to receive a lump sum, usually at the month ending or at a different interval. Once enough confidence has been built up, persons can request for a loan from the *susu* collector.

not really an in the picture now, but perhaps she wants to go home when she is not working anymore.

“What happens is that even if I go back home and there is no work for me I would still face the problems. In the North, I might spend my capital and become poor. Who will buy cooked food from you, all they eat is TZ⁴.”

1.5 Conceptual framework

1.5.1 Conceptual model

The research questions that were presented in Section 1.3 and their inter-linkages can be summarised in the following model.

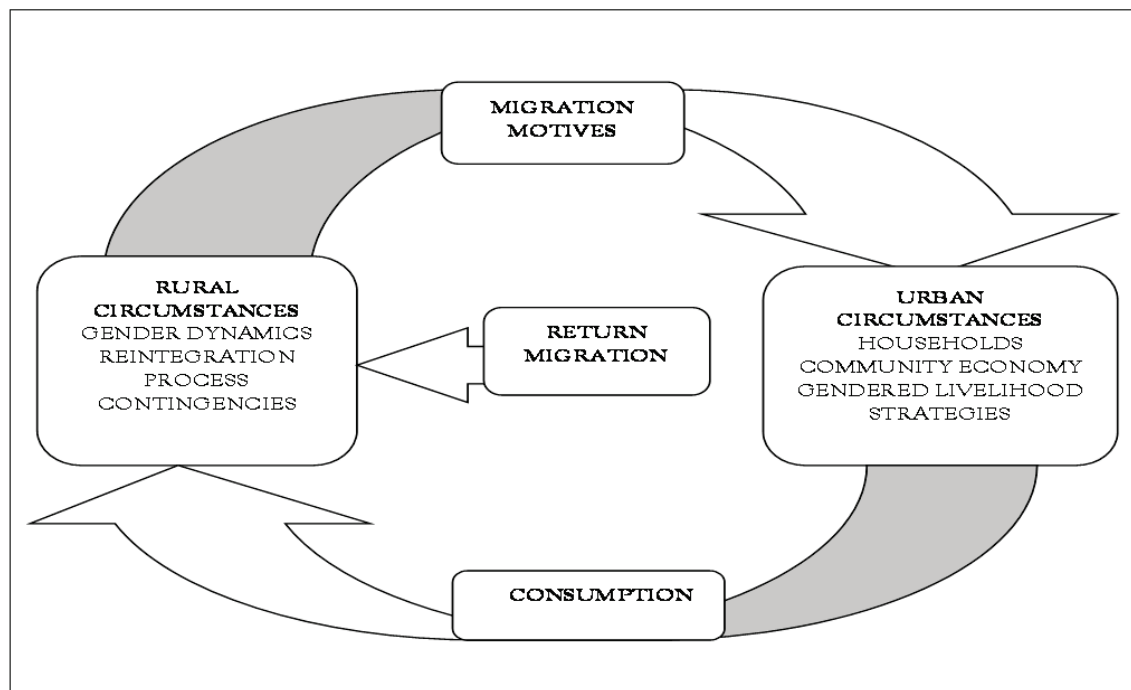


Figure 1.1 Model of the components of the research

The model presents mosaic-wise the components of the overall research problem and, in this way, integrates the theories and concepts that underpin the research. It represents the aspirations and everyday life of migrant women and their journey. The four facets of the model include (a) the women’s motivation to go to Accra; (b) livelihood generation, economic activities, living and consumption in Accra; (c) links

⁴ TZ is a stiff porridge made by maize, millet or cassava flour, or a mixture of these.

between Accra and the North; and (d) returned migrant women and their re-integration in the North. Thus, the model pictures the phases of the migration-return migration process. The structure of the thesis (see Section 1.6) reflects the model.

1.5.2 Discussion of key concepts

To answer the research questions, this study used a combination of theoretical perspectives, drawing on gender theory and sociological theory. Parpart *et al.* (2000) describe a theoretical framework in the social sciences as a conceptual structure that helps to ‘view’ the social world, or a system of ideas put together to provide a basis for explaining, viewing and conceptualising a phenomenon. It consists of basic assumptions about the nature of the social world and how it works as well as providing a systematic way of examining social issues. A theoretical framework also provides a set of concepts to clarify a problem or issue, which shape the research approach (Parpart *et al.*, 2000). The concepts used delineate the scope of the research and provide a context of meaning and interpretation. Their definition and operationalization underlie the relationships that are postulated in the research questions (cf. Niehof, 1999). Key concepts that are used throughout the study will be discussed below in reference to the literature. These are migration, gender, household and livelihood, and agency. Other important concepts that are relevant to particular topics, such as moral economy, community economy and consumption are discussed in the introductions to the empirical chapters concerned.

Migration

In order to gain a deeper understanding of migration processes, we should conceptualize migration as an intrinsic part of broader processes of development and social transformation (Castles *et al.*, 2014). Many definitions of migration are not so strict on the moving distance but, instead, focus more on the degree of permanency and on the change in residence.

Although the classical and neoclassical migration theories were supposedly gender neutral, in fact they suffer from a male bias and were formulated on an assumption of a male and rational migrant interested in maximising income (Graves and Linneman, 1979; Brydon and Chant, 1992). This bias also exists in mobility frameworks that have been much used in Africa, where economically and politically marginalised societies create a culture of mobility and are linked by strings of relations and people that interact in varying degrees beyond their own geographic space (De Bruijn and Brinkman, 2011). These theories were mostly silent on gender. They failed

to address the gender-specific causes and experiences in migration processes and did not address explicitly women's reproductive and productive roles and responsibilities. The rather simplistic explanation in neoclassical economic theory reduces migration to the search for better opportunities in the labour market. Women either were those 'left behind' or were classified as associational and non-economic migrants, with an emphasis on their traditional roles as homemakers, wives and mothers (Beneria, 2008; Castles, 2010; Gartaula *et al.*, 2011; Ellis, 2012).

Many migration studies identify 'pull' and 'push' factors as the explanatory factors in migration dynamics. This study goes beyond this conventional 'push-pull' framework of migration, which involves sets of perceived factors relating to origin and destination (cf. Lee, 1966). It uses an integrated approach, assuming that social characteristics vary among individuals in relation to their life course, stress factors and mobility potential which are all gendered (cf. Jones, 1990). This study connects the social, cultural and economic dimensions of the migration experience (cf. Kaur, 2006). It highlights the sociocultural dimensions of the migrant's decision to move out, their experience in the place of destination and the interconnectedness of these factors with their reintegration and actual migration practices.

Theories that focus on 'push' and 'pull' factors have difficulties explaining return migration (Castles *et al.*, 2014). However, a continuous connection with and reintegration of migrants into the places of origin is a significant phenomenon in contemporary migration. Traditional neoclassical and Marxist migration theory neglect human agency and tend to depict migrants as victims of (global) capitalist forces. And, as noted above, the push-pull framework has shortcomings in discussing return migration. The women who feature in this thesis, however, return to their places of origin. This thesis highlights the diversity of migration and stresses the role of migrants' agency by describing the various strategies by which women try to actively and creatively overcome their constraints. Migrant women exert human agency by trying to actively improve their livelihoods despite the difficult conditions in which they live (Lieten and Nieuwenhuys, 1989). Through earnings some migrant household are able to overcome market constraints by generating capital to invest in economic activities and improve their well-being.

Functionalist and historical-structural migration theories are framed by dependency theory, which became influential in Latin America in the 1960s. These frameworks generally do not consider how migrants perceive their world and relate to their kin, friends and community members. Migrant networks can be defined as sets of interpersonal ties that connect migrants, in origin and destination areas through bonds of kinship, friendship and shared community origin. Thus, migrant groups share information for finding work and housing, and provide mutual assistance in

adapting to a new environment. They also develop social and economic infrastructures, in the form of associations and other services. The formation of a migrant community in areas of destination therefore increases the likelihood of more migration to the same community. Marxist sociology and dependency theory stress structural constraints and the limits to the free choice of migrants, particularly in the context of increasing globalisation. Through globally induced structural adjustment programmes, poorer farmers lost their livelihoods and agricultural workers their employment, which resulted in migration flows to cities. Bauman (1998: 9, 74) argued that in the globalised world “mobility has become the most powerful and most coveted stratifying factor” and that “the riches are global, the misery is local.”

There has been increasing awareness for the need to provide a more comprehensive and gender-inclusive analysis of the causes and effects of migration, and there have been changes in migration patterns. More women are migrating independently, as main income earners instead of following male relatives (Martin, 2005), and the social acceptance of women’s economic independence and mobility has increased (Desshingkar and Grimm, 2005). Changing discourses of migration in Africa, including in Ghana, reflect not only a diversification of migration destinations and a transformation of labour flows, but also a feminisation of migration (Adepoju, 2004; Beneria, 2008).

The operational definition of migration adopted for this study is the temporary movement of individuals or groups of individuals from rural to urban areas within a country (Skeldon, 1997, 2012). This study does not consider movement beyond country boundaries. It uses a gender perspective since motives for migration may play out differently for women and men. Gender dynamics, intra-household relations and gender inequalities affect the decision making of migrants. Besides, the experiences of the migrants in the places of origin and destination will differ between men and women. The study goes beyond traditional push-pull frameworks of migration by seeing migration as connected movements that include return migration. Rather than stressing structural constraints and determining forces, it highlights the migrants’ agency and considers migration a factor in processes of social change.

Gender

Although the term gender might seem to be common in the development discourse, more often it is confused with the term sex or used as a synonym for women or females. It is important to clarify what gender in this study connotes. Gender is referred to as a complete ensemble of customs, values, norms and practices that define differences between men and women in any given society and “divisions in the

production of goods, human resources as well as in the control over resources and benefits” (Kabeer, 1994: 271). Within household studies, gender has often been conceptualized in a binary way, reducing it to culturally defined male and female roles. Gender in this study is a social, economic and cultural variable, which can be used to analyse responsibilities, constraints and opportunities of people. Gender is always constructed in place (Massey, 1994). Gender relations are social relations found in all spheres of society, and are created and re-created on a daily basis through discourses, actions and ideas of individuals and groups. Gender produces subjectivities that are performed and contested through social interactions that are continuously imbued with power and with attempts to resist socially prescribed performances (Butler, 1997).

Gender and household are co-constituted in place, as becomes visible in the everyday struggles of women as well as in their enactment of agency through decision making about livelihood generation in the place of destination and in the reintegration processes in their place of origin. This conveys the significance of gender to household and livelihood generation. This understanding of gender features throughout the thesis and is a central theoretical perspective.

The way people interact in their day-to-day life practices and interact with the wider societal structures contributes to new forms of social relations. At the same time, the manner in which patriarchy and other discriminatory systems create inequalities structures the relative positions of women and impacts on individuals’ behaviour by restricting their agency. However, the situations of men and women, the older and younger generations, and migrants and families in places of origin are neither just the result of what is going on in wider societal structures and contexts, nor can these be only explained by historical place. In this study, women’s day-to-day life experiences, interaction and negotiations are described and analysed, as these give rise to new forms of social organisation that ultimately result in cracks in the rigid normative patriarchal order in rural areas. Individuals would act according to the objective structural conditions in which they find themselves and to a certain extent reproduce those objective conditions by engaging in some practices (subjectivity) and contesting others to enact agency (Gibson *et al.*, 2001).

Gender is always constructed in place (Massey, 1994). In this study, women’s households are the sites within which gender is performed. Studying gender as process shows how micro transformations happening in multiple households have an impact on women’s motivations to migrate and on their everyday life and reintegration processes. The study makes visible the dynamic and varied co-constitutions of gender and household.

Household and livelihood

Conventionally, households are perceived as a social group of which the members share meals, dwell in the same place and make co-ordinated decisions about resource distribution and income pooling. The household is the locus of livelihood generation and diversification, from which basis people engage in income generating activities to strengthen their livelihood, minimize risk or just to survive (Ellis, 2000; Niehof, 2004a). Household resources are organised, managed and used among household members for economic purposes as well as for the welfare of all household members (Niehof, 2004b, 2004c). Many definitions of household make reference to its physical setting and a variety of household functions as well as mode of social organisation (e.g. Netting and Wilk, 1984; Pennartz and Niehof, 1999). Rudie (1995: 228) defined household as a “co-residential unit, usually family-based in some way, which takes care of resource management and primary needs of its members.” The household constitutes the context within which resources are generated, organised, managed, and used for economic activities and for its members’ well-being, care and welfare. It structures people’s daily lives to provide for their needs and well-being, assuming responsibility for dependants and family (Niehof, 2011). It is the arena of day-to-day life of its members. The mobilising and generating of resources to fulfil primary needs are embedded in domestic arrangements (Francis, 2002; Quisumbing, 2003; Ekejiuba, 2005).

Household headship is useful for understanding how gender identity might condition entitlements and capabilities (Dolan, 2002). Ekejiuba (2005) and Makura-Paradza (2010) used the concept of hearth-hold to describe the domestic arrangements of women in their studies because it puts women at the centre of the domestic unit and is considered a more gender sensitive concept than household. Hearth-holds are women-child(ren) units, hence headed by women, and are often smaller than households, even though from a functional perspective the two units are similar. In this study, the living arrangements of most single migrant women in Accra can be characterised as hearth-holds (Tufuor *et al.*, 2015). Similar to households, hearth-holds are the immediate environment to which livelihood generation is anchored (cf. Niehof, 2004a).

The definitions of Rudie (1995) and Niehof (2011) agree with the idea that the household economy is organized through practices of moral obligation (Cheal, 1989). However, neither of the aforementioned definitions elaborates the issue of intra-household dynamics. Existing studies on returned migrant women, for example, demonstrate that women negotiate power in their household once back in their place of origin based on their altered subjectivities and social relationships (Mills, 1999; Gibson *et al.*, 2001; Ong, 2010). The household bargaining model was developed to

deal with intra-household dynamics in the context of gender inequality. Amartya Sen (1990) pointed to the tension between cooperation and conflict in the household with regard to intra-household resource allocation and distribution. Intra-household relationships are partly shaped by the household's assets base and by the ability of household members to defend and sustain these assets and eventually transform them into required livelihood outcomes. Household members, through practicing moral obligation, negotiate and construct interpersonal relationships with other members in order to support the well-being of them all within a specific socio-cultural context. Intra-household dynamics are produced, maintained, abandoned and recreated every day because household members have to meet the material and social needs of the household as a whole. Intra-household dynamics are the result of historically developed and culturally underpinned unequal access to resources, like entitlements to land between and among men and women. This also leads to different livelihood strategies used by them, which could be at odds with one another (Carr, 2008; Kabeer, 1994, 2011).

Livelihood approaches are people-centred, all-inclusive and focussed on everyday life (Whitehead and Kabeer, 2002; De Haan and Zoomers, 2005). Livelihood encompasses the way people shape their lives by using material and non-material assets. We define livelihood strategies as the ways people use to devise, generate and strengthen their livelihood systems (De Haan *et al.*, 2002b; Kaag *et al.*, 2004; Oberhauser and Pratt, 2004, Oberhauser and Hanson, 2008; De Haan and Zoomers, 2005). As Niehof and Price (2001: 10) argue, "people do not carry out activities in a haphazard manner. They have strategies by which activities are structured and on the basis of which they are planned. These livelihood strategies are part of the system's throughput as are the decision-making and management needed for strategy implementation." In this study, the focus is on how migrant women organize their livelihoods and everyday life within wider social contexts (Tufuor *et al.*, 2015). It uses the household as the unit of analysis. This study sees migration as a household-level strategy to diversify and secure livelihood, using a conceptualization of household that allows for intra-household inequalities and conflicts along lines of gender, generation and age (cf. Elmhirst, 2010).

Household boundaries are always fluid and permeable, but particularly so in circumstances of diverse living arrangements, new livelihood opportunities and changing strategies in generating livelihood. Households are embedded in and linked to support networks, in the form of friends, neighbours and kinship networks (Niehof, 2011). This also applies to hearth-holds. The SMW hearth-holds in their social environment and the non-market based activities that ensue from these, support and shape their livelihood strategies. Households comprise a context of "condensed

morality”, meaning that “households and kinship provide an overlapping moral context within which people acknowledge obligations and rights and receive support” (Pennartz and Niehof, 1999: 206). Physical proximity and sharing daily life reinforce people’s moral commitments towards each other. The moral economy of households is characterised by “systems of transactions which are defined as socially desirable because through them social ties are recognised and social relationships are maintained” (Cheal, 1989: 19). In this moral economy, the exchange of goods and services is based on principles of reciprocity and morality, and support to dependants is founded on emotion and moral obligation. The individual household members’ willingness to commit resources for their joint well-being is underpinned by social norms according to which household members are supposed to be supportive and offer mutual access to resources. In this study, the household is seen as a moral economy, in which there are gendered inequalities regarding access to and control over resources. The study also emphasises the dynamics and changeability of intra-household relationships. As with the conceptualisation of migration (see above) also with regard to livelihood generation, household production and intra-household relationships, there is space for agency.

Agency

Agency has been defined in multiple ways. Davis (2009: 39) views agency as “the active participation of individuals in the constitution of social life” rejecting an understanding of agency that conflates it with free choice. All individual actions are embedded in social environments, as expressed in the following description of agency: “It refers to conscious actions aimed at achieving certain outcomes, with actors concerned considering the efficacy and appropriateness of their behaviour in a given context that comprises the institutional and normative environment within which daily life is enacted” (Niehof, 2007: 189).

We posit our understanding of agency on Joan Scott’s description of agency as enacted through actions taken in specific context, but not entirely autonomously or without constraints as outside forces may condition them (Scott, 1988). This implies that women exercise agency in constant negotiation with inter- and intra-household forces that condition their agency. Such an understanding better affirms women’s complex and contradictory agency than just looking at women’s agency in their large-scale resistance to structure (Sato, 2014). Activation of agency emerges through submission to the law of discourse (Gibson *et al.*, 2001). In this study, this understanding enabled us to conceptualise women as not exercising agency autonomously. Instead, outside forces condition their agency. This subjection and

activation come at a cost in the delimited space within which women exercise agency. Thus, agency is not something that women possess, but rather something that takes shape in the practices they engage in. Migrating to Accra brings with it new practices, and a new normative environment in which women lead their lives.

In the contemporary rural household, women's agency is constrained by lack of access to resources and lack of decision-making power. In addition, it is noted that migrants' agency can create social structures, such as social networks, which can make migratory processes partly self-perpetuating. As observed by Gill (2011), women who migrate experience a great increase in agency and undertake conscious action aimed at achieving certain outcomes. Thus, highlighting active participation of individuals in the constitution of social life allows us to understand how single migrant women use their agency to shape their life course through migration and consumption. Women's agency in these different settings is embedded in cultural notions about femininity performance, the actual agency that women exercise in their households and the constraints they experience in these places. We used women's agency as the connecting concept between gender and household and to reveal how both are co-constituted.

Like many other developing countries in the world, also in Ghana labour migration has become a major factor in rural transformation (Kwankye 2012; Abdull-Korah, 2011). As explained above, this study on single migrant women looks at both place of destination and place of origin and at the causes of and motives for migration (cf. De Haas, 2005). In doing so, the linkages between migration and peoples' livelihoods in the areas of destination and origin are pointed out. Through women's activities and agency these linkages are formed. Hence, the thesis fills a gap by showing how rural livelihoods are changing as a consequence of women's decision to migrate to the city. By their practices through which they enact their agency, the women contest certain aspects of the prevailing patriarchal order. This thesis intends to show that migrant women in their quest for freedom and through their decisions and livelihood strategies in fact play an active role in processes of social change.

The study also emphasises the dynamics and changeability of intra-household relationships. As with the conceptualisation of migration (see above) also with regard to livelihood generation, household production and intra-household relationships, there is space for agency.

1.6 Structure of the book

The thesis contains seven chapters. After this introductory chapter, the next chapter (Chapter 2) describes the study area and the design of the study. It presents an

overview of the over-all methodology and the basis for choosing specific techniques and methods. In the empirical Chapters 3 to 6 more methodological detail is provided. Chapter 2 concludes with a reflection on the encounters the researcher experienced while conducting fieldwork.

Chapter 3 deals with the arrow in Figure 1.1 that goes from the box of rural circumstances to that of urban circumstances. It is about the motives single migrant women (SMW) have for migrating from northern Ghana to Accra.

Chapter 4 focuses on the box of urban circumstances. It discusses the market and non-market livelihood strategies deployed by SMW and how these are sustained through social relations among women, in which also generation, ethnicity and regional background play crucial roles. SMW give support to and receive benefits from the community through moral obligations and ethnic commitment. The chapter elaborates on how SMW combines market strategies with childcare sharing and food sharing.

Chapter 5 comprises the contents of the box of consumption in Figure 1.1. It presents the consumption patterns and lifestyles of SMW. It also makes clear how consumption in Accra is linked to future stages of the life course (marriage and family), which is why the box is placed in the arrow that connects back to the box of rural circumstances. The chapter analyses the dynamic changes in lifestyle and consumption upon migration, exploring how migrant women balance their desires now and their aspirations for the future.

Chapter 6 brings us back to the box of rural circumstances. The chapter shows how returned migrant women (RMW) negotiate various economic opportunities and constraints in their quest for livelihood when they have returned to stay. It connects the public world of employment in OF Accra to the private domain of family responsibilities in the North. It is shown how in the context of the patriarchal households RMW use their agency by complying with marital and family obligations on the one hand and trying their luck on the other hand.

Finally, Chapter 7 presents the conclusion and synthesis of the thesis. It provides the argued answers to each of the research questions and concludes with a discussion on areas for further research within the domains of livelihood strategies and consumption.

Chapter 2

Study Area, Study Design and Methodological Approaches

This chapter introduces the study area and discusses the overall research design adopted in the study. It provides information on how the research phases were implemented and on the data collection methods and approaches in conducting the fieldwork. This is followed by reflections on the fieldwork process. The chapter concludes by reflecting on ethical issues and dilemmas encountered in the study.

2.1 Ghana and the study area

Ghana, a tropical country on the west coast of Africa, has an estimated population of about 25.5 million, of which 51.3 percent are female (GSS, 2011). Ghana is divided broadly into ten physical regions; the Greater Accra Region continues to be the main destination for most migrants. According to the 2000 Ghana Population and Housing Census, the population growth rate of the Greater Accra Region was 4.4 percent between 1984 and 2000, whereas the national growth rate was 2.7 percent per annum during the same period (GSS, 2002a). To make the point even clearer, in 2000 for instance, the population density of Ghana was 79.3 persons per square kilometre, whilst the Greater Accra Region had a population density of 89.5 persons per square kilometre. Out of the 20 largest localities in Ghana in 2000, 25 percent are in the Greater Accra Region (GSS, 2002b).

The 1970s saw a period of very poor economic performance for Ghana and this recession brought price controls and sporadic building by worried developers. At this stage various individuals in Accra built houses around new settlements, like Kaneshie, Abeka and Kwashieman just to mention a few, where they could access markets and other amenities. Such individualized, unplanned buildings collectively created new communities like Old Fadama '*Faa da man*' meaning marshy land in Ga. Old Fadama was settled by people from northern Ghana, giving birth to the new phenomenon of slums, due to Accra's growing position as an industrial, administrative and commercial centre (Agyei-Mensah and Wrigley Asante, 2014). The settlement attracted large numbers of people who came to search for work and experience urban life.

Old Fadama (OF) is an informal settlement, also known as Agboghloshie, after an adjacent scrap-market which bears that name, or "Sodom and Gomorrah" by some detractors, referring to the biblical cities in the book of Genesis that were destroyed by fire and brimstone. Existing historical sources indicate that this settlement dates from 1914, during which there were few patches of settlements in the neighbourhood (AMA, 2011). Old Fadama has grown alongside the aforementioned Agboghloshie market. It is the main depot for produce coming to Accra from northern Ghana. The road distance from northern Ghana to Accra is about 640 km and it takes about an 18-hour journey by bus to reach the Old Fadama bus terminal. The settlement has grown on the small stretch of land surrounded by the Korle Lagoon on one side and separated by the Abossey-Okai Road from the Old Fadama Market on the other. The Old Fadama market itself acts as a starting point for goods entering the central business district of Accra. Produce moves from Old Fadama through the contiguous markets of Tudu, CMB, and Makola, as well as to various merchants around Accra.

Old Fadama is also a site for a large commercial bus depot, with numerous small businesses, and several large industrial plants (e.g. a brewery, an aluminium factory, and paint manufacturing). The Accra Metropolitan Authority (AMA) also has offices there. The squatter community in Old Fadama was selected as a site for this study because of its large population of migrants from the three northern sections.

The history of Old Fadama is complex. The current community is relatively young. Originally, the land on which Old Fadama now stands was under the control of the Korle and Gbese stools of the Ga Traditional Council (Grant, 2006). In 1961, the government of Ghana claimed the land for re-development and restoration of the Korle Lagoon. Some of the land was allocated for various industrial projects and in 1966, government commenced a soil dredging project to reclaim land and raise the level of some areas along the Odaw River (Grant, 2006). The area that is now Old Fadama was left unused.

In the early 1990s the government renewed its efforts of restoring the Korle Lagoon with the Korle Lagoon Ecological Restoration Project (KLERP). During the same period large numbers of migrants began to settle in Old Fadama (Grant, 2006). First, the AMA undertook a series of decongestion exercises in 1991 and in 2005 aimed at decreasing the number of hawkers at the intersections in Accra by moving them to the edge of Agbogbloshie on the Abossey Okai main road (Grant, 2006). Second, the AMA relocated the yam wholesale market to Old Fadama (COHRE, 2004). Yams are trucked in from the North and due to their bulkiness require significant labour in offloading and transporting to other parts of Accra. The demand for labour was met through increasing numbers of people coming to fill various employment niches, from transporting the yams to other markets to serving the vehicles that brought them down (COHRE, 2004).



Figure 2.1 Map of Ghana showing Accra and the Northern Region

There are several niche food markets, including a large yam market, as well as onion and tomato markets. There also are several small economic enterprises (e.g. mechanics, carpenters, electricians, metal workers, provisioning of shops) and services for residents (e.g. hairdressing, food vending, dressmaking, and small film theatres). Public toilets, showers and faucets provide water and sanitation for the community.

The Northern Region of Ghana has always been a net out-migration area (GSS, 2011). The Northern Region with its capital Tamale, has Dagombas living in twelve out of the twenty administrative districts of the region. According to the 2010 population census of Ghana, the Mole-Dagbon comprises about 52 percent of the total population of 2,479,461 in the Northern Region. The Guans and Gurmas constitute about 26 and 22 percent, respectively (GSS, 2011). This study focuses on the ethnic group of Mole-Dagbon who speak Dagbani. Dagbani belongs to the Mole-Dagbani subgroup of Gur languages. The ethnic Dagombas are in the majority and are predominantly Muslims (Songsore and Denkabe, 1995). They are followed by ethnic Guans and Gurmas. Among the Mole-Dagbons in the North polygyny is dominant and inheritance is patrilineal. Households are polygynous and mostly occupy a compound home. In the Northern Region, farming defines a way of life for most communities and the majority of people are actively involved in a diversity of smallscale farming, primarily for subsistence.



Figure 2.2 Map of Northern Region showing the four districts

2.2 Study design and data collection

This study embraces the methodological backgrounds of social anthropology, demography and qualitative sociology. It adopts a longitudinal perspective where the researcher is interested in uncovering the dynamics of an ongoing process (Pennartz

and Niehof, 1999). Tracking down the ‘how’ and ‘when’ in the development of a migrant’s household from its early years until over a decade later necessitates the use of a longitudinal perspective. Longitudinal studies measure changes to ascertain trends in factual data over time (de Vaus, 2001; Grinnell, 2001; Kumar, 2005). Longitudinal measurement of behaviour is considered the most powerful approach of the social sciences for investigating causes and consequences (Kumar, 2005; Axinn and Pearce, 2006). In our case, we have applied a longitudinal perspective by retrospective questioning on women’s participation in migration, household decision-making and on the women’s perceived changes in these.

Data for this study were gathered by combining in-depth interviews, exploratory interviews, observations, focus group discussions and life histories to blend with methods such as structured interviews and survey. It hinges on the premise that combining qualitative and quantitative approaches generates a better understanding of the research problem than using either approach (Creswell, 2003; Axinn and Pearce, 2006; Doyle *et al.*, 2009). The argument has been that personal biases and interpretations of the researchers are seldom discussed in quantitative research. Quantitative research is weak in understanding the context or setting in which people engage and in hearing their voices, though these may have an impact in various stages of data collection and analysis. The weakness of qualitative research is that it could create biases arising from the personal researcher-subject interaction. Additionally, with qualitative research it is difficult to generalize the findings to a larger group because of the limited number of subjects studied. Thus, mixing qualitative and quantitative methods provides strengths that offset the limitations of both qualitative and quantitative research (Greene *et al.*, 1989; Morse, 1991; Flick *et al.*, 2012). Niehof (1999) articulates that such mixed methods actually move together and are mutually dependent in the sense that numbers in qualitative data cannot be overlooked when one deals with meanings, and meanings in quantitative data cannot be ignored when dealing with numbers. Scrimshaw (1990) argues that it is vital to combine qualitative and quantitative research techniques to obtain accurate information on behaviour and to enable interpreting the meanings behind such behaviours. In this way, combining both types of methods enhances both reliability and validity. Quantitative methods are considered better in consolidating replicability or reliability, whereas qualitative methods are known as suitable in terms of validity. According to Greene (2007) different methods and approaches bring to the light different facets of one phenomenon and their complementarity.

The mix of methods in this research strengthened both the emic or insider perspective and the etic or outsider perspective. The emic perspective refers to subjective views of the respondents and the meanings they attach to events. The etic

or outsider perspective refers to behaviour as observed and documented by the researcher. The first is captured by qualitative data, the second by quantitative data.

2.2.1 *Fieldwork process*

The fieldwork for the primary data collection took 17 months, from May 2012 to September 2013. The detailed fieldwork activities are presented in Table 2.1. Fieldwork began during May–July 2012. An exploratory survey was conducted first in the North. This included discussions with the Tamale Metropolitan Authority, local township officials, village leaders (Assemblymen) and villagers. The interviews with key informants were informal and were guided by open-ended questions, in which they gave reliable information. The researcher lived with the local people to enable the observation of their daily lives, division of labour in household work, cultural practices, weddings and other social events, and in some cases accompanied young women to fetch water. Table 2.1 presents the overall time schedule of the fieldwork.

Table 2.1 Time Schedule of Fieldwork Activities

ACTIVITIES	2012								2013				
	M	J	J	A	S	O	N	D	M	J	J	A	S
Exploratory Field Visit													
Secondary Data Collection													
Pretesting Questionnaires													
Refining Questionnaires based on Proposal Refining													
Market Survey													
Interviews, FGDs													
Case Studies													
Data Input, Processing and Analysis													
Focus Group Discussions													
Verifying and Collecting Additional Data													

2.2.2 Methods of data collection and sampling

The fieldwork consisted of two phases. Phase 1, the exploratory phase, and Phase2, specific data collection.

Phase 1, exploratory phase

Phase 1 comprised the following partly overlapping stages:

- Finding indicators for the main concepts
- Collection of secondary data
- Key informant interviews
- Selection of community representatives
- Exploratory phase in Accra
- Documentary reviews.

Finding indicators for the main concepts

The information on internal migration gathered from the GSS in Accra included, demographic information on Ghana, a policy and regulatory framework review on internal migration, and census information on migrants. The Ministry of Water Resources Works and Housing (MWRWH) works on the KLERP Project and operates in the Old Fadama Community. It provided data on migrants' housing and living conditions in their document 'Housing types for Low Income Earning Migrants'.

Data on internal migration and institutions working with migrant women were obtained from the Ministry of Women and Children Affairs (MOWAC) document, 'A Migration Assessment Survey of 10 Districts in the 3 Northern Regions'. The document of the Department of Women and Children called Demographic Profile of Old Fadama, Accra, provided data on internal migration.

Collection of secondary data in Accra

In Accra, a number of authorities and organizations provided secondary data and documents. AMA provided the document *Participatory Slum Upgrading Projects PSUP&UN-HABITAT in the Old Fadama Community*, which could be used to identify slum pockets in the Gamashie cluster. It also gave me the results of surveys carried out by UN-HABITAT about the challenges of providing basic urban services to achieve targets of the Millennium Development Goals (MDGs). The People's Dialogue on Human Settlement shared with me the results of the community-led enumeration of

Old Fadama. An NGO, Housing the Masses, shared its latest work, which included Old Fadama, reported as: *City Level Information on Slum Pockets, Female Headed Households and Analysis of Slums in the City*.

The Women's Group (Groots), an NGO, shared information on the lack of daily markets in almost all the northern villages. It is only common for a local town to hold a weekly market. The NGO Matan Tudu provided data on emerging migration trends in recent years. Information on gender related issues obtained from women group leaders highlighted how migration is affecting women in most northern towns. Data on women's movement and associations testified to the need for greater gender equality.

Key informant interviews

During the exploratory phase in the North, I had informal conversations with officials of the regional and local departments and authorities who provided their perception on the numbers of migrants to Accra per ethnic group and on return migration. The main purpose of these interviews was to prepare a sampling frame for the focus group discussions in the North. It was impossible to find data disaggregated per household in government offices. The exploratory survey enabled me to obtain information on households with migrants and to secure the selected participants' consent and cooperation. I adopted my own sampling procedure to select the sample for the exploratory phase and I randomly selected the potential participants through visits to their homes to enquire from households on wives and daughters.

Other secondary data based on results of regional census, indicated Tolon, Savelugu, Nanton and Tamale periphery turned out to be the districts with the predominant ethnic groups, which we selected for visits. Discussions with the Tamale Metropolitan officials, local leaders and other key informants, confirmed the appropriateness of these four selected areas within these districts. They considered the large number of young women leaving for Accra to be one of the most important issues in their community. The impact of migration in these places is so pronounced that people at the community level are well informed about migrants living in Accra, including in which locality in Accra they reside.

Open-ended questions guided the discussions and conversations in the exploratory survey. This method had some inherent selection bias but it yielded a sufficiently representative sample for the focus groups discussions (FGDs) that were conducted in the North.

Selection of community representatives

The four villages in each of the four districts are situated in different locations and homes, far apart from each other. It was essential to gain access and the team could not immediately form a sample in the North. According to the advice of GSS officials in Tamale, in each of the four villages the researcher together with the research assistant and enumerators who hailed from the area enlisted the help of Assembly members. They introduced us to prospective persons to be interviewed, with the hope that a referral would give our respondents trust in our intentions and would allow us into their homes.

The researcher, research assistants and enumerators compiled and created an initial list of all relatives and friends of migrants as well as returned migrants contacted in these four villages. Some of the migrants could be trailed to OF in Accra per information received in the four villages.

Exploratory phase in Accra

In Accra, I contacted leaders of the Old Fadama Development Association (OFADA) and mapped out migrants by using the OFADA information on the adjoining market. This confirmed the presence of a large group of Dagomba women living in the OF community who had migrated from districts in the Northern Region. I visited the area a couple of times to observe the migrant women and the activities they carried out, thus having the opportunity to hold informal conversations with the market women and some migrants. Through such conversations, some of the traders confirmed their places of origin to be Tolon, Savelugu, Nanton and Tamale. Conversations were also held with market officials from the offices and institutions working within the market for data on the market women and organizational structure. Based on this information an informed decision could be made to do the research in the OF market.

Documentary reviews

Data obtained from Government sources were compared with those obtained from the officials of the markets and NGOs. These data facilitated the choice of districts in the Northern Regions to be utilised for the study. It was decided to settle on four Dagomba villages of Tamale peripheries, Tolon, Savelugu and Nanton, where the migrants in Old Fadama came from. With the information on migration trends obtained in Accra, the researcher settled in Tamale. In June 2012 the fieldwork started in the North from a base in Tamale, a Muslim Dagomba community with approximately 2600 inhabitants and about one to two hours' drive north-east of the regional capital Tamale.

Phase 2, specific data collection

This section contains a more detailed description of the ways in which data was collected. It describes the following, partly overlapping data collection activities:

- OF Survey of 230 respondents
- Focus group discussions
- Case study
- Life history
- In-depth interviews
- Observation and informal interviewing.

OF Survey of 230 respondents

The second phase of the fieldwork involved a survey in the OF market. The main research instrument used in this phase was a structured questionnaire (cf. de Vaus, 2002), with open-ended and closed questions, designed in English. An advantage of a survey is its ability to collect data from larger samples using standardised questions set in an objective manner (Scrimshaw, 1990; Creswell, 2003; Axinn and Pearce, 2006).

Selection of Respondents

The selection of respondents for the survey was based on the information obtained on migration of women from the North to the South. Survey questionnaires were initially administered to 236 traders, but the analysis was done on a sample of 230 respondents. Six participants were omitted from the study because they turned out not to be not migrants. To construct the sample, the OF market was zoned into four geographic clusters, the northern, southern, eastern and western clusters. A proportional sample was drawn from the eastern cluster based on prior observation of the presence of all types of traders in that cluster and the predominance of women traders. We collected data on household profiles, decision-making, social networks, types of livelihood strategies, living arrangements and life-style options.

Fine-tuning the questionnaire

The initial findings (exploratory phase) on the migration of young women from the North to the South of Ghana and the conceptual framework informed the questions in the market survey questionnaire and guided the discussions and conversations held with respondents. The questionnaire can be found in Appendix 1. The questionnaire was finalised on 7th September 2012 and, after approval by the supervisor, was then ready to be administered.

Enumerators and research assistant

Research assistants, enumerators and local facilitators were recruited according to their expertise in urban development working for the NGO Housing the Masses who conducted surveys of slum pockets in the GAMADA area. Four enumerators, one of whom also functioned as research assistant, were recruited to assist the researcher in this phase of the study. All four were women. This was to enable them to relate well to the female respondents when discussing sensitive issues regarding everyday life and living arrangements. They were selected based on educational background, gender, ethnicity as well as locality of residence. They were from an adjoining sub-metro and had been involved in conducting surveys to identify slum pockets. Three were bachelor degree graduates (majoring in urban studies) who had been involved in previous research and mapping slum pockets in the study area.

The enumerators were trained to have a common understanding of the questionnaire and on ethical issues, especially the importance of respondents' consent. They received training in topics like household characteristics, livelihood and life-style options and reasons for migration, to enable them carry out the survey. One enumerator was trained five days in advance because she assisted in the pre-survey. A week later, the other three enumerators were trained. At the end of each day, the team reflected on new developments whilst resting at a food-joint. These discussions were very helpful for the survey work the next day. The enumerators conducted themselves and the survey very well. The research team comprised four trained female enumerators, one of whom was selected as the research assistant.

Pilot testing of the questionnaire

Originally it was intended to use two markets for the survey: the Old Fadama and the Ashaiman market. However, the exploratory research in Accra yielded a very high number of single migrant women (SMW) in the Old Fadama market, sufficient to form a representative sample for the survey. Hence, it was decided to use the Ashaiman market for the pilot survey only. The questionnaire was pre-tested on 10th September 2012 among five traders in the Ashaiman market. Corrections were made to improve flow and clarity of some questions. The final survey thus was carried out in only the OF Market in Accra.

Administering the questionnaire

The sample covered traders in the eastern cluster of the Old Fadama market. This selection included women in shops, stalls and itinerary traders, food vendors and those hawking their wares, based on the data collected and preliminary findings in Phase I. One-tenth of each category of traders in the market was included in the

sample to get a good blend of all categories of traders. We administered the questionnaires to the women traders in the Old Fadama market starting on 14th September 2012. The market association officers had helped in making an inventory of the number of traders involved in the different marketing groups. The interviews were done in the market offices. The hawkers were the first category to be interviewed. Each was given a questionnaire and a face-to-face interview was then conducted. The hawkers were followed by the other categories of traders and their numbers were noted. It took 17 days to complete the survey and most of the interviews lasted well over 30 minutes. Interviews were conducted in Dagbani with enumerators filling in the questionnaires. The results from the quantitative database of this study. The sample size of 230 would be large enough for statistical inferences and sufficient to provide a reasonable control over sampling error. All categories of traders were included in the course of administering the questionnaire.

Focus Group Discussion (FGD)

FGDs are qualitative methods done for gathering data, bringing together several participants to discuss topics of mutual interest and to uncover certain more general patterns regarding motives, opinions, problems and experiences (Morgan and Spanish, 1984). The purpose of FGDs was to complement and strengthen the quantitative data collected through the survey (Morgan and Spanish, 1984; Bernard, 2011). Efforts were made to achieve a balance in the selection of participants, taking into consideration gender and age (generation). Each group comprised six persons of varied ages but of the same sex. Nine FGDs were conducted, seven in the North and two in Accra. The two FGD groups in Accra included younger traders aged 15-25 and older traders aged 26-50+ years.

In the North, returned migrant women (RMW) were willing to discuss the migration they pursued sometime back, where they had been and their re-integration into their community upon return. I also did a focus group with women who had intentions to migrate or were interested in migrating. Six household categories could be distinguished according to the position of the RMW: (1) married RMW who have husbands who accept their petty trading enterprises; (2) married RMW who experience some quarrels and need to convince men on and off for them to engage in petty trading; (3) married RMW who could not engage in petty trading even if they wanted to due to strict husbands and/or mothers-in-law; 4) married RMW who plan to start petty trading in the future; (5) unmarried RMW who encounter fewer restrictions; and (6) those RMW who are socially considered as failures.

Family members left behind (fathers, mothers, siblings) gave information on relations in Accra. The compositions of the groups for FGDs in the third phase of

data collection were balanced enough in terms of age and social status. People in the four adjoining villages were interviewed about their perceptions and experiences of young women migrating to the South, including previous experience in their past and current migrations of other household members and the reasons some of them have not yet migrated.

Table 2.2 Focus Group Discussions in the North and in Accra

No.	Type of Participants	Topics discussed
1	Mothers	Position of women in the North and tasks at home
2	Aunties (female relatives)	Position in husbands family
3	Fathers	free for RMW to decide what to do in terms of buying and selling
4	Uncles (male relatives)	Position of women in the North
5	Returned Migrant Women	Decision-making, and control of resources
6	Never migrated with no intentions to migrate	Daughters decision-making, and tasks performed
7	Never migrated with intentions to migrate	Daughters decision-making and tasks performed
8	Younger traders from 15-25 years	Perspective on decision making, consumption
9	Older traders from 26-50+ years	Perspective on decision-making, consumption

Source: FGDs conducted (July 2013 in the North and August 2013 in Accra)

Selection of respondents of FGDs

The responses to the questionnaires provided indications that most respondents came from Nantoma⁵. Based on this large number of migrants from Nantoma, all FGDs in the North were held in Nantoma. In Accra, the participants for the two FGD groups were identified during the exploratory survey phase. The OF community is made up of five zones. The OFADA community leaders reviewed the participants in the OF market survey and selected at least one participant from each of the five zones in the community to ensure equal representation.

⁵ Nantoma is a pseudonym to protect the anonymity of participants.

Conducting the FGDs

In the North, the research assistant moderated the FGDs in Dagbani. The researcher witnessed how sensitivities to agreements versus disagreements as well as dominant views and differing opinions provided insights to the overall broad topics. In Accra, I conducted the FGDs myself with the help of research team members who recorded, took pictures of activities and took notes. I would interrupt the discussion when thought necessary to clarify or to validate an answer or a comment. The team ensured that those facilitating did not lead the discussions in certain directions and had been trained in advance. Adequate time was allotted for different aspects that participants introduced or that were important but the participants did not see as such and therefore did not respond to them in the discussions. Sometimes things participants said yielded unexpected views.

The FGDs were guided by open-ended questions (see Appendix 2). Participants were provided with lunch, snacks and some token of appreciation for their participation. FGD groups 1-7 in Nantoma were utilised to elicit the participants' perspectives and feelings on the community's perception on wealth and migrants' transformation, decision-making, access and control of resources, marriage preparation, migrants' consumption and life-style and changes in household relations after migration. FGD groups 8 and 9 in Accra discussed marriage, livelihood activities, participation in social networks, communal activities in OF, consumption, leisure time and lifestyles and communication with the home village. The responses attained from these interactions in the North and in Accra generated insightful records of experiences and opinions.

Case study

The purpose of the case study method was to provide an opportunity for eliciting and analysing specific details on the subject matter which may not be visible through other methods (Kumar, 2005). The case study method is considered appropriate for investigating issues and subjects when the boundaries between the context and phenomenon are not evident and when 'how' and 'why' questions are asked (Yin, 2009), and where the researcher has little control over the events under study (Yin, 2009; Gray, 2004). It provides insights into real life situations and is useful for answering research questions about the causal and functional aspects of the phenomena under study (Bryman, 2004).

In this study, the case study method facilitated studying the dynamics of everyday life and the problems of coping with it. It enabled capturing changes in the community and the dynamics of livelihoods strategies in response to these changes. It was useful for understanding and explaining the complexity of the phenomenon

under study (cf. Bryman, 2004). By using the case study method it was possible to follow up on the important daily events of SMW and to see how hearth-holds generate their livelihoods in Accra, how SMW cope as migrants and their inter-relationships developed through time.

Selection of the cases

Six women were selected from the respondents in the market survey phase in Accra. They represented the five categories of traders: shop owners, stall owners, itinerant traders, food vendors and hawkers. Case studies were done separately for each category. Information obtained from the offices and other institutions working within the OF market was also utilised in preparing the sample for the case studies. The cases were analysed separately by typical case analysis (cf. Yin, 2009). The selection of the cases of hearth-holds of SMW traders in the OF market was based on the social context in which the women live and on the work that shapes their livelihood strategies. These criteria were derived from a preliminary analysis of the qualitative data collected through observation. Salient parts of the case studies are used in Chapters 4 and 5.

Life history

Life histories are relevant in gender related studies because they are suited for contextualising an individual's experiences within a wider web of meanings (Leydesdorff, 1999). The life history method involves rebuilding of a person's life experiences, documenting happenings in sequential order, and assessing the relevance and meaning of those events (Kakuru and Paradza, 2007). Kakuru and Paradza (2007) highlight additional advantages and perspectives of this approach including the 'humanising' effect on participants that allows the researcher to 'see' the participants' proprietorship and discovery of self and the women's experiences in their own context. Life histories allow in-depth exploration of particular issues, thereby generating knowledge characterised by multiple voices, truths, meanings and perspectives. The method also brings the researcher into the same emotional and social space as the story-teller, thereby understanding how the life history of this particular woman may explain choices she once made or circumstances she finds herself in. Without these insights, those who do research on individual lives do so from outside, which may restrict interpretation in terms of depth and validity (Ida, 2007).

Conducting the life histories

The women interviewed on their life history were identified during the fieldwork process and were selected to represent differences in place and culture, age, religion,

marital status, market leadership position. They included two returned migrants from Nantoma and two senior traders (market mummies) domiciled in Accra. Issues discussed involved their views and experience regarding their migration history, occupational history, coping mechanisms, mutual strategies in trading of market mummies and single migrant women (SMW), and perceived changes in decision-making. Besides, the women were requested to compare their lives when they were young to their current lives and to the lives of younger cohorts. The OFADA community leaders reviewed the participants in the OF survey with the researcher for selecting the two market mummies. The two returned migrants were selected in Nantoma by the researcher and the research assistants and had been identified in the exploratory phase. The discussions and conversations were guided by a loosely structured interview checklist. A full life history is presented in Chapter 1.

In-depth interviews

In-depth interview as a data collection method involves intensive individual interviews with lesser numbers of persons to explore their perceptions on a given idea, situation or program (Boyce and Neale, 2006). Interview guides were designed with open-ended questions to allow for flexibility. In-depth interviews are important for gaining understanding in the domain of consumption, because the way in which people have a discourse on things is an important dimension of consumption. Hurdley (2006: 720) posits that “interviews are not insights into pre-existing memory, rather are exchanges and interactions created at the very moment of the interview. In this performance, not only are interviewer and interviewee playing their parts, but so are lifestyles that are spoken of.” In this study, for example, the interviewees themselves alternated between insider and outsider perspectives and often described the lifestyles of market mummies as fervently as they described their own preferences. Their stance towards such lifestyles of others was actually quite emotional.

Conducting the in-depth interviews

The interview guides were tailored according to the category of person interviewed. Participants could decide where to conduct interviews. Most of the women preferred the market instead of their housing units that according to them were in a deplorable state and were overcrowded. Market mummies chose to have the interviews in their homes, whilst government officials and heads of NGOs had the interviews in their offices. In total 26 interviews were conducted and each lasted for about one-and-a-half hours.

The interviews took place in a variety of circumstances, one whilst attending a village wedding. The researcher had to strike a balance between allowing the narrative take its own course and leading a respondent back to the topic of discussion.

Interviews progressed in different ways, for example with regard to SMW with little education versus those with none, male versus female and younger cohorts versus older cohorts. Whereas SMW treated interviews as a bound duty, men also engaged in small talk such as about the researcher studying at a university in the Netherlands. However, their inputs were too interesting to be overlooked. The interviews allowed the team to learn about the ways in which every-day-life and lifestyle choices are narrated and motivated, thus highlighting practices of consumption.

Observation and informal interviews

Observations have the potential to produce unique insights and reflections (Axinn and Pearce, 2006). Non-participant and participant observation were used in the two settings of single migrant women and returned migrants, i.e. OF in Accra and the North. Observations focused on the kind of engagement at different levels for young women in the four northern communities and the OF community, in contexts such as the market place, social activities in the community and women's domestic space. Combining observation with interviews provided different points of entry for understanding the seeming variations in consumption and modernity. The observations were directly recorded in notebooks, and were updated and analysed afterwards.

Observations in the North

Observations in the North pertained to the following:

- The interactions of young women in the rural areas of origin near stand-pipes;
- Interactions of returned and visiting migrants with their fathers, mothers and siblings;
- Practices meted out to young women and termed as 'negative experiences';
- The interactions of returned migrant women their male and female family members, which gained me understanding about the strategic possibilities these women use in livelihood production and in their personal relationships;
- The difference in position between married returned migrant women and married women who never migrated to Accra;
- The reactions of never migrated women towards visiting and returned migrants in the market places.

Observations in Accra

Observations in Accra involved observing market women and food vendors at work, how women managed to obtain bulk of foodstuff from the adjoining bulk market, and where vehicles lodge when they come with goods from the North. I never hesitated to ask them questions about issues that needed to be corroborated or

clarified and documented the observations and experiences with one of the supervisors in the fieldwork diary. Activities observed in Accra further included:

- How SMW informally relate to other traders and women migrants in the market;
- Preparations towards marriage for those going back to the places of origin;
- Wedding ceremonies of migrants;
- SMW interactions with market officials, community meetings and meetings of community leaders;
- SMW socialising with their kin.

2.2.3 Data analysis

Multiple approaches to analyse the qualitative and quantitative data were employed. Triangulation, facilitation and complementarity aimed at enhancing understanding and validity.

Qualitative data analysis

The qualitative data analysis process started in the field (Yin, 2009; Bryman, 2004), based on theory building techniques (Charmaz, 2006). These techniques were iterative (Bryman, 2004) and involved several phases. Initially, data was documented as narratives, field notes, memos, mappings, diagrams and tables. The transcripts were made, were translated from Dagbani into English, and were coded using Atlas.ti software version 7.5.1. Transcripts were interpreted and organised according to different themes related to the research questions using discourse analysis⁶ and qualitative content analysis⁷. The collected qualitative data focused on what was said as well as on information on how it was said (Yin, 2009). Data were synthesised through analytical reflections on what they implied for addressing research objectives and for the theoretical framework (cf. Strauss and Corbin, 1990). Specific parts of the narratives and field notes were labelled with codes linking them to specific concepts and ideas. Codes were revised several times, merged with other codes and organised to:

⁶ Discourse analysis is a technique of data analysis that involves close study of naturally occurring interactions (Bernard, 2011).

⁷ Quantitative content analysis is data analysis mainly used by qualitative sociologist. It is used for subjective interpretation of the context of text data grounded on systematic classification process of coding and identifying themes or patterns that produce descriptions along with expressions from subjects, reflecting, how they view the social world (Silverman, 2006).

- Explore links between the data and the theoretical framework;
- Enhance understanding, such as about the relationships between rural livelihood systems and gender specifics;
- Explore specific concepts.

Data related to these codes were retrieved and analysed together through comparison of different examples, summation, re-structuring and integration. Drawing on Sullivan (2012), we paid particular attention to patterns, differences, contradictions and similarities emerging from the data in the development of themes, to add meaning by continuous comparison.

Quantitative data analysis

For the analysis of the quantitative data, in particular for computing chi-squares, SPSS version 20 was used. The initial variables in the database were created based on questions in the sample survey forms. New variables were created during data analysis. After this stage, descriptive statistics were applied to identify patterns, common tendencies, variability amongst different trading groups and the degree to which they were representative. The descriptive statistics included frequencies, percentages, means and standard deviations, and cross-tabulations. Chi-square tests were done to find significant associations between variables like satisfaction with work, leisure activities, motives for migration, age, duration of stay, types of trade and types of credit obtained.

2.2.4 Dilemmas in the research process

Both in Accra and in the North, participants were very welcoming. During the interviews, the male villagers who came around and observed the women's interactions wanted to join in the discussions. This could affect the women's openness. Besides, the cultural outline shared by families from different backgrounds made it sometimes difficult to discuss more personal issues at such occasions.

Conducting the life histories was very time-consuming and one interview was not sufficient to get a complete story. In addition, what connotes marriage, migration and factors that constrain or encourage women's power of decision-making were thorny issues when probed into. Thus, the categories and concepts that emerged from the various texts were linked to the concepts in substantive and formal theories to consciously follow their flow. It also was quite complicated to balance open questions and semi-structured questions.

Getting information on the emotional and moral part of the migration experiences required a relationship of trust between researcher and participants. Trust was built by the interactions that were part of the qualitative methods (Ryan, 2001). Adhering to ethical principles should be the top priority of any research in order to avoid causing any harm to people's lives. In carrying out the research it was important to comply with ethical guidelines for social science research (Dowling, 2000; de Laine, 2000; Scheyvens *et al.*, 2003; Bryman, 2004). Particularly, it was essential to have informed consent, to explain and ensure that participants would understand their right to share information or to withdraw their participation, and to assure them that confidentiality would be respected.

The way I presented the research goals varied from one situation to the other. When asked how the women's lives would merit scientific study, I was specific and shared my interest in the changes in lives of many female migrants since their arrival in Accra. I told them I wanted to investigate the diversity among the traders and hawkers working in OF, initially as amateurs, and the successes they have chalked in becoming market mummies. Some OF residents wanted to know if my interest in studying in the community was a sign of women in OF being stylish. However, my presence was felt by many women as promoting the community's economy and social improvement. To my own sense of doing things, I had little to offer both communities in return for their patience and hospitality beyond dispensing stipends for drinks and snacks.

We have with gratitude taken license from feminist scholars like Joan Scott (1988) and Dorine Kondo (1990) to incorporate reflexivity and notions of self (what Kondo [1990] refers to as "eye/I") into the research. This was done by occasionally mentioning my role and reactions as a researcher. I had to situate myself differently in many instances and to acknowledge the subjective nature of research since "any account is partial" (Kondo, 1990: 8). In Accra, this act of balancing and distinguishing in participation was performed in the environment where I was born and grew up, sharing the ethnicity, religion, language and culture of the local people in the South. I would consider myself an insider here. However, at the same time, my presence as a researcher from the South alienated me from the locals in the North, who received me as a visitor or researcher. So, I had to position myself differently. Nevertheless, all the time I was combining different roles in an unfamiliar context. Many qualitatively inclined researchers discuss and illustrate this transformation of researcher identities with the aid of an imaginary continuum between insider and outsider, especially while conducting fieldwork (Wolf, 1992).

In the field, I experienced the research as a process and I endeavoured to consider "data" as personalities with lives as individuals. I struggled with reconciling

these data with theory and with turning confusion and complexity into clarity, uncovering and rediscovering, naming as well as renaming. Like the women I studied, fieldwork involved a process of negotiation and renegotiation. Consequently, I include some discussion of these processes of reconceptualization of theoretical contributions, so that persons who read this will feel less isolated by such dilemmas than I did.

A limitation of this study was language. I had to describe consumption and the meaning of phrases for consumption in Dagbani and Twi. I needed to find the everyday terms while acknowledging their subjective nature. Fortunately, my research assistant in the North was a lecturer at University of Development Studies Ibrahim Yakubu. He ensured that as much as possible the original meanings of questions were maintained and checked translated versions among colleague lecturers with linguistic expertise. By facilitating translations, he helped me not only to navigate these communities but also to place interview contents in a cultural context within a short interval of time (cf. Borchgrevink, 2003).

Chapter 3

Motivations of Single Women to Migrate from the Rural North to Accra

Abstract: There has been a large migration stream of single women from rural Northern Ghana to Accra, particularly since the introduction of Structural Adjustment Programs in 1983. While in the past restrictions on women's sexuality and autonomy prevented women from migrating alone, now young school-age women, divorced women and neglected wives are migrating. Drawing on qualitative and quantitative data, including those resulting from a survey among 230 female migrants, this chapter explores the motivations and aspirations behind single women's migration to Accra. The women cite a gain in autonomy as an important motivation for their move. Through their earnings, the young women prepare themselves for an expensive religious marriage ceremony, whereas the ideals of the older single women are to accumulate capital to invest in their children's education and build their own houses. The analysis of women's circumstances in the North and of the motivations of single migrant women to migrate from the North to Accra attention reveals how gender and household are co-constituted.

Keywords: rural-urban migration, single women, motivation, gender, generation, Ghana

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3.1 Introduction

Gender is a strong factor in migration in the Ghanaian context (Agarwal *et al.*, 1997; Treveh, 1997; Ardayfio-Schandorf, 2004b; Ungruhe, 2011). Historically men were those who migrated. When women migrated, they mostly did so to accompany male relatives or husbands. Like other people of the Western African Savannah, ethnic Dagomba and other northern Ghanaians have been migrating towards southern Ghana since the early decades of the twentieth century (Lentz, 2006). The history of Ghana's internal migration dynamics has been associated with the search for fertile land and abundant hunting fields, trading, and the expansion of gold mines and cocoa farms in the South, which attracted male migrants from within and outside Ghana. However, in the past decades, a growing number of women have reportedly migrated independently instead of following male relatives (Lawson, 2000; Martin, 2005; Elmhirst, 2010; Ungruhe, 2011; Abdul-Korah, 2011; Kwankye, 2012). Among the migrants who arrive in Accra every day are an increasing number of single women from rural Northern Ghana, as well as divorced or widowed women and neglected wives.

Leading migration studies look at migrant women's livelihood strategies in the place of destination and argue that these migration patterns are economically motivated (Awumbila and Ardayfio-Schandorf, 2008; Oberhauser, 2010; Oberhauser and Yeboah, 2011; Wong, 2014). To a lesser extent, the motivation to access education or vocational training is mentioned in the literature (Hashim, 2005; Whitehead and Hashim, 2005). In these publications, women's reasons for migration tend to be briefly explained in the background section, allowing us to have a glimpse of the migrant women's circumstances before migration and their motivations. In this chapter, the latter are the focus.

The Structural Adjustment Programmes (SAPs) in the early 1980s led to the collapse of commercial rice farming in northern Ghana. The removal of subsidies on agricultural inputs made subsistence farming less profitable. Northern farming households became vulnerable and women's lives became difficult when their share in livelihood responsibilities increased. Farming no longer could provide households with adequate livelihoods (Carr, 2008; Oberhauser, 2010). These factors contributed to the current trend of single women's migration from the rural North to Accra.

The lack of livelihood opportunities in the places of origin is an important push factor for the migration of single unschooled women (Awumbila and Ardayfio-Schandorf, 2008; Ungruhe, 2011; Kwankye, 2012). Awumbila and Ardayfio-Schandorf (2008) noted that some young women migrate to satisfy their need for

possessions and goods, in order to improve their marriage prospects. Other studies consider the appeal of modern lifestyle as a pull factors for migration. Young women migrate to try their luck in cities all over Africa (cf. de Bruijn *et al.*, 2001; Tacoli, 2001). However, these studies did not analyse the circumstances in places of origin and the motives of single migrant women (SMW). Outside the Ghanaian context, studies have shown that the desire for personal development, the wish to accumulate dowries, and search for livelihood opportunities, play crucial roles in the movement of young female migrants in diverse countries such as Mali, Senegal, Burkina Faso, Mexico, Ecuador and Indonesia (cf. Hondagneu-Sotelo, 1994; Quedraogo, 1995; Grosz-Ngaté, 2000; Lawson, 2000; Padmanabhan, 2002; Lambert, 2007; Elmhirst, 2010).

The objectives of this chapter are to look into the circumstances and the causes and motivations behind single women's migrations and to reveal the ways in which co-constitutions of gender and household shape the women's motivation to migrate. In this research, the role of push factors (depressed social and economic conditions, early marriages, and cultural restrictions) and pull factors (better life and livelihood opportunities) which compel women to migrate, was assessed for women of different ages and marital status. It is also noted that there are push factors that point to dimensions of poverty that only women face.

Previous studies on female migration did not pay much attention to older widowed or divorced women and to gendered intergenerational relations. Households are organised along gender hierarchies and individual household members have different power and access to resources (Sen, 1990). A number of feminist studies does emphasise the importance of internal household dynamics and power relations between men and women (Kabeer, 1991, 1994, 2000; Wolf, 1992). In their approach, households are a site where unequal power relations between men and women shape the terms of the gender division of labour, responsibilities and resources. Feminist geographers' studies on gender and migration, point out that a 'gender-blind' analysis of migration limits our understanding of migration processes, because such processes play out differently for men and women (Lawson, 1998; Silvey and Lawson, 1999; Elmhirst, 2010). According to Lawson "the conditions under which women and men migrate, is played through the gendered households and neoliberal restructuring through which migrants move" (Lawson, 2000: 175). By bringing in feminist insights and considerations, we make visible the gender-specific motivations in migration processes. We revisit gender in households to look into the role of intra-household power relations as discussed in the feminist literature on single women's migration (cf. Elmhirst, 2010).

SMW are not a homogeneous category. The old, young, married, unmarried, neglected or divorced women, experience different circumstances, come from different households and may have different motives for migration. Even though they migrate to Accra via the same routes, there are different push and pull factors for women in different life stages. Elmhirst (2010) investigated the motivations of young unmarried women in Indonesia who migrate to work in factories (in Tangerang, West Java) and observed that factors such as broader structural changes in the economy increased female migration. She concluded that young single women do not migrate just for economic reasons but are motivated by the anticipated gain in freedom and autonomy. However, her analysis did not pay attention to older women migrants. By studying both younger and older, and both single and divorced or widowed women migrants, we make visible the dynamic co-constitutions of gender and household (cf. Massey, 1994). This allows us to understand why women of different cohorts and in different circumstances decide on migration as an option.

In the following sections, we outline conceptual debates on gender, household and motives for migration. After providing information on the study and the methods of data collection, we present empirical findings about the circumstances of single women before migration and the motivations for their move. The concluding section reflects on our results and places these in the context of the changing gendered social dynamics in northern Ghana.

3.2 Gender, household and motivation for migration

Gender can be studied both as a process and in place, to illuminate the complex ways in which women exercise agency. From the perspective of certain feminist scholars (e.g. Butler, 1990, 1997; Lawson, 2000; Nightingale, 2006) gender could be examined as a process that is played out through the gendered households. This enables the analysis of the complex interplay between gender and other social processes. Gender as process reveals the everyday processes out of which constraints and opportunities are developed and within which gendered relations are formed and transformed. Such a conceptualization allows us to understand the relations of subjectivities in multiple sites (Butler, 1997; Lawson, 2000). Gender in place on the other hand refers to the distinct dynamics behind the co-constitutions of gender and household (cf. Massey, 1994).

In studies on the domestic domain, the household is mostly conceptualized as an arena of everyday life where members exercise agency to generate livelihoods in order to support their joint well-being (Niehof, 2004a). Sen (1990) indicated that a woman's access to resources such as income could affect her status or bargaining

position. Households have intra-household dynamics that have an impact on women's access to resources. Being able to generate livelihood may not necessarily indicate control over livelihood outcomes. The complex ways in which intra-household dynamics are produced, maintained and reproduced every day, generate diverse households. Power within households affects the positions and freedom of different individuals, according to gender, age and relationships with other household members. In this way, it influences the propensity to migrate to the city.

Household circumstances and organisation play a critical role in the processes of negotiating resources and migration decisions. Within the household domain, gender intersects with other differences such as those of age and marital status, to create conditions that directly and indirectly influence movement. Although men and women experience the same dire economic circumstances in the North, the effects on men and women differ, which creates and reinforces inequalities. Feminist scholars have pointed to changing circumstances resulting in more economic opportunities for women, but for women these opportunities can have significant costs as well (Kabeer, 1991, 1994, 2010; Kabeer and Natali, 2013).

Over the past three decades, feminist geographers have generated a wealth of empirical studies on women's motivation for migration in search of livelihoods (Lawson, 2000; Silvey and Elmhirst, 2003; Gaetano, 2008; Elmhirst, 2010; Ong, 2010). Some women are in a position where they have only limited access to finance in their own right and are deprived of substantial individual economic activities in the rural communities (Padmanabhan, 2002). Migration as a livelihood strategy is an example of women's exercise of agency through household dynamics (Gibson *et al.*, 2001). In order to affirm their exercise of agency, women alter their subjectivity; they are not just oppressed but they are in a subordinate position, as subjects emerging through subjection to the rules of discourse. And this subjection does not only entail what "unilaterally acts on a given individual as a form of domination" (Butler, 1997: 84); through their gendered structures households also directly influence the incidence of women's migration in many ways.

Push and pull factors in the environment affect both young and old SMW. In the context of analysing motives and causes of migration the concepts of push and pull factors are useful (cf. Jones, 1990). Hence, in this chapter, these concepts are used. As noted in Chapter 1, however, for explaining the whole migration process including return migration, frameworks that just highlight push and pull factors in migration are inadequate (Castles *et al.*, 2014). This chapter illuminates the complexities of gender in households. Understanding gender as process highlights the co-constitution of gender and household as a central aspect of rural-urban migration. It points to the importance of gendered subjectivities and the ways in which female

migrants are creative subjects, reforming identities and reshaping the structures in which their lives are embedded (Lawson, 2000; Silvey, 2000). This approach allows for understanding how the women's motives for migration may differ, because intra-household relations, gendered subject positions and gendered intergenerational relations shape migration motives and practices.

3.3 Data collection and the study areas

Fieldwork for this study was carried out between June 2012 and August 2013 in the Old Fadama (OF) community in Accra and in the rural districts of Savelugu, Nanton, Tolon and Tamale in the Northern Region. The OF market in Accra is the main depot for agricultural produce coming to Accra from the North and acts as an entry point for goods to Accra's central business district. The OF community was selected as a site for this study because of its large population of migrants from the North. The selection of the northern sites was determined by the survey among women involved in different types of trading activities in OF in which 205 of the 230 respondents were from these northern sites and belonged to the ethnic group of Dagomba.

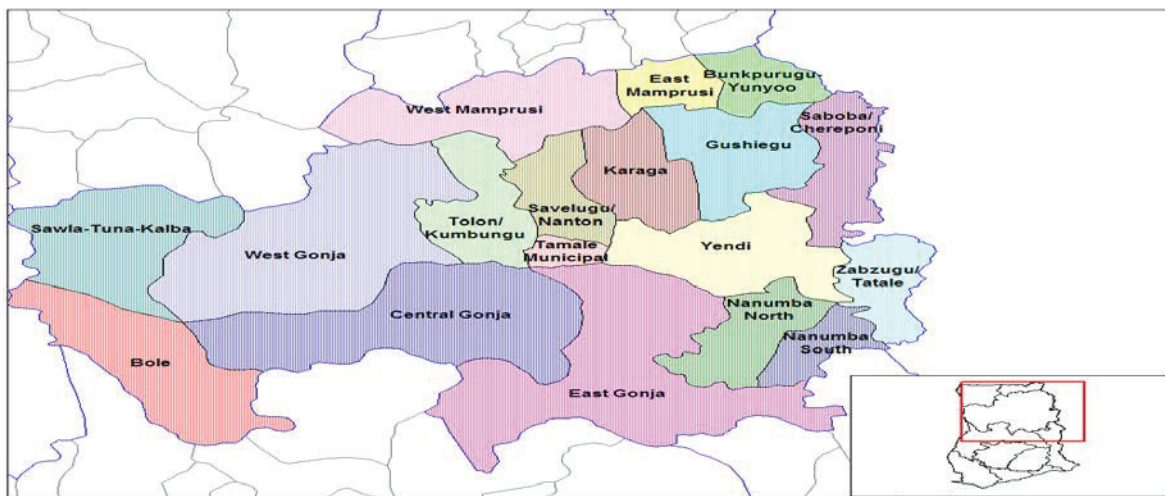


Figure 3.1 Map of the districts in the Northern Region of Ghana

Source: Tamale Metropolitan Assembly

In the Northern Region of Ghana, Dagomba live in twelve out of the twenty administrative districts. According to the 2010 population census of Ghana, the ethnic Dagomba are in the majority (52%), most of them being Muslims, followed by other ethnic groups such as Guan (26%) and Gurma (22%) (GSS, 2011). This study focuses on the ethnic group of the Mole-Dagbon who speak Dagbani.

The Dagomba communities are actively involved in diverse small-scale farming, primarily for subsistence. In this common mode of production, men have responsibility over and entitlements to land. In patrilineal Dagbon culture women and men do not have equal rights to land and labour (Songsore and Denkabe, 1995). Women's access to land for farming depends on their husbands, and their husbands' death or divorce precipitates a loss of that status due to men's control over land (Adeetuk, 1991). The residence pattern is patrilocal. Polygamy is widely practised.



Figure 3.2 Map of Accra showing the Old Fadama community

Source: Accra Metropolitan Assembly

After the survey in the OF market, interviews were conducted with migrant women in Accra concerning their circumstances in the place of origin before migrating to Accra and their motivation for migration. Focus group discussions (FGDs) were conducted both in the North (Nantoma)⁸ and in Accra. In Nantoma, seven FGDs (six participants each) were conducted with thirty women, returned migrant women (RMW), mothers, female relatives (aunts), never migrated women (with and without intention to migrate) and twelve men (fathers and male relatives). The lists of topics were developed based on the analysis of data collected in the preparatory phases of the fieldwork. In Accra, two FGDs were held with twelve female traders in two different age categories: those aged 15-25 years (cohort 1) and those aged 26-50+ years (cohort 2). Questions asked pertained to the different motives for migration. Four life histories of women were recorded to gain understanding about the women's experiences in decision-making about livelihood in relation to important stages in their life course. Two life histories are of returned migrant women (RMW) and two of successful and influential women traders in OF (market mummies).

⁸ Nantoma is a pseudonym, like all the names of persons cited in the text.

The results of the in-depth interviews, FGDs and life history interviews were audio recorded, transcribed from Dagbani into English, and analysed using qualitative content analysis. Systematic coding of texts was applied in relation to topics and concepts. Quotes that most clearly addressed and illustrated key themes were selected for presentation. Observation was done throughout the research process in order to triangulate the observations with the insights gained from the women's verbal accounts.

3.4 General profile of the single migrant women in OF

The demographic information gathered about the respondents in the OF survey helped in analysing the role of parameters such as age and level of education. The mean age of respondents at the time of the market survey was 28.5 years. The proportion of migrants in the 15-25 age groups was 45.7 percent and the age group 26-50+ constituted 54.3 percent of the sample. The ages ranged between 15 to 54 years. Eighty-one percent of respondents had either no education⁹ or at best incomplete formal education. The majority of respondents sampled in the OF market speak Dagbani 166 (72.2%) and 114 women (49.7%) were migrants from Savelugu-Nanton; 79 women (34.4%) came from Tolon and 12 women (5.2%) from Tamale. Twenty-four women in the survey had married since migrating to Accra.

3.5 Migration motivations

It is necessary to look at circumstances and motivations of SMW without assuming that their motivations for migrating are the same. There were three categories of women with motivations to migrate in relation to their social position within the household arrangements: 1) young unmarried women; 2) older unmarried women some of whom were widows and felt neglected or were divorced; and 3) never migrated women. Below, we present data on and discuss women's motivations by revealing and illuminating the ambivalences and contradictions behind women's migration.

3.5.1 *Circumstances of women before they migrate*

In the rural North, unmarried young women drop out of school because their parents are unable or unwilling to support the education of girls. Instead of keeping their daughters at school, parents force the young women to marry men they do not love

⁹ Findings from an exploratory survey among females of different ages in Nantoma indicated that the majority of girls and young women has never attended school.

when they continue to hang around in the villages. The interviews and conversations with many persons in the rural North also suggested that girls whose mothers are widows or divorced or neglected wives are at higher risk of not attending school.

Divorced women said their ex-husbands neglected them and their children, even when they were still married. On a daily basis, women's lives are largely wrapped in daily work in their parental or husband's household. The residence pattern in the northern households is patrilocal; a newly wed wife is expected to move to her husband's compound. Girls become wives within their husband's family by focusing on 'cooking' and navigating their relationships in the new setting. They become legitimate members of their husband's community by meeting the society's expectation of women to be wives and cook and to assert their abilities in establishing their own hearth.

SMW want to prepare for a better marriage life back in the North. There are two different types of marriages practiced in northern Ghana: traditional and religious marriages. Traditionally, there is the expectation that a bride receives dowry¹⁰ and her family the bride price¹¹. The man asks for the woman's hand in marriage, after which there is feasting. The traditional model lasts for three consecutive days, during which the wife prepares meals and feeds everyone in her husband's compound. The marriage is finalised and families come together, celebrating this occasion where the woman becomes wife by organising her own hearth and cooking in the kitchen.

Religious marriage preparations also involve payment of bride price and dowry and the bride-to-be receives gifts from her father and the man's family. Religious marriages are blessed in a mosque. Citations from the Holy Quran are read that commit the groom to take care of his wife and future children. He is made to know he cannot abandon his family and that he is responsible for them. Religious marriages are more expensive, are celebrated for seven days and involve more marriage goods than traditional ones, hence require much preparation. Religious marriage offers the advantage that it conveys a considerable pressure on husbands to provide for their wives throughout their lifetime, also when the husband remarries. The importance of a religious marriage for the women's status is underscored by the fact that a husband

¹⁰ Dowry is institutionalized in many traditional societies in Africa. Goody (1973: 17) argued that the dowry "supports female inheritance (it secures female economic status)." Dowry is supported by both Islamic and Christian norms in Ghana. Whereas formerly direct dowry transactions from parents to daughters predominated, these days young women try to raise their dowry by themselves. It is a means to secure women's economic well-being upon marriage.

¹¹ Bride price is the tradition of marriage gifts from the groom's to the bride's family.

needs the approval of the religious leaders to divorce his wife, and they do not grant divorce easily.

Compared to a traditional marriage young women prefer a religious marriage, because it meets their standards of ‘a good and proper’ marriage and because it offers more security. Hence, they try to acquire money and goods to achieve this. SMW confirmed the above and indicated that given the economic hardship in the North, migration is an option (women traders aged 26-50+ FGD, Accra). For a daughter’s marriage, fathers should support their daughters with items for their new homes. It is a Dagomba custom that after the actual ceremony, the importance of the woman’s transition in social status is celebrated by cooking a ceremonial dish for the husband’s family and with the woman receiving additional cooking bowls and other gifts from the husband’s relatives.

3.5.2 *Motives for migration among young and old SMW*

Table 3.1 presents the answer to the survey question about reasons for moving to Accra.

Table 3.1 Reasons for moving from Northern Ghana to Accra by age of SMW

Age groups	Reasons for SMW migrating to Accra					Total
	Adventure	Better life	Economic advancement	Escape from restricted marriage	More freedom	
15-24	5 (4.8%)	20 (19.0%)	14 (13.3%)	3 (2.9%)	63 (60.0%)	105 (100%)
25-34	3 (4.3%)	16 (23.2%)	21 (30.5%)	3 (4.3%)	26 (37.7%)	69 (100%)
35-44	3 (9.4%)	8 (25.0%)	1 (3.1%)	0 (0.0%)	20 (62.5%)	32 (100%)
45 and above	1 (4.2%)	2 (8.3%)	1 (4.2%)	1 (4.2%)	19 (79.1%)	24 (100%)
Total	12 (5.2%)	46(20.0%)	37(16.1%)	7(3.0%)	128 (55.7%)	230 (100%)

Figures in brackets are percentages; $\chi^2=22.776$ (p=0.000)

Source: Survey Data (2012)

Out of the five motivations for migration listed in the OF survey, the top motivation was not ‘economic advancement’ but ‘more freedom’. Sixty percent of SMW within the age group of 15-24 cited ‘more freedom’ as the reason, as did 80 percent of the 35-

50+ age group. For the age group 25-34 'economic advancement' was almost as important as 'more freedom'. Although there is a significant association between age and motivation to migrate, 'more freedom' was the top reason for all age groups. For older SMW the meaning of 'freedom' differs from what it means to the younger women. To the older women 'freedom' means freedom from their husbands who are poor and cannot sustain the family and, in case of polygamy, freedom from neglect by the husband. Divorced women admitted having had problems with their husband and in-laws. They had moved out with the intention to return as single women and remain single. In the FGDs some widowed women's in-laws dispossessed them of the properties of their husbands they and their children could have lived on.

To the young SMW 'more freedom' means freedom from early marriage, escaping restrictions on their freedom of movement, and freedom from the pressure to marry, which are all intertwined. The reason why 'more freedom' was reported as the top reason relates to the reported restrictions SMW experienced from their families that prevented them from taking part in household decision-making or making decisions on their own. Migrant women reiterated that nowadays (i.e. post-SAP) families could not afford to send both boys and girls to school. In these conditions, girls are the first ones to be taken out from school. These young unmarried women resist early and arranged marriages through migration. One woman said:

"My two elder sisters had gotten married early, but I was not interested in getting married early and helping a husband to farm. I had to move out to a place of hope." (Wassila, age 22, 2012).

In the FGDs, SMW further explained that 'more freedom' meant to be free in Accra, to delay getting married and to work while still young. For young SMW the freedom motivation is stronger than that of livelihood opportunities. In almost all ethnic groups in the North, parents give daughters away for an arranged marriage, even before the age of eighteen. Escaping from restrictive marriages is listed last in order of importance in the market survey, but during the focus group discussions and interviews it transpired that avoiding arranged marriages plays an important role in the women's decision to migrate. As one FGD participant living in OF revealed:

"Life was idling around the home. In order to find a better life with marriage and not to marry early, I travelled here. They [parents] now want me to satisfy my own needs, prepare myself for marriage, and be responsible for my own expenses." (Aisha, 22 years old, from Tolon).

Indeed, SMW interviewed indicated they enjoy much more freedom in Accra. This gain can only be understood in the context of the stark contrast with the constraints

young migrant women experienced in their households in the North. After migration, the influence of SMW on decision-making is reportedly much higher. Living in Accra, they make decisions that they would not have made in the northern village setting where they were unmarried women who were expected to obey their parents. The young and old SMW partially subject to the same northern ideologies, but their different positions lead to different motivations for the journeys pursued.

Young migrant women

Young SMW's circumstances in the households in the North are a site of gender encounters that shapes the push and pull factors, resulting in different motivations. Polygamy acts as a push factor for young SMW. From statements of SMW, it is clear that lack of school fees is a push factor as well. Regarding the younger cohorts, when parents have many children to cater for, the education of girls is not prioritised. Furthermore, in Accra, young SMW's material gains were much higher than in the North, where they could not work.

SMW do not rely on their fathers or husbands anymore to supply them with their necessities, but try their luck to acquire these themselves. They search for better livelihood opportunities, with a common expectation that these will enable them to earn enough to purchase the household goods needed for a good marriage. Making money to purchase the kitchenware, clothing and other items is seen as necessary for marriage, and SMW do not want to have to rely on fathers or husbands for this.

“We came to be able to purchase utensils kitchenware, clothing and other items that I perceive as necessary for marriage and for domestic use. It is my aspiration as a woman to bring with me some articles needed for setting up my own hearth, including pots and basins. I expect to have my own income-generating activity, such as being a food vendor. If I am able to contribute positively to my future home and marriage, I could obtain some independent income and gain self-respect. That would not only make me happy but also make me a better wife.”
(Zeina, 20 years old)

This engenders transformations in femininities. However, in such transformations gendered subjectivities are reproduced. Young SMW save money and buy particular goods such as pots, pans, cloths and jewellery in preparation for marriage, to create better prospects for themselves. The young unmarried ones aspire to have their own pots, as cooking is an iconic activity for women in northern households. Having their own kitchenware enables the returned young migrant women to establish themselves as legitimate members of the household and become good wives through setting up their own hearths and cooking. In the survey, about 45 percent of

the respondents reported that the main purpose of savings is to support marriage preparations. Fifty-two percent of the respondents in the age group of 15-25 stated that their desire to acquire some basic items particularly for marriage was a paramount consideration in their decision to migrate (corroborated by the FGD with returned migrant women, Nantoma).

Using livelihood opportunities to enjoy a better life and improve living standards was the second motive in order of importance. SMW view Accra as a place of hope, as in the 'bright light syndrome', where "cities' beautiful items lure us [rural women] to their bright lights – like moths to a flame" (Tibaijuka, 2006: 6), SMW are pulled to Accra in pursuit of a better life. The following statement from an in-depth interview illustrates this:

"In the village, I used to watch ladies coming from big towns. Since those days of my youth, I have always wanted that kind of life. I want to go and be able to create opportunities and make money to come back and be somebody who is more enlightened." (Halima, 25 years old, OF, 2012)

Women's household setting shapes their motivation to migrate. Young migrant women experience different circumstances in their households. SMW's migrations are practical responses to women's experiences in households, particularly at the time of major life transitions such as marriage. At the same time, SMW reinforce northern Islamic ideology by demanding a religious marriage. A statement made in the FGD with never migrated women in Nantoma echoed the society's expectations of a wife after marriage:

"It will not speak well of you if a newly wedded woman is found calling on neighbours to borrow pots (especially cooking utensils) from your rivals. So it is good to stay there [Accra] and acquire all the things you think you might need in your husband's house. If you stay in our village you are unable to have a good wedding, and it is not good but that is what we can afford."

Young SMW have the ability to choose when and whom to marry. Young MW expressed views on ideal partners and their dissatisfaction with southern men. They preferred men from the North. According to young SMW during the FGDs, southerners practise a matrilineal system of inheritance and men expect women to take care of their children. In the North, inheritance is patrilineal and men are seen as responsible heads of households. This is how SMW perceive their men and they are careful not to marry men from the South. SMW return to their villages to marry when they are of age. SMW's migration is also motivated by their desire to have a greater say in their marriage in terms of timing and partner choice. Early marriage and lack of

partner choice were related to the high incidence of divorce. In the FGD with fathers and uncles in Nantoma the following comment was made:

“It is no more the case that young women cannot decide on their partners. They are enlightened and are exposed to different social settings.”

Not only do SMW prefer northern men who share similar social expectations but they also want a religious marriage. From the perspective of young SMW, investment in migration pays off because religious marriages give women a form of security. It also pays for an elaborate wedding, which is a prestigious way of showing status and success. One of the effects of the SAPs is that fathers who used to provide certain material things for their daughters' marriage are no longer in a position to do so. So, young women migrate from the North to Accra and use the transition period to acquire money for the goods needed for an elaborate wedding ceremony when they return home. SMW like to be seen as coming into marriage with 'something', especially when they see that their peers who moved earlier appear to be better off upon their return to the community. FGDs of mothers in Nantoma expressed these sentiments:

“Now they have to go to Accra to get their goods. We cannot provide these like our mothers did. At our time of marriage, the cost of dowries was low, and we could get our items of marriage at lower cost and still have a good ceremony.”

SMW's motives of moving to marry in the North portray their importance for women's identity and for the use of migration to support different subjectivities. SMW experience subjection to northern ideologies. As a result, women use migration to obtain freedom from early and arranged marriages. SMW gain control over marriage choices and acquire marriage items to have a religious, more secure marriage. They position themselves as individual decision makers, considering a religious marriage to be a good investment. While it used to be improper for women to migrate on their own, now many parents do not resist their daughters' migration, and, additionally, a daughter choosing the marriage partner is becoming more acceptable. Parents and society acknowledge the need for their daughters to accumulate modern goods for their dowries, since opulent religious ceremonies generate prestige and enhance the social status of wives in their husband's compound.

Some younger SMW are motivated to migrate to earn money in order to pursue education. In OF we found such women. The case of Latiffa (aged 17, FGD of young cohorts 15-25, OF) illustrates this. Latiffa is single, and hails from Zeedo, near Nantoma in the Northern Region. She completed class five in 2011. To achieve her aim of further pursuing her education, she migrated to OF Accra to work as a shop assistant, sometimes carting customers' goods as well to make extra income. She

intends to return to Zeedo and continue basic education when she has earned sufficient money. She said:

“What brought me here is that, after class 5, our parents, especially my father, realised that the earnings from farming could not pay for my school fees. I had to stop schooling. We have few opportunities back home, so I am here to work in order to save some money and go back home to continue my schooling. If I can work and save about two hundred cedi's (GHS 200), I hope to go back, purchase school uniforms, books, bag and other school items and pursue schooling. Working will help me fund my JSS education, which will help me gain admission into SHS, and my future will be in tune with modern and well-informed women and I will not marry until I have a certificate to gain employment with.”

For Latiffa, migrating will enable her to pursue schooling. Not being able to attend school earlier, Latiffa partially subjects to work in OF to enable her to access education. Latiffa intends to acquire clothes, shoes, and jewellery and experience a better life after migrating, but she also wants to attain a higher level of education or vocational training before she marries.

Older migrant women

For women in the rural North, divorce leads to withdrawal of support by parents, particularly fathers. Widowhood is also problematic. It left Kahdija lacking any form of support. Kadijah is one of the widows in OF who had been deprived of her possessions by in-laws. She is still quite young (37 years old), but when her husband was alive he had five wives. She was the fifth wife and felt neglected. In the focus group discussions in OF several women said they were divorced and divorce was cited as a reason for coming to the city. In the survey, 16 percent of the respondents were divorced. Sometimes, divorced women said their ex-husbands neglected them and their children, even when they were still married.

Divorced women, widows, or neglected wives often live in poverty, isolation and are socially considered ‘failures’. Divorce and neglect change women’s right and access to material support and they have difficulty ensuring any form of resources from male family members (personal communication of a female key informant in the study area, 2012). Therefore, if a married woman fails to establish herself in her husband’s household as a wife, she puts herself in a vulnerable position for her later life. Nybi, a divorced woman (FGD of aunts, Nantomah), explained how a friend of hers suffered this fate: “My friend Asybi, who moved back to her father’s village, was eventually

pressured to leave, because it was no longer their responsibility to provide for a widowed elderly woman.”

Another motivation for older SMW is the search for livelihood opportunities to improve their living standards. Some start with hawking, which they viewed as an option for the short term. They do this work to accumulate enough savings to convert to a less arduous and more lucrative trade. It enables them to save for investment in a future business and, when they have children back home, to be able to send remittances to their families to cover the costs of children’s hospital bills. After having been financially dependent on their husbands, divorced women often become destitute and seek refuge in cities, since women in patrilineal communities do not inherit or possess assets (e.g. land) in their own right. The following statement (FGD older cohorts in OF) expressed an older woman’s satisfaction with her new life: “I expect to get my own money, take my own decisions and depend on myself instead of a man or husband.” Thus, the possession of assets such as houses or rooms exerts much influence and functions as a kind of social insurance in patrilineal societies (cf. Schildkrout, 1982).

Older SMW also save and almost half of them reported in the survey that the main thing they do with savings is to support ‘future expenses’, which included investment in future housing. This featured prominently in the plans of older SMW. Another common use of savings by older SMW is their children’s education and family’s well-being. Other women were seeking business opportunities or capital to start or restart small businesses and use the earnings for caring for children. The survey showed providing for children to be the primary specific concern of older SMW. In the FGDs, caring for children and paying for children’s school fees was the most frequently mentioned reason for moving to OF. Educating children amounts to a long-term livelihood strategy. In the FGDs with these women, their motivation to use their agency for their children’s education was disclosed:

“Because we did not go to school, we moved to be able to provide adequately for our children’s education. After my divorce, I realized I could earn money to provide for my children’s educational needs. I have tried to encourage all my children to go to school. I have made money to send my daughter to senior secondary school. I am here to look for money for my children’s schooling.”

Older SMW’s support to their children has a variety of causes. In some cases, husbands are deceased or old and ill, forcing women to be the main financial supporter of their families. The women see Accra as a place of hope. Older unmarried women including those who were divorced or widowed, migrate in order to provide for their children’s school fees or other family emergencies, which they perceive as a

moral obligation. Older SMW transform feminine subjectivities and gender relations. At the same time they subject to polygamy, thereby reproducing the existing gender relations that make it difficult for divorced women to return to the paternal compounds. Hence, they partially subject to these northern ideologies through subjection and activation and enact agency to improve their social position and secure their own place in the northern communities by building houses of their own.

Married women's families do not see it as their responsibility to care for their daughters due to patrilineal and patrilocal practices in the northern households. The women become wives to their husbands' families. Divorced women are supposed to return home to their paternal families (Bierlich, 2007). However, this is neither an attractive nor a viable option for these women, as they experience conflict and neglect when they attempt to relocate and live with their brothers. They need their own rooms and feel bullied by their brothers after divorce. The older SMW's mobility decisions may simply be a response to anticipated housing needs at a certain point in life, to safeguard the desired quality of life by being able to move into their own home after their sojourn. Migration allows divorced SMW to access housing security in their home villages.

Common motives of young and old SMW

In Accra, there are also similarities in the ways older and young SMW's are able to achieve certain positions and own resources over which they exercise decision-making power. In the survey, almost all respondents (211) indicated that they save money to cover or contribute to 'future expenses', as well as for investing in future businesses should they relocate to the North. Migrant women of different cohorts use their extra income from petty trading for household consumption in the North. Both older and younger women contribute to the household economy back in the North and are able to send remittances to the family left behind. Migrant women's experiences provide them with the opportunity to be recognised back home as people who are enlightened and support their families. This improves the women's position in the northern households. With regard to migration decisions and remittance practices, all cohorts send remittances to cushion the rural households against the worst impacts of declining income from agriculture. In the FGD with fathers in Nantoma, fathers expressed their experiences of receiving contributions from their daughters working in the South.

"Our daughters are feeding the family. It is no more the case that young women cannot decide on their partners. They are enlightened and are exposed to

different social settings. They speak several languages, eat and dress differently and are held in high esteem.”

In saving for their own plans, the women become empowered with money earned as opposed to carrying on with the hardships of working on the farm and in their parents' household. Their earnings offer SMW the opportunity to be recognised back home as supporting their families, which in turn becomes an incentive for migration. SMW perform female subjectivities. The seeming contradictions of these processes emerge most clearly in young women's ideas on the choices they make regarding marriage. Perhaps one of the most central points to note in these processes is the greater recognition that households are dynamic social settings rather than established entities. In this context, young SMW's resistance to early and arranged marriage transforms ideologies that justify women's oppression and their agency shores up particular gender norms. They expressed their satisfaction with their everyday life in Accra as being able to acquire marriage items and secure a good marriage in the North. These perceptions about the freedom and opportunities to be found in Accra were major reasons for SMW to migrate to Accra.

Never migrated women

There are specific social expectations towards women. They are expected to get married early and once they are married, they must perform household work and farming along with their husbands. Even though their husbands do not provide adequate livelihoods, and the women have no means to generate personal income, some women do not migrate but choose to stay. Some of the never migrated women have younger children and prefer staying in the North to nurse their children. This is another example of the co-constitution of gender and household in a particular setting.

There are women who are married and who feel neglected by their husbands but who are fortunate to have older children. This group of women might be able to leave their children with their mothers and migrate to Accra as older SMW. The women indicated that they might travel to help with their children's education. During the FGD with never migrated women with intentions to migrate, these women stated the specific social expectations towards women and presented their views on women's motivations for migration:

“The main reason for [the women] migrating in large numbers has to do with poverty. There are no jobs for us and our husbands too can no longer take good care of our children and us because farming which is our mainstay is no longer

profitable. Most of us never attended any school, as our parents could not take care of us.”

Another comment was:

“We are expected to work in the kitchen most of the time and not do our personal work outside. What this means is that, throughout the year women will have little or nothing to depend on, and this can compel some of us to migrate to Accra.”

However, not all unmarried women take the same path. Zenabu is a never migrated young woman who does have the means to generate livelihood in the place of origin. When I asked Zenabu why she had never joined her peers going to Accra, she explained that she also needs to save money and acquire particular goods but does not have to go. She pointed at a table with loaves of bread and a big bowl of porridge by the roadside where passengers board and alight from vehicles that connect with Tamale and communities in the study districts. She said:

“I do not travel because of my business. I got it from my mother and have been running this for nine years now. There is no need to travel as I generate enough money here”.

Zenabu runs her mother’s bread and porridge vending business. She started doing that when she was a young girl of 14. Young Dagomba girls help their mothers to pound dry vegetables, prepare soup, stir stiff porridge and pound yam. Even before they reach their teenage years, they participate in seasonal farm work, watch over younger siblings and assist elderly relatives. That is how Zenabu learnt and started preparing porridge herself. Her trade seems lucrative. She is not forced to accumulate household items for marriage in bits. For Zenabu, acquiring goods for her dowry is not yet on her immediate agenda, but she said that she will buy bulk marriage items in due course. Zenabu intends to have an elaborate wedding. She buys new dresses and will buy things for marriage, but she will not go to Accra.

Subjectivation and activation

Although living in the city might meet SMW’s needs and expectations to a certain extent, there are challenges such as, deplorable housing conditions, sleeping in open spaces and renting spaces in wooden sheds and restaurant store rooms in the OF market. The latter are strategies to minimise rape attempts and theft as expressed during the FGD with the younger (15-25) cohorts in OF. However, SMW are still exposed to the risks of physical attacks, which increase their vulnerability to contracting sexually transmitted infections (STIs). Other strategies of SMW include

securing sexual partners who provide them with protection and financial support, but this could result in other health risks or unwanted pregnancy. However, SMW and returned migrant women construct and idealize OF, Accra, as a place of hope and freedom compared to the circumstances in the North. This subjection and activation reveals that women compare their possible situations. Migrant women weigh the pros of choosing a husband and gaining better life security against the cons involved in reproducing, albeit partially, a restricted gendered system. In spite of the fear that their journeys could lead to sexual decadence and contracting HIV and AIDS, which they know is a killer disease, SMW migrate. Young SMW have to conduct a genuine balancing act of keeping away from trouble, sickness and unwanted pregnancy and having children out of wedlock. They envisage these things because in the village, they sometimes see migrant women who return having AIDS or with a child and no husband. They know about the dark sides of living in the city. Hence, going to Accra also requires courage.

The fact that the different age cohorts share the same routes and economically deprived backgrounds does not mean that their motivations for and gains from migration are the same. The multiple ways in which gender and households are co-constituted, produce the specific circumstances that are linked to women's motivations. The incidence of poverty and deprivation also pushes women to migrate. Previously contested reasons for SMW's migration now provide an incentive for it. One of the significant underlying motives in this changing picture is the rise of the material standards of religious marriages, including the desired marriage items. This level of consumer culture is too high for parents to afford. In contemporary northern Ghana, acquiring a dowry in the city and becoming marriageable in one's village has become a strong motive for migration.

3.6 Conclusion

Gender and household are socially constructed in different ways in the households of migrant women. This co-constitution of gender and household causes women's motivations for and gains from migration to differ according to the women's position in their household. These motivations have to do with reasons associated with the desire for more autonomy and freedom. The chapter highlighted the depressed social conditions prevailing in the place of origin, which act as an important push factor, and the economic opportunities available in the city acting as the pull factor that attracts SMW. However, the motivations behind SMWs migration go far beyond the search for more lucrative economic opportunities.

Recognizing different co-constitutions of gender and household allows us to see the multiple and contradictory ways in which SMW exercise agency. Although both young and old SMW migrate, their motivations may differ. Women's independent migration to urban centres has been established as a means to achieve greater personal and financial autonomy among different households and low-income groups in rural areas. The latter plays an important part in the co-constitution of household and gender in rural areas, which – in turn – has an effect on migration. This shows that one has to be careful with generalizing women's motivations and the effects of household structure on gender, because these differ according to the women's position in their households and are contingent upon age and marital status.

SMW subject to northern gender ideologies and contest domestic patriarchal authority and dictates in the process, thereby bringing about micro transformations in the patriarchal regime. Poverty and patriarchal family culture shore up women's migration. At the same time, SMW respond to the demise of patriarchy when fathers can no longer provide their daughters with a dowry and the young women have to secure it on their own in order to have a religious marriage and secure the husband's life-long support. In the past, in the context of migration, women were either in the position of associational migrants or were the women 'left behind'. Currently however, in the case of women in the North, it is especially this restrictive gender position that spurs their migration. In the South, SMW work as breadwinners and make decisions. In the North, women were unable to play such roles. Through migration, young women postpone the timing of their marriage and increase the chances of a better marriage. As Wolf (1992: 211) noted, "migration has been matched by more women participation in decisions concerning their lives and their futures."

These migrant women are not just oppressed by patriarchal regimes. In this study, migrant women reproduce this hierarchical gender ideology but also bring about micro transformations by preparing their own dowry and, in some cases, by pursuing the education they could never have. Older women may now move into their own constructed rooms to avoid being bullied by brothers or being asked to go back to their in-laws. SMW are independent migrants and pursue their journeys not tied to their husbands. They experience freedom, but prefer to go back to the North to marry. The women are doing their own thing, through subjection and activation, in the specific ways in which women resist domination and in which individual household members negotiate power in their everyday life. Thus, producing transformations, and fathers are losing some of their authority. SMW negotiate and shape their life course, to the extent that they can achieve secure marriages. They use migration to avoid arranged marriages and to acquire items for a high-standard

religious marriage that makes divorce more difficult and provides security. There is a slow but steady shift from girls and young women being subjected to arranged marriages to women being involved in the choice of the marriage partner. This will probably result in higher ages at marriage and decreasing divorce rates. In spite of the housing difficulties and other challenges faced by SMW in the OF community, their benefits from migration cannot be denied: income gained from self-employment, a sense of independence and freedom from direct parental control, improved confidence and self-esteem, the possibility of marrying on their own terms, and a sense of 'being modern'. This study focuses on women. Further insights into the relationship between migration and social change could be gained by doing a study on male migrants, similar to this one and the intergenerational study on migration conducted by Elmhirst (2007), to assess the complex motivations of male cohorts and the transformations resulting from men's out- and return migration.

Chapter 4

Extending the Moral Economy beyond Households: Gendered Livelihood Strategies of Single Migrant Women in Accra

Abstract: This chapter highlights how single migrant women (SMW) from rural northern Ghana generate livelihoods through the adoption of both market and non-market based strategies by extending and then prioritising moral obligations to community members beyond their immediate households instead of focusing on maximisation of profits. The setting is the Old Fadama market in Accra, Ghana. Communities of old and new SMW build a “moral community economy” through, amongst others, engaging in reciprocal labour, gift giving, childcare and food sharing. Our study reveals the importance of this moral community economy to SMW’s livelihood generation and how it is sustained through social relations amongst women, in which also generation, ethnicity and regional background, play crucial roles. SMW give support to and receive benefits from the community through moral obligations and ethnic commitment. The analysis of these strategies contributes to the understanding of the intersections of household, livelihood strategies, gender and markets in urban settings.

Keywords: single migrant women, livelihood strategies, household, moral economy, community economy, Ghana

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4.1 Introduction

In Ghana, since colonial times, migration as a livelihood strategy has been gendered. Historically, migrants to the South were adult male seasonal labourers from the North who worked in agricultural, mining and industrial enterprises (Berry, 1993). When women migrated to the South, they mostly did so as dependants accompanying their husbands (Chant, 1992; Lentz, 2006). This pattern changed after the introduction of Structural Adjustment Programs (SAPs) in 1983 (Awumbila and Ardayfio-Shandorf 2008; Oberhauser and Yeboah, 2011). Removal of subsidies disturbed rural communities as export produce diverted labour and land from conventional subsistence farming and prospects for non-farm work reduced (Ellis, 2000; Carr, 2008). The effects of SAPs were not gender-neutral. In northern Ghana, in a context of patrilineal kinship and inheritance systems, women bear the brunt of the adverse effects of SAPs (Elson, 1999; Oberhauser, 2010). Girls drop out from school first when parents have too many children to support (van den Berg, 2007) and they are compelled to marry at younger ages (Huijsman, 2012). Women's lives in northern Ghana have become more difficult, financially strained, and their ability to adapt to and cope with poverty has worsened due to a rise in women's share of livelihood responsibilities (Chant, 2008; Oberhauser, 2010).

The precarious economic situation in the North has pushed mostly young, unschooled (Huijsman, 2012) and often single women to Accra (Awumbila and Ardayfio-Shandorf, 2008; Awumbila, 2010; Brydon and Chant, 1992; Chant, 2010), where they join what hitherto was considered to be a male domain: labour migration in pursuit of a livelihood in the South (Abdull-Korah, 2011). This results in migration being "increasingly feminized" (Adepoju, 2004). Presently, almost every household in northern Ghana has a link with a young migrant woman in Accra (Kwankye *et al.*, 2007; Kwankye *et al.*, 2009; Lentz, 2006).

Young single migrant women (SMW) often start generating livelihoods in the informal sector where they can easily adapt (Hart, 1973). In Ghana, the informal sector comprises about 80 percent of the country's total labour force, providing employment for more than 50 percent of the population (Ghana Statistical Service, 2011). The informal economy is gendered (Oberhauser, 2010). Women are labelled as one of the pillars of Ghana's economy and have long been engaged in trading (Akyeampong, 2000; Robertson, 1984), primarily in the food and textiles sectors (Grosz-Ngaté, 1997). Women's influence in the Ghanaian marketplace as traders has become an accepted way for women to merge their socially assigned roles as wives and mothers with income generation (Clark, 2000).

Most small-scale studies on these northern migrant women residing in the South that are emerging focus on portering as the livelihood strategy of these women (e.g. Awumbilla and Ardayfio-Schandorf, 2008; Oberhauser and Yeboah, 2011). However, once they move to the South, SMW not only work as porters but also as petty traders. The existing studies indeed illuminate the gendered nature of the livelihood strategies of women migrants (Clark, 2000; Oberhauser and Hanson, 2008; Oberhauser and Pratt, 2004). However, the roles of factors such as generation and ethnicity in these non-market based strategies have rarely been explored. Furthermore, when the livelihood activities of SMW are examined the focus is mostly on market-based aspects (Awumbilla and Ardayfio-Schandorf, 2008; Oberhauser, 2010; Oberhauser and Yeboah, 2011). This study looks at market and non-market based strategies of SMW in an informal economy and at the role of ethnic ties in their livelihood generation.

Women play a vital role in markets in Ghana and in other parts of West Africa. They set up their own trade, which has largely remained a female domain. There are long-standing class differences between the top and the bottom of the female trading hierarchy, with those at the top referred to as 'Market Queen Mothers' (Clark, 1994, 1997, 2000; Robertson, 1983, 1984). Market Queen Mother is the term used for market women who command the trading of certain specific commodities and represent the women traders in these commodities in the market concerned. In the Kumasi market (Ashanti Region), these market queen mothers are called *Abemma* (Clark, 1997). In our study area, the Old Fadama Market (OFM) in Accra, there are Market Queen Mothers as well. For example, there are the Queen Mothers of tomato, plantain, cassava and yam.

In this study, our respondents were market women involved in both agricultural and non-agricultural commodities and services, the latter being commodities like enamel ware and second-hand clothing, and services like portering and providing cooked food. Each of these commodity groups, agricultural or non-agricultural, are organized by associations (*Ekuo*). We found that our respondents participated in specific associations based on the commodity they sold. These associations provide management, are characterised by specific social structures and enjoy informal support from their members. The associations are coordinated and controlled by women in leadership positions, such as welfare officers, (vice-) presidents, treasurers, with most elders becoming executive committee members. For the large Kumasi market (Ashanti Region) Clark (1997: 181) describes the *Mpanyinfuo* (Akan term), supporting elders (men and women) who "represent small geographical or network sections of their commodity groups", within which they settle minor disputes. They provide informal leadership for traders whose commodity has no queen or chief and who sell in fringe locations amongst neighbours selling many different commodities.

In the OF market we found ‘market mummies’ (MM), who are senior women traders and take junior women traders under their wings. The term ‘market mummy’ or ‘market mammy’ is used widely in the study of market women in West Africa. Those considered market mummies in these studies were supporting elders, who are good representatives of successful women traders and who themselves had started trading without having much capital at hand. Amongst others, the following studies documented the role of market mummies: Yeboah and Waters (1997) in women’s survival strategies in Ghana 1960-1984; Udong *et al.* (2010) amongst women fish traders in the Niger Delta, Nigeria; and Adu-Amankwa and Agyeman-Boateng (2011) in the plantain market in Ghana.

Our respondents in the Old Fadama Market identified market women in leadership positions within associations as *Magajia* (meaning *queen*), of whom we find the following description in the literature (CEDPA-GHANA, 2000). *Magajias* are female leaders in Muslim communities mostly found in the urban migrant communities in the northern and southern sectors of Ghana. Unlike queen mothers, their positions are not inherited. They are chosen by the members of the community based on distinct leadership capabilities selected by the communities. One such quality is an exemplary moral life. *Magajias* are businesswomen who spearhead activities in their communities and who command much respect. They are expected to be industrious, enterprising, socially active and to mobilise, inform and educate other women and youth for the development of the community.

This chapter illuminates how *Magajias* and SMW relate to each other in the Old Fadama community economy, not only commercially but also socially and morally, thereby contributing to SMW’s livelihood generation in Accra. We pay special attention to the social and moral context within which SMW generate their livelihoods by situating the household as the locus of their livelihood generation and investigating the household-community linkages. The main question is how the social context in which SMW live and work shapes their livelihood strategies and how these strategies contribute to their well-being.

This study is intended to contribute to the understanding about the recent migration of young women in Ghana. It also contributes to the academic discourses on the concepts of livelihood strategies and gender by using a perspective that relates gender to households, moral economy and community. We look at how gender and other social factors shape the livelihood strategies of SMW (cf. De Haan *et al.*, 2002a; De Haan and Zoomers, 2005), including the role of *Magajias* in these processes. The gendered livelihood strategies of SMW in Accra are investigated in the context of the environment of the Old Fadama (OF) market. We hypothesise that neither the

existing understanding of the moral economy of the household (Cheal, 1989) nor the concept of community economy (Gibson-Graham, 1994; 1996; 2004) fully capture the livelihood practices of SWM in OF on their own but that the principles coined by these concepts work in mutual combination.

This chapter is organised as follows. The first part outlines the conceptual framework that draws upon household, livelihood and gender literature. The second part describes the research location and the methods of data collection. In the third part the main findings are presented, focusing in particular on SMW's livelihood strategies as anchored to the moral economy of the household and its extension to the community. In the last part of the paper the significance of the findings for answering the main research question is discussed and a conclusion formulated.

4.2 Conceptual framework

Conventionally, households are perceived as a social group of which the members share meals, dwell in the same place and make co-ordinated decisions about resources distribution and income pooling. The household is the locus of the generation and diversification of people's livelihoods, from which basis they engage in income generating activities to strengthen their livelihood, minimise risk or just to survive (Ellis, 2000; Niehof, 2004a). Household resources are organised, managed and used amongst household members for economic purposes as well as for the welfare of all household members (Niehof, 2004b, 2004c). Households structure people's daily lives to provide for their needs and well-being, assuming responsibility for dependants and family (Niehof, 2011). The household is the arena of day-to-day life of its members and is the context for mobilising and generating resources and fulfilling primary needs and the domestic arrangements in which they are embedded (Ekejiuba, 2005; Francis, 2002; Quisumbing, 2003).

Household headship is useful for understanding how gender identity might condition entitlements and capabilities (Dolan, 2002). In her study of Old-Accra (Gamashie), Ardayfio-Schandorf (2004a) observed large numbers of households headed by women, amounting to 57 percent female-headed households, where social change led to increasing flexibility and diversification of household structures. This situation is at odds with conventional notions of household. In their studies, Ekejiuba (2005) and Makura-Paradza (2010) used the concept of hearth-hold to describe the domestic arrangements of the women because it puts women at the centre of the domestic unit and is considered a more gender sensitive concept than households. Hearth-holds are women-child(ren) units, hence headed by women, and are often smaller than households, even though from a functional perspective the two units are

similar. In this study, the living arrangements of most SMW can be characterised as hearth-holds, which, similar to households, are the immediate environment to which livelihood generation is anchored (cf. Niehof, 2004a).

Livelihood approaches are people-centred, all-inclusive and focussed on everyday life (De Haan and Zoomers, 2005; Whitehead and Kabeer, 2002). Livelihood encompasses the way people shape their lives by using material and non-material assets. We define livelihood strategies as the ways people use to devise, generate and strengthen their livelihood systems (De Haan *et al.*, 2002b; Kaag *et al.*, 2004; Oberhauser and Pratt, 2004, Oberhauser and Hanson, 2008; De Haan and Zoomers, 2005). As Niehof and Price (2001:10) argue, “people do not carry out activities in a haphazard manner. They have strategies by which activities are structured and on the basis of which they are planned. These livelihood strategies are part of the system’s throughput as are the decision-making and management needed for strategy implementation.”

Household boundaries are always fluid and permeable, but particularly so in circumstances of diverse living arrangements, new livelihood opportunities and changing strategies in generating livelihood. Households are embedded in and linked to support networks, in the form of friends, neighbours and kinship networks (Niehof, 2011). This also applies to hearth-holds. This chapter looks at SMW hearth-holds in their social environment and the non-market based activities that ensue from these and that support and shape their livelihood strategies. Households comprise a context of “condensed morality”, meaning that “households and kinship provide an overlapping moral context within which people acknowledge obligations and rights and receive support” (Pennartz and Niehof, 1999: 206). Physical proximity and sharing daily life reinforce people’s moral commitments towards each other. The moral economy of households is characterised by “systems of transactions which are defined as socially desirable because through them social ties are recognised and social relationships are maintained” (Cheal, 1989: 19). In this moral economy, the exchange of goods and services is based on principles of reciprocity and morality, and support to dependants is founded on emotion and moral obligation. The individual household members’ willingness to commit resources for their joint well-being is underpinned by social norms. By these norms household members are supposed to be supportive and offer mutual access to resources.

The concept of community economy as developed by Gibson-Graham (2004) differs from the moral economy of the household or hearth-hold in that it exceeds household boundaries. Furthermore, “intentional community economies” (Gibson-Graham, 2006:165) are not based on moral obligation but on the acknowledgement of social interdependency beyond the household. A community is created through the

distribution of surplus, that is, the labour above what is necessary to reproduce oneself. Community economy involves a variety of means coupled with multifaceted transactions and exchanges, involving goods, services, and finance that do not generally intersect with formal markets. In a community economy, people make decisions on how the surplus they generate is distributed democratically. The surplus is used to support not only themselves and their family but also other members of the community (Sato, 2014). Through distributing the surplus beyond themselves and their household members, a community is produced within a web of interdependent social relationships.

The principles of the moral economy of households do not fully capture the livelihood practices observed among SMW in the OF community in Accra, where the distribution of surplus extends to a larger community. At the same time, the extended moral household economy observed amongst the SMW and *Magajias* in the OF market is also not fully captured by the concept of community economy as conceptualized by Gibson-Graham because it suggests democratic and equitable participation among community members; in the OF market in Accra definite hierarchies were observed between the *Magajias* and SMW.

In our framework, livelihood generation of SMW takes place in the connected spaces of their household or hearth-hold and the community of the OF market. We combine the two spaces in the concept of ‘moral community economy’ (MCE), which denotes the context within which the livelihood strategies of SMW are enacted. The OF community is committed to moral obligations through ethnic ties, common place of origin, and a shared imagined household that observes hierarchy. *Magajias* and SMW acknowledge leadership in a social context where women support each other. They distribute their surpluses in accordance with moral commitments, while acknowledging social interdependence and, thereby, creating a shared domestic space.

4.3 Research location and methods

Old Fadama (OF) is a piece of land of about 146 hectares, surrounded on two sides by the Korle Lagoon, and by the Abossey-Okai Road on the third side. It is a squatter community within Accra, growing alongside the Old Fadama Market (OF), which is the main depot for fresh produce coming to Accra from northern Ghana. Selection of the site was based on its history of high numbers of migrants from the North.



Figure 4.1 Map of Ghana showing Old Fadama

Source: Accra Metropolitan Assembly

The study employed a combination of quantitative and qualitative data-collection methods including a survey, observation, key informant interviews, case studies, in-depth interviews and focus group discussions (FGD). We combined a mix of methods to enrich our understanding on the research phenomenon and to enhance the validity and reliability of the findings (Scrimshaw, 1990; Small, 2011).

Survey questionnaires were initially administered to 236 traders, but the analysis was done on a sample of 230 respondents. Six participants were omitted from the study because they were not migrants. To construct the sample, the OF market was zoned into four geographic clusters, the northern, southern, eastern and western clusters. A proportional sample was drawn from the eastern cluster based on prior observation of the presence of all types of traders in that cluster and the predominance of women traders. We collected data on household profiles, decision-making, social networks, types of livelihood strategies and living arrangements.

To complement the survey data, case studies were done for each category of traders. These were analysed separately by typical case analysis (cf. Yin, 2009). The selection of the cases of hearth-holds of SMW traders in the OF market was based on the social context in which the women live and the work that shapes their livelihood strategies. These criteria were derived from a preliminary analysis of the qualitative data collected through observation. Key informant interviews were conducted in order to capture the variety of hearth-holds. In-depth interviews with 26 traders and FGDs with two different cohorts of six traders each (young traders of ages 15-26 and older traders of ages 26-50+) were held to gain an understanding of the differences and relationships between the various age cohorts in the OF market. All the FGDs and in-

depth interview were recorded, transcribed verbatim, and translated into English. SPSS version 20 was used for the quantitative data analysis. A Chi-square test was done on the relationship between duration of stay and types of trade. Results of the in-depth interviews were analysed for the different categories and strategies of traders.

4.4 General profile of the single migrant women

The general profile provides demographic information of the respondents in the survey. It helps us to analyse the influence of parameters, such as age, level of education, gender, place of origin and ethnicity and the role these play in the non-market based strategies of SMW. In total 219 (95.2%) of the 230 respondents were living in the Northern Region prior to their migration to Accra. The majority of the respondents sampled in the OF market survey is Dagomba, with 114 women (49.6%) coming from Savelugu Nanton, 79 (34.4%) from Tolon, and 12 (5.2%) from Tamale. One hundred and sixty-six (72.2%) of the women coming from these three Dagomba villages in the North, had Dagbani as their native language. There were 25 (10.8%) respondents from the Upper East and Upper West Regions of Ghana.

The majority of SMW in the sample (81%) did not have or finish formal education, 15 percent had completed primary education and 4 percent had reached junior secondary. This confirms previous findings about the low level of education as a factor in migration (Awumbilla and Ardayfio-Schandorf, 2008; Oberhauser and Yeboah, 2011). Regarding marital status, 52 percent were single, 22 percent had partners to whom they were not married, 16 percent were divorced, widowed or separated, and 10 percent had married since they moved to Accra.

To deal with the problem of affordable shelter, 41 percent of SMW had adopted the communal living arrangement of group renting. The mean age of the respondents at the time of the survey was 28.5. About two-thirds of the migrants (67%) were younger than 30 years old. The high proportion of migrants in the age group 15-25 (45.7%) can be explained by the fact that SMW are in the economically active ages, school dropouts, and mostly not married. In their place of origin, the productive activities of SMW mainly comprised subsistence farming and household work. Thus, being traders is a new identity for these women.

In the OF market SMW engage in a mix of trading and non-trading activities. On market days they vend vegetables, frozen foods, bread, canned foods, pots, cosmetics, wax prints, spices, and detergents. Food vendors cook local dishes for breakfast, lunch and supper. Food vending is done by small-scale vendors, and is typically a women's domain. Trade in fresh coconuts, meat, fowls, ducks and other birds is exclusively the domain of men. Additionally, SMW perform non-trading

activities such as portering, hair dressing, or they work as bar attendants, prepare and serve *fufu* or *banku*¹², or wash dishes in chop bars (local restaurants).

Out of the 230 respondents, 177 indicated that they belonged to informal groups. Fifty-six respondents belonged to an economic association, 99 belonged to an ethnic and economic association, and 22 belonged to a social, ethnic and economic association. The factor of ethnicity clearly predominates in membership of associations. Examples are the onion sellers group and the various *susu* groups (informal savings and credit associations).

Table 4.1 presents the respondents' duration of stay in Accra according to type of occupation. SMW who had stayed for between 0-5 years were mostly hawkers and itinerant traders. Stall users and shop owners are found among those who had lived in Accra for over five years. There proved to be a statistically significant relationship between the duration of stay in Accra and the main livelihood strategy, presumably because livelihood strategies like owning a stall or a shop require prior accumulation of capital (which takes time).

Table 4.1 Duration of stay and occupation (N=230)

Duration of Stay (years)	Occupation					Total
	Hawkers	Itinerant Traders	Stall Users	Food Vendors	Shop Owners	
0-5	37 (16.0%)	27 (11.8%)	13 (5.7%)	13 (5.7%)	1 (0.4%)	91 (39.6%)
6-10	10 (4.4%)	15 (6.5%)	44 (19.0%)	20 (8.7%)	10 (4.4%)	99 (43.0%)
≥ 11	0 (0.0%)	1 (0.4%)	22 (9.6%)	6 (2.6%)	11 (4.8%)	40 (17.4%)
Total	47 (20.4%)	43 (18.7%)	79 (34.3%)	39 (17.0%)	22 (9.6%)	230 (100.0%)

Source: Survey (2012)

$\chi^2=15.347$ (p=0.000)

4.5 Livelihood strategies of SMW in the Old Fadama market

Based on the survey, FGDs and in-depth interviews, the main strategies deployed by SMW to generate and strengthen their livelihoods could be elicited. The strategies can be divided into market-based strategies and non-market strategies (see Table 4.2).

¹² *Fufu* and *banku* are local dishes in Ghana normally eaten with soup or sauce. *Fufu* is prepared from pounded cassava and plantain and *banku* is prepared from maize and cassava dough.

Table 4.2 SMW livelihood strategies

MARKET-BASED STRATEGIES

Provision of goods on credit basis: Goods are given to new SMW traders by Magajias. (groceries, food items, confectionary, provisions, sachet water).

Services: Diversify livelihood activities to enhance income (wash towels, sweep hair dressing saloons, work as bar attendants, serve food, wash dishes, clean up tables, cook in local restaurants).

Collective credit schemes: Join credit unions and market associations/ cooperatives/ social enterprises.

Barter: Give goods out on credit to carve out social spaces.

Innovation: Adoption of innovative ideas and technologies (cell phones) to improve trading skills; shop assistants cart goods for clients for additional income and gain experience in trading; bar attendants receive free meals for services offered in local restaurants).

Networking: Acquisition of skills through social ties and building networks.

Donations: Donate foodstuffs to customers to maintain loyalty of clients.

Trading on Sundays: To enlarge the necessary consumption fund

Diversification: Selling other groceries, food items when initial products are out of season to enhance efficiency and resilience

NON-MARKET BASED STRATEGIES

Household flows: Childcare sharing (combining food vending with taking care of the children of others), food sharing, information sharing, and accommodation sharing in low-end shelters to reduce expenses.

Gift giving: Gifts from *Magajias*, charities to SMW at outdooring (naming ceremony after birth) and funerals (mourning the dead), offer of goods on credit at no interest by shop owners, kin fostering of SMW children by *Magajias*.

Indebtedness: Maintaining relationships by postponing payment of debts.

Lowering consumption: Living in local restaurants after business hours, communal living in OF with village affiliations.

Supportive strategies: using credit schemes for acquiring own homes, assume headship of hearth-hold and get children (if any) educated, acquiring skills to increase economic power.

Source: Survey, FGDs, in-depth interviews (2012)

4.5.1 Livelihood strategies in context: five cases

The following cases illuminate certain aspects of SMW livelihood strategies in their social context. Case 1 concerns a hawker; Case 2 portrays an itinerant trader; Case 3 is a tomato seller who uses a stall to sell her produce; Case 4 is a food vendor; and Case 5 is a *Magajia* and a well-to-do woman. Each case exemplifies typical SMW livelihood strategies and their embedded nature.

Hawker: Rukia¹³

Rukia is 23 years old, single, hails from Tolon, and sells sachet water. She dropped out of school in primary six in 2006. When she was 19 years old, she left Tolon and went to Accra. In the OF market, *Magajias* and market 'sisters' assisted her with setting up her business. Rukia says:

“Two ladies from my village discussed my interest to sell ‘pure water’ [sachet water] with their aunt and told me that she was willing to actually give me 10 packs to start with. When she told me I could start immediately, I liked the idea and I felt happy about it. I did not have to borrow money to start trading and I could even hawk water on Sundays to make extra money. For the first time in my life, the decision I made to migrate led to contact with a relative who trusted me with some wares without asking for money. The natives from my village indeed aided me to settle down.”

Because of the high housing costs, Rukia choose for group renting with 10 to 20 other women sharing a room. The disadvantage of such group renting is that when one person in a room is sick, the illness often spreads to the rest of the women. However, SMW like Rukia chose this option because it keeps their spending on housing to the barest minimum and enables them to accumulate savings. Ethnicity and gender thus played roles in the non-market based strategies of the ‘moral community economy’ used by Rukia in her livelihood generation.

Itinerant trader: Agnes

Agnes is 31 years old, divorced, hails from Nanton, and sells onions and sometimes a variety of vegetables. She dropped out of school in primary three. Agnes left Nanton to go to Accra in 2008. She belongs to a traders association of onion sellers who

¹³ Names of single migrant women (SMW) in the cases are pseudonyms.

together form a cooperative credit group¹⁴. They started the group on their own initiative by following other women's examples. Agnes' group uses the space in front of stalls in the morning. An additional opportunity for the type of trade Agnes is involved in vending at the side of a major access road that runs through the market and is common to pedestrians and vehicles in the late afternoon. The onions or vegetables are put in standard basins (of GHS 5.00 and GHS 2.00) and Agnes waits by the roadside for passing vehicles that occasionally stop to buy some produce. During the interviews, Agnes indicated that:

"We lack formal support but our market groups help a lot, and this has become our main avenue for support. Our different ethnic trader associations have *susu*¹⁵ groups, where money is collected [equivalent of about \$3.00] at meetings. This money is put together and given to one person. The next month when we meet again, the same thing is done and then the money is given to another person, until the last one has received her share. This form of *susu* helps us to expand our business and purchase more wares."

In addition, cordial relationships amongst onion traders help young SMW from the same village with wares on credit, which they reciprocate by disclosing reliable sources in the North to traders who travel to the villages to buy foodstuffs for the city markets. These traders travel to the rural towns buying foodstuffs from farmhouses and vend to wholesalers who then sell to retailers and finally to consumers. Agnes says:

"I think that joining the market cooperative society makes me earn enough income to be able to look after myself, as a result I am treated well and feel better than when I was in Nanton. Nowadays some women from my ethnic group association ask me for loans as I belong to a cooperative which supports its members with loans without interest."

Stall user: Zeinab

Zeinab is 24 years old, single, hails from Yendi, and sells vegetables. She has two children, aged four and two, with a man she could not marry. She lives in a

¹⁴ A group-based credit approach utilizes peer pressure within the group (social collateral) to ensure that borrowers use caution in conducting their financial affairs and repay the loan.

¹⁵ *Susu* is the term for a Rotating Savings and Credit Association (ROSCA) in various West African countries. *Susu* means 'little' in the Twi language. There are diverse types of *susu* arrangements but usually individuals contribute little amounts of money on a daily basis in order to receive a lump sum usually at the month ending or at a different interval. Once enough confidence has been built up, persons can request for a loan from the *susu* collector.

compound house with her children. Zeinab had dropped out of primary six in 2004 when she left Yendi and went to Accra. Already as an adolescent, Zeinab started hawking goods for a retailer on commission basis. She gained experience and eventually acquired her own space in the market place. Zeinab diversifies her trade. She sells tomatoes during bumper harvests but also vends carrots when the profits from tomatoes are dwindling or the tomatoes have gone sour.

Early in the morning, she visits the lorry station adjoining the market to identify and buy fresh tomatoes from the bulk sellers with the hope of getting a good buy for her customers. Prices are good at the start of business but drop later in the day when the market gets flooded. With perishable goods, traders usually decide not to trek home with their goods and instead sell to customers interested in a bargain. Sometimes transactions are framed as part of a personal relationship, like when Zeinab gives extra tomatoes to a customer saying: “When preparing food, add these to cook for my children and husband.” This suggests that the customer appreciates that Zeinab refers to the customer’s children and husband as if they were her own. Thus, Zeinab forges social bonds in her trade that gains her loyal customers who appreciate the extra produce they get. Zeinab belongs to one of the several traders associations and has been increasingly involved with saving money through a *susu*, using it to expand her trading activities. The accumulated savings are used for children’s school fees and housing schemes, which she joined to support her livelihood and future housing. The several associations that support SMW encourage them to develop the habit of saving, to be able to rent better housing or own their living units. Although paying of fees is not traditionally understood as a ‘productive’ activity, SMW acknowledge it as a legitimate way of spending savings.

Zeinab’s membership of a credit association of women of the same ethnic group from her village Yendi supports her livelihood when she is cash strapped, Zeinab says:

“The different ethnic groups have their own associations which join hands to help one another should any of their members get into trouble. The Dagomba ethnic association organises meetings to discuss issues of our welfare. Apart from ensuring my wares are sold without incurring any debt I do most activities with the women I have come to join. They provide me support in times of ill-health as the trading activities are quite demanding on our health. I can count on the support of association members to even give me some food when I’m unable to cook myself. Although I cannot share my feelings with them as I did with my mother in the village, I share everything else with my market sisters.”

By calling colleagues in the community ‘sisters’, SMW create family-like relationships beyond their own household and family.

A food vendor: Amina

Aged 32, Amina is married with two children of six and two years old. She came from Tolon in the Northern Region and has no formal education. She operates as a stationary food vendor and runs a local restaurant. She visits the bulk sellers at dawn to buy ingredients for cooking at much reduced prices. Then she returns home to prepare meals for sale to the OF community and market and office workers along the market. Sometimes she invites clients when the food has been prepared through contacting them on their cell phones. Amina belongs to one of the bulk sellers associations. She points out that during busy seasons she and another trader take turns attending rural markets and food gates outside Accra, to purchase cheaper wares for one another on regular basis. While one of such two co-resident 'sisters' in the compound house runs between trading operations in two districts, the other supervises the children and is cooking at home. Amina takes care of her neighbours' children during the daytime as if they were her own. When she goes to vend her food at night, her neighbours would in return take care of her own children and organize them to go to bed. The women normally cook separate meals but also share food freely with each other. Amina reports that SMW exchange help on an ad hoc basis with domestic tasks, watching each other's cooking pots and children when needed. There is not an account of who does what, SMW just return the same kind of help when requested. Amina says:

"I prepare the dishes in the morning or early afternoon and also take care of the children of other migrant traders selling in the day. I have a better relationship with them than with my parents. We share everything and divide the cleaning tasks at our place that we have rented."

The childcare sharing and food sharing observed among SMW in this case, is inspired by moral obligation and ethnic commitment.

Azara: Shop-owner (*Magajia*)

Azara is single, 49 years old, and has one child aged 17. In 1996, Azara came to Accra from Savelugu in the North. She sells goods ranging from sachet water, confectionery and provisions of all sorts. She has acquired wealth through several years of trading and is keeping her savings with commercial banks.

During the interview she described the marketplace as a second home where she finds economic livelihood and a social community. She and the other *Magajias* assume the role of 'providers', ensuring the welfare of their 'daughters', the SMW, and sustaining the livelihoods of these women. The significance of these social

relations is especially high among wealthy *Magajias* who deal directly with the bulk traders and extend this relationship to new migrants who approach them for wares without initial payment. Azara says:

“When you come from the village and you do not meet people from the same ethnic group, you cannot get a loan because no one trusts you. Everybody goes to village relations for wares to sell and pay later, to make money for daily meals. As a young woman I did the same and now I help the young ones. I often go to a *susu* keeper whom I know (i.e. brother of a friend from the same village) for security reasons. Besides, association members receive free advice and so we join *susu* keepers who will not disappear with our savings.”¹⁶

Azara started selling tea in the mornings and evenings. She accumulated enough funds to invest in selling canned foods, wax prints of all sorts and, subsequently, set up a supermarket. With considerable knowledge about the housing conditions in the OF community based on own experience, Azara constructed rooms to rent out to other migrants, thereby diversifying her livelihood portfolio. The strategies enabled her to make extra income and save about Ghana Cedis (GHS) 10.00 (US\$5.00) every week in a *susu*. Together with other women Azara then formed a different savings group to safeguard their money.

However, moral obligation based on ethnic ties is not a guarantee and has to be enacted through everyday practices. SMW may have problems with continuous indebtedness and then are unable to pay for their wares. Some *Magajias* complained that certain SMW were not paying for wares they had received on credit. One reason why some women could not pay was that they had put all their profits in *susu* savings and would be able to honour their debt only at the end of the month, but then some of them would unexpectedly disappear. When asked for their whereabouts, *Magajias* are told that the women have left and gone to another community in Accra for fear of being arrested by the police and being returned to the North. One respondent explained how SMW sometimes run away with her money. Some SMW keep paying reduced amounts of money after collecting the wares to maintain the relationship with the *Magajia*. SMW mentioned that they do not intentionally dishonour the debts but are constrained by commitments such as high living expenses in Accra, especially for rent. They mentioned the verbal insults and abuses they sometimes had to endure from *Magajias* when they default in the payment for wares. They narrated that another reason for some of them failing to honour their debts is illness of their child in the

¹⁶ *Susu* keepers, who are usually men, collect a set amount each month, keeping one day's payment as commission. There have been *susu* keepers who have disappeared with the savings entrusted to them.

absence of any support from the child's father whom they are unable to find due to non-marriage. They use *Magajias'* money for their child's medical expenses and are unable to pay as promised (FDG with traders aged 16-25, 13 August 2013).

4.6 Extending the moral economy beyond the household

Based on the results from the interviews, case studies, the survey and the FGDs, a picture emerges of the moral economy of the household (Cheal, 1989), which is extended to the community. In the OF community, *Magajias* and others take leadership in a social context where they support hearth-holds and distribute their surpluses to the community through moral obligation and ethnic commitment. Fifty-two percent of the traders obtained credit from friends, as no collateral is required and terms of repayment are flexible. Additionally, non-literate traders are intimidated by formal banking procedures, which do not apply in informal credit. NGOs, *susu* and friends assist SMW to establish their business by providing start-up capital. More than half of the respondents reported receiving financial support from various groups, including 113 respondents who took credit from a cooperative credit group.

Magajias mobilise resources to generate livelihood to support their own households and the community through support to young migrant women whom they refer to as 'daughters'. They assist young female traders rather than going for just profit maximisation. In the survey, 151 respondents (65.3%) when asked about who helped them learn how to trade mentioned market mummies. Seventy respondents (30.3%) indicated they were helped by friends and eight respondents (3.5%) referred to NGOs. This shows how important the support of *Magajias* is.

The role of *Magajias* is not confined to the market environment but is also visible in the social sphere, as in community ceremonies like funerals, naming ceremonies, and weddings. Because of the close links among traders in the OF market, a trader's daughter may be fostered by a wealthy trader in a different part of Accra to be educated, thus extending moral obligation outside the *Magajia's* household. There are instances of traders in the OF market naming a child after a *Magajia* as a sign of gratitude. The *Magajia* concerned will attend the naming ceremony and would afterwards raise the child as her own. It is not surprising that traders occasionally use terms such as 'husband' for a *Magajia*, as some *Magajias* play the role of husband in an everyday sense of 'provider'. Also by referring to other SMW beyond their hearth-holds as 'sister', the women thus frame their extra-familial relations in familial terms.

Most respondents in the OF community are of Dagomba origin and classify themselves and others ethnically for purposes of association and social interaction. Lentz (2006:139) describes how “migrants defined their own boundaries of ethnic communities along the lines of common language and origin.” Hart (1973) described the migrants’ use of ethnic relations for mutual assistance, finding jobs, access to accommodation, aid in times of sickness or death, and in the organisation of events such as naming ceremonies, funerals and engagements.

The cases reveal how SMW balance their trading with food vending activities, childcare and household work, employing the gendered strategy of combining womanhood and motherhood with trading. They do so beyond the boundaries of their own hearth-hold. Like other SMW, Amina combines market strategies with childcare sharing and food sharing. Material and non-material assets, such as shared information, financial support, childcare, accommodation, food and communal living, are used to generate and strengthen SMW’s livelihoods and reveal the interdependency among them. In the survey, the majority of SMW (203 women) indicated that when not at home, neighbours in the same compound house take care of their children. Only 27 of the respondents answered family.

Giving goods to retailers on loan with the obligation to return their value in money once the trader who is given the goods becomes skilful and is earning profits, is a main livelihood strategy adopted by SMW. It is the lenders’ moral obligation to assist a beginning trader. *Magajias* are supportive and provide access to resources based on factors, such as moral values, ethnic ties, common place of origin, obligations to one’s kin, shared experience, and protection of one’s reputation. One of the SMW said proudly: “I helped such a ‘sister’ because we come from the same village”, thus creating a family relationship based on a common place of origin.

In this way, a moral community economy is created through collective endeavours by the *Magajias*, the SMW, their hearth-holds and the market place, within which the livelihood strategies of SMW are embedded and enacted. The notion of moral community economy (MCE) paints a picture of small-scale interdependency of locally recognised trading activities, local economic processes, networks and associations that are gendered and based on moral obligations, ethnic commitment and socially shaped experience and knowledge. Moreover, it transfers the moral principles that govern the household economy, such as care responsibilities, beyond the level of one’s own household. As Gibson-Graham (2004) also noted in discussing the community economy, childcare sharing and food sharing, such as revealed in the cases, are non-market strategies for livelihood generation. Agnes’s ethnic *susu* groups illuminates moral obligation, interdependency beyond one’s own kin, reciprocity and ethnic commitment. Thus, MCE includes market goods and non-

market services and is motivated by economic reason as well as moral obligations of care and support. Surplus wealth produced by *Magajias* is hierarchically appropriated but is enjoyed by both *Magajias* and SMW based on moral entitlements and ethnic commitment. When traders add extra produce for customers, the aim is creating the type of social bond that is part of the MCE.

Magajias care about migrant traders and feel obliged to help newcomers who are not members of their households but need wares to sell. Market players such as *Magajias* who give wares to sell are part of an informal market economy where transactions are strongly influenced by cultural and moral values and are not just aimed at profitability. *Magajias* and ethnic group members play a significant role in extending their economies to new migrants in the OF community and help them to adapt by facilitating the new migrants' access to jobs and accommodation. One SMW (from the FGD of SMW aged 25-50+) said:

"We do help one another here a lot, based on trust in each other. If you help somebody today, that person could also support you if she has the means, should you find yourself in trouble tomorrow. We are sisters and each other's keeper in this market. In this community friends as well as those of us who come from the same community and speak the same language are more likely to help each other."

Thus, interdependency is recognised beyond the own kin through ethnicity-based moral obligation, although this moral obligation cannot be taken for granted. Besides, ethnicity functions as the 'boundary' of the MCE. This 'bounded' morality serves as a source of security for migrants living and trading in OF. The kinship idiom used between SMW ('market sisters') and in the *Magajia*-SMW relationship ('mothers' and 'daughters') underscores the moral content of the network of market relations.

The obligation to help 'symbolic kin' can turn into a burden as well, as also such ties are not absolute and have to be produced and re-produced through everyday practices. For a *Magajia* who gives goods on credit to a young trader whose financial state is not known, this could become a contingency. It may lead to a situation where individuals may feel overburdened by the demands of their networks. By framing the relationships between the women in the market in kinship idiom, kinship obligations are extended to non-kin and obligations to kin are difficult to turn down. And as Hanson (2005) observed, the obligations required in maintaining active social ties and reciprocity exchanges do have costs that occasionally result in eroding social support. Particularly for *Magajias* this may pose a dilemma. Where exactly the boundary lies between honouring and declining such obligations and what role ethnicity plays in drawing the boundary, is difficult to say.

4.7 Conclusion

This chapter examined the livelihood strategies of SMW in the OF market environment and how the processes and practices involved contribute to the well-being of these women. It was shown that SMW strategies and practices are not well accommodated by either the concept of moral economy of the household (Cheal, 1989; Pennartz and Niehof, 1999) or by that of community economy (Gibson-Graham, 2004; Sato, 2014) separately, but are captured by both concepts in combination, which we termed moral community economy (MCE). Since the SMW's hearth-holds and the OF market community constitute connected spaces in which the collective endeavour of these women to enhance their social and economic welfare takes place, the livelihood strategies are underpinned by the moral principles that apply in both settings. Apart from gender, place of origin and ethnicity play a crucial role in the strategies adopted and also set boundaries to the MCE that comprises the women's hearth-holds as well as the market place.

The research documented the embedded livelihood strategies of SMW in Accra, where women acknowledge their interdependency, use their social ties for domestic arrangements, and engage in diversified livelihood activities in the informal sector. The study reveals a combination of market and non-market strategies deployed by the members of the community that sustains them, their families and the larger community. Non-market strategies are often ignored in economic studies, while they are crucial for women generating their livelihoods in the informal sector. Thus, motivations and practices of care as well as informal systems of finance and social support constitute the intersections of household, livelihood strategies, gender and economic enterprise.

We coined the term moral community economy to capture the importance of the interface between moral and economic principles in the SMW's livelihood generation. The social relations amongst the women, which are framed in kinship idiom and reflect age- and experience-based social hierarchy, sustain the moral community economy. The fact that ethnicity and regional background play an important role in establishing and maintaining these relationships implies that the moral community economy provides security for those who belong to it but excludes or marginalises those with different ethnic and regional backgrounds. Further research on the existence, boundaries and functioning of such moral community economies of women and men in the informal sector could yield important insights on the dynamics of the informal sector, both regarding its relation to the formal economy and its development potential.

Chapter 5

Balancing Agency through Consumption

Abstract: Every day young single women from the North of Ghana arrive in Accra to live in the city's slums as migrants. In Accra, these women not only need to find income earning activities, they also have to reinvent themselves as consumers because of the abundant and varied consumption options in Accra as compared to those in the North. Through consumption of food, hairdos and leisure activities they shape their new urban identities. However, through consumption they also try to secure the desired next step in their life course. Despite earning very modest amounts of money with activities such as hawking or food vending, the women save for future life stages and adapt their consumption to enable such savings. They save in money and in kind, buying items to set up their own households that are necessary to enter a preferred, i.e. religious, marriage. But they do not just save. They also spend money on dressing, styling their hairdo and looking good in order to attract a suitable marriage candidate. Alternatively, women in the market place invest in conspicuous consumption to enact the informal position of being a 'market mummy', meaning a well established female trader and a suitable mentor to more recent arrivals. This chapter explores the ways in which women shape their own life course through consumption. It is argued that the consumption practices migrant women engage in are crucial for understanding the dynamics of single migrant women's agency.

Keywords: consumption, life-course, migration, gender, agency, Accra

This chapter is in preparation as the following article:

Tufuor, T., H. van der Horst, A. Niehof and C. Sato, Balancing agency through consumption: A case of single migrant women in Ghana.

5.1 Introduction

Most studies on voluntary migration try to understand migration by looking primarily at disparities in economic opportunities (Castles, 2010; Kwankye, 2012; Tagoe and Kwankye, 2009). Through migration, un- and under-employment are averted and households' livelihoods are diversified (Chant, 2010; Oberhauser, 2010). However, as some authors have shown, not only livelihood opportunities draw migrants to the economic centres. Consumer goods portrayed in the media and flaunted by visiting migrants returning to their places of origin, throughout the world persuade others to migrate (Ong, [1987] 2010; Wolf, 1992; Mills, 1997). Sharma (2013) showed that migrants from Nepal were lured not just by jobs and livelihood perspectives but also by getting access to desired consumer items. Such dynamics are also strong in Sub-Saharan Africa. As Burke (2008: 363) noted, African women migrants made modern consumption patterns central to their identities or, in his terms, "the Modern Girl, was defined as much by her clothing, cosmetics, by the food she ate and the tobacco she smoked."

Indeed, women's migration plays a crucial role in rural livelihood portfolios in Ghana. Since the late 1990s female migration in Ghana has become a significant feature in the livelihood strategies of households (Awumbilla and Ardayfio-Schandorf, 2008; Oberhauser, 2010; Tufuor *et al.*, 2015). The implementation of the Structural Adjustment Programme (SAP) in 1983 in Ghana made farming less attractive (Carr, 2008; Oberhauser, 2010). The traditional breadwinners (fathers and husbands) now often are unable to generate sufficient incomes for meeting the needs of their households. Financial hardship combined with patriarchal socio-cultural practices prevalent in northern Ghana also affected daughters to drop out of school (UNESCO, 2008). This not only leaves these girls with little occupation during the day, but it also puts them at a greater risk of being married off in an arranged marriage. Often such marriages are polygamous in nature. These factors have pushed young, unschooled and most often single women from the North to Accra (Huijsman, 2012).

Livelihood strategies, as well as avoiding certain kinds of marriages are crucial to understanding SMW's migration. However, when observing the consumption practices of migrant women in Accra, it seems implausible that these factors are the only explanation. When women arrive in Accra they often undergo a genuine transformation in the way they dress, eat and spend their leisure time. They lose their veils, customary in the Islamic North, and adopt laborious hairdo's. SMW regularly dress in clothes that one would expect in an office, even if they earn their money as

hawkers. Furthermore, they often discard eating the staple foods customary in the North and switch to more expensive imported foods such as toast and tea.

From a neoliberal feminist perspective (Gill, 2011), it might be concluded that women who migrate experience a great increase in agency. In Accra they live independently from their patriarchal families in the North, increase decision-making power over marriage, earn their own income and shape expressive consumer identities. However, it is also clear that the new environment comes with new requirements within which women need to find their way. Especially the way in which women consume shows how agency is shaped by practices. The fact that consumption is crucial to understanding migration dynamics has been noted before (Burke, 2008; van der Horst, 2010; Sharma, 2013). Still, the question how consumption plays a role in the dynamics of migrant women's agency has not been settled.

Several studies on migration have looked rather contemptuously at the consumption practices of migrants because these are seen as not aiding development, but as drawing people into a global capitalist system in which inequalities are sustained and which benefit the richer parts of the world (Wolf, 1992; Mills, 1997; Ong, 2010). Smart (2010: 37) noted that large groups of the world's population "have found themselves marginalized within or excluded from a burgeoning consumer culture." Such analyses fit in a broader theoretical tradition in which consumption is looked at critically or even with disdain. Iconic for such critique are the Frankfurter Schule theorists Horkheimer and Adorno (1973) who saw an ever-expanding global consumer culture in which consumers are mindless dopes.

Since women are more typically portrayed as consumers and men as income earners, this further strengthens the notion of consumption as disempowering. As Kathy Peiss (1998: 2), a feminist historian of consumer culture, said in a speech: "Consumption is coded as a female pursuit, frivolous and even wasteful, a form of leisure rather than productive work. In turn, consumer identity obscures women's important contributions to economic/political life." In this line of thought SMW's heightened visibility as consumers becomes a negative trend that does not yield genuine empowerment. At the other end of the academic spectrum, consumption is seen as an expression of people's rational choices. Thus, to be able to consume becomes almost identical to exercising agency (Becker, 1996; Friedman, 1999). For women in Accra, the greater access to money for consumption would mean an increase in agency, because in the North most young women have no access to money whatsoever.

We neither resort to condemning consumption as frivolous and wasteful nor do we see consumption as the expression of agency *per se*. We align our work with

research that seeks to understand consumption practices as craft-full ways of shaping meaning (McCracken, 1988; Miller, 1995, 2001). In this view, consumption is neither to be understood as mindless nor is it a purely rational behaviour of maximizing utilitarian and hedonistic yields.

In this chapter we look at the consumption practices in and of themselves to understand how women use agency to shape their life courses through consumption. Agency has been defined in multiple ways but we posit our understanding of agency on Davis (2009: 39) who views agency as “the active participation of individuals in the constitution of social life” and who rejects an understanding of agency that conflates it with free choice. All individual actions are embedded in social environments, as expressed in the following description of agency: “It refers to conscious actions aimed at achieving certain outcomes, with actors concerned considering the efficacy and appropriateness of their behaviour in a given context that comprises the institutional and normative environment within which daily life is enacted” (Niehof, 2007: 189). Thus, agency is not something that one possesses, but rather is something that takes shape in the practices one engages in. Migrating to Accra brings with it new practices, and a new normative environment in which women lead their lives.

The remainder of this chapter is organised as follows: we outline the methods of data collection and analysis. The subsequent section presents the data on consumption in relation to the women’s specific goals for the future and the possibilities of realizing their dreams in a variety of consumption activities. The concluding part reflects on the results and highlights the relevance of using a consumption perspective in the field of migration studies.

5.2 Study area and data collection

This study was conducted in four rural villages in the North of Ghana and in the Old Fadama (OF) market in Accra. OF is an area surrounded on two sides by the Korle Lagoon and on the third side by the Abossey-Okai Road. It is a squatter community within Accra, growing alongside the OF market, the main depot for fresh produce coming to Accra from northern Ghana. We selected the site based on its history of high numbers of migrants from the North.



Figure 5.1 Map of Ghana showing the Northern Region and the OF community in Accra

Source: Accra Metropolitan Assembly

This chapter draws primarily on the qualitative data collected in the research during the period May 2012 to August 2013. Twenty-six in-depth interviews were held with SMW, members of their family, and with women who had intentions to migrate. The interviews were about the women's everyday life experiences, their social and personal relations, and their thoughts on consumption. We also recorded the life history of four migrant women, highlighting important stages in their life course, to gain understanding about the choices these women made and the circumstances they find themselves in. We transcribed and coded all conversations in Dagbani (language in the area of origin) and translated key sections into English.

Nine focus group discussions (FGDs) were held in the North. The participants included fathers, mothers, returned migrant women and never migrated women. In Accra, the participants were twelve women in two different age categories: female traders aged 15-25 years (cohort 1) and traders aged 26-50+ years (cohort 2). The discussions were conducted in Dagbani, and were recorded, transcribed and translated. The FGDs made it possible to uncover more general patterns regarding experiences and opinions about the way in which consumption and agency develop over the life course of women. Discussions focused on experiences in the different stages of the life course and the role of migration in the life course. Observation in the research sites was conducted throughout the process of data collection.

5.3 Results

5.3.1 *Being modern looking good*

Being modern and looking good is one of SMW's main priorities. SMW use lotions and creams to enhance their complexion. They wear make-up, necklaces, bracelets, rings, expensive jewellery, and wristwatches. Clothes are very important for SMW. They patronise attires that correspond with their sense of 'being modern' such as jeans trousers/skirts, leggings, sleeve-less tops, and t-shirts, which is convenient dressing for the younger women traders who need to perform physical labour. There are also those who look as if they were office workers with formal business clothes, much unlike the lush-long dresses they wore before migrating to Accra. Expenditures on clothes are not just a form of personal indulgence in consumer luxuries but are a necessity in the social environment of the women in Accra. Not dressing well risks scorn from the other young women in the community. A FGD discussant (Cohort 1, Accra) said:

"I buy clothing of all sorts, those I use in the market, those for attending meetings and ceremonies and those for knock-about. Clothes that are not expensive are not of good quality. The Hollandaise¹⁷ cost between eighty and ninety Cedis¹⁸. I spend a lot on cloths to show class during ceremonies¹⁹ I attend in OF. When one dedicates oneself to working as we women here do, it is necessary we carry ourselves well on occasions such as friends' parties or outdooing. We always want to look our best to avoid our friends teasing us with cheap fabrics as having no name."

The successful older women, who do not have to perform much physical labour, distinguish themselves by wearing expensive headscarves, thereby keeping in line with Islamic tradition and looking modest and respectful at the same time. It is expected of these women, referred to as market mummies²⁰, to wear luxurious clothing and

¹⁷ "Hollandaise" (or Dutch wax) as known in local parlance is a cloth originally produced by Vlisco in the Netherlands and recognised as having high quality and therefore is a mark of status.

¹⁸ Based on exchange rate of 1 US Dollar equivalent to 2.40/ = Ghanaian Cedis in August 2012. This exchange rate was obtained from the Bank of Ghana Foreign exchange section.

¹⁹ In OF the strength of continuing community membership by SMW and MM is the degree to which individuals, maintained economic and social ties through visits and ceremonial donations.

²⁰ Market mummies in these studies are supporting elders, now successful women traders and who started without having much capital at hand at the time they began trading. They are different from 'Market Queen Mothers' a term used for market women who are at the top of the trading hierarchy of certain specific commodities.

engage in a display of wealth through ceremonial donations to the community. Fine clothing styles are exhibited at occasions like naming ceremonies, weddings and funerals, to enhance the prestige and status of the woman concerned.

In order to be able to buy clothes in similar styles as the market mummies, women economize on the consumption of food they enjoy privately. But also the consumption of food and putting on weight is part of the strategies to look good.

“We patronize food that can sustain the family – food like TZ and *banku*²¹ and rice, which are not costly to prepare. The work we do is tedious, so having tea and bread in the morning cannot sustain me for a long time, besides it is very expensive to consume such beverages. I would rather settle on some heavy food, prepare TZ and not spend too much money on tea. Besides, I like TZ and would spend little money on food by consuming it. If we spend all our money on tea and fried eggs, there would not be enough for us to buy jewelry and expensive clothes. We eat the local dishes. Then we can have the same type of expensive clothes as the market mummies display at ceremonies. I have gained weight, and even gaining weight in OF shows you are well to do.” (FGD Cohort 1, Accra).

So, the younger migrants who need to perform the physical labour and who have less financial means prefer home-prepared food that is less expensive and can help them work all day. Perhaps Lai-Yeung (2015: 117) is right when she states: “The young people recognise that cooking has a place in healthy eating.” Market mummies, who perform less physical labour and have more financial means, often discard eating staple foods customary in the North and switch to more expensive foods such as toast and tea. They stated their preference for more expensive diets and their appreciation of having choices between food alternatives, as illustrated by a quote of one of them:

“The food in the North is too simple. Most often it is either *Konkonte* or TZ. However, Accra is a place where you can have a variety of everything and have choices. So, in Accra I drink tea in the morning. We can have anything we want and after hard work, we deserve to enjoy the best meals.” (FGD Cohort 2, Accra).

For the older generation, especially the more successful business-women, saving is not a priority anymore. Enjoying food here and now is a way to establish agency and being in a situation of having choices is deemed important. Serving one’s own pleasure is also defended against the call of the families in the North for more remittances.

²¹ TZ and *Banku* are local dishes prepared with maize-meal, normally eaten with soup or green sauce. *Banku* is prepared from maize and cassava dough and TZ is prepared with dried and milled cassava with maize flour.

“The food here is good for us because, back home it is only TZ that you would be eating but in Accra with just 1.00 you can buy any food you want. I make money and ought to enjoy some of the money earned because if I die today my people will come for all my belongings and so I do not joke with the food I eat. I ensure that what I eat is rich and makes me look young and good as well. I enjoy rich tea with fried eggs and toast every morning before opening the shop.” (FGD Cohort 2, Accra).

Market mummies do enjoy their wealth, and spend money on prestigious quality food. The young women, however, have fewer resources but need more food intake because of their more physically demanding work. This determines their taste. The young women have a reason for consuming as they do and for the value they attach to the less sophisticated northern foods. This shows how the women’s food choices are shaped within specific social and physical circumstances and change with those circumstances. ‘Consumption’ itself is a food metaphor, as is ‘taste’. Both lie at the heart of Bourdieu’s (1984) analysis of distinction. Here, the taste of food is significant in terms of the status portrayed by what market mummies consume and the way they form or express their identity. Market mummies have developed different kinds of values. Eating is bodily and hence narrates to the embodied make-up of the consumer. However, the young women have fewer resources and yet need more food intake as their work is more physically demanding. Hence, their ‘taste’ is more economically determined. Combining these factors, the young women have a reason for consuming as they do and for the value they attach to the less sophisticated northern foods.

Mobile phones are also a much-desired asset. SMW indicated that a mobile phone was easy for calling their family members in the North. The young, unmarried women use it to get in touch with their mothers on a regular basis, indicating some degree of maternal surveillance. However, the way they use the mobile phones exceeds mere functionality in communication. After a focus group discussion, a mobile phone would regularly ring with the ringtone of a popular song, phones thus functioning as radios. Among the younger SMW phone models and functionalities are regularly discussed. Additionally, SMW use their phones as music players during leisure time.

Apart from mobile phones, hairdo is an important way to keep up with fashion trends as emphasized in a focus group with young SMW (FGD Cohort 1, Accra):

“The modern hairstyles keep us in fashion and up to date in modern styles when we are having a good time with friends during public holidays. I am yet to go and dress my hair for the Eid festival²². We really enjoy keeping our hair tidy

²² Eid festival, the festival of breaking the fast, is an important religious holiday celebrated by Muslims worldwide.

and ensuring that we look our best. In my village, women ought to cover their hair. Back in the North we covered our hair due to our religious background. When visiting the mosque we conceal hairstyles under a veil or a scarf. But in OF we keep the best hairstyles uncovered. With tomorrow being Eid festival we can hold a miniature fashion show right here and attempt to model the new hairstyles we intend for the festival.”

As relayed by women in the focus groups, public events are the prime occasions to show how well you are doing while simultaneously having a good time. Keeping one's hair 'tidy' and in a modern style, as well as enjoying oneself during holidays is not just a frivolous activity.

5.3.2 Good and not so good marriages

As relayed in focus groups and interviews, unschooled girls who stay in the North usually end up in an arranged marriage without having much say in the matter and sometimes with a partner they have never seen. As parents have several children to provide for, sending a child into marriage relieves them of child-care responsibilities and gives them fewer mouths to feed. These young women have no assets of their own and they rely on their fathers to provide the items necessary for marriage. Since SAPs and poverty worsened the circumstances of women, trousseaus have dwindled and the conditions of marriage are not very favourable for the wives to-be.

Acquiring the necessary items for a good marriage is a central motivation for migration of SMW (Awumbilla and Ardayfio Schandorf, 2008; Tufuor *et al.*, 2015). Almost all the younger interviewees said they would eventually return to their hometowns after earning enough money to “bring something into marriage” i.e. by contributing objects like clothes, kitchen ware and also money to set up their own hearth. Returned migrant women who marry in the North can become more financially independent of their husbands in ways that extend beyond “separate purses”, which most west-African marriages have long been famous for (Clark, 1994: 338). SMW want to enter into marriage “with something”, as one of the women phrased it. Thus, women bringing in their own independent income and goods are able to contribute positively to their marriage and future home. For example, in a FGD with returned migrant women in Nantoma it was explained:

“We save and when returning from Accra we have acquired items for use in preparation for future marriage ceremonies. These include clothes, tinned food, bowls, cooking utensils, buckets, pots of all sorts, jeans, shoes, jewellery, mobile phones, wrist watches and other items.”

The importance of buying items for marriage to set up one's own hearth was affirmed by Fati, aged 25, in an interview in Accra:

“We traders buy Dutch wax cloth to prepare for marriage in the future. We have no time to waste because we do not have much free time.”

Not only do women try to prepare for marriage in order to enter the marriage with a trousseau, they also try to ensure to have a specific marriage ceremony. There are two different marriage types in Northern Ghana: traditional and religious marriages. The traditional marriage involves payment of a bride price and a dowry. The bride price goes from the family of the groom to the family of bride, whereas the dowry is what the bride brings along. SMW have taken up these responsibilities and have raised the marriage standard. When women now enter marriage, they want to celebrate with expensive goods of their own, a responsibility shirked by their fathers. After the presentation of gifts to the bride's family, the groom formally asks for the woman's hand in marriage. Afterwards there is a celebration during which food and drinks are served. The more money there is available, the more lavish the celebration, which reflects well on the bride.

Young women in the villages prefer a religious marriage to a traditional one because of the rights it confers on women. Women feel more secure because men have to look after them financially and cannot easily divorce them. Compared to a traditional marriage, a religious marriage offers the advantage that when husbands want to divorce their wives, they must get permission from the religious authority. Without it they cannot divorce their wives, and there is a tendency of the religious authority not to support divorce. Husbands are bound by the religious community to make money available for their wives throughout their lifetime, even when they decide to remarry.

Religious marriages enjoy blessing in a mosque where citations from the Holy Quran are recited that commit husbands to take care of their wives and children (Personal communication by Rabi'u, male, aged 49 and community leader, August 2013; FGD Cohort 2, Accra). Such marriage ceremonies are more expensive because they involve more marriage goods than a traditional one. Moreover, they are associated with an elaborate wedding that requires an expensive preparation. As most fathers are unable to raise funds for such ceremonies, women need to acquire the money for such a marriage. Saving money in order to collect the necessary funds and goods is thus a crucial way for women to increase their security over their future life course.

Not only do women take charge of securing a good marriage by acquiring the necessary means to take into marriage, they also spend their leisure time in places

where they may find suitable marriage candidates. They go to the beach, to shopping malls, and watch television in public places where serials are broadcasted. In such places, other northern singles can be encountered. During such outings SMW dress nicely to draw the attention of northern suitors, as explained in a FGD:

“There are public holidays and on such days, we organize ourselves depending on the kind of items we sell, prepare a variety of dishes and set off for the beach²³. We have a secret of looking extra good on such days. You never know, but on such days one can have the opportunity of meeting a northern suitor. When you are lucky, you can move to the North and get married to him.” (FGD Cohort 1, Accra)

Still, it is considered of vital importance that these ventures do not jeopardise the plans for a future marriage. It is not only that women should remain frugal in order to be able to save money. Most prominently, women emphasized the importance of being modest and not getting into ‘trouble’, meaning getting pregnant or – even more problematic – getting ‘sick’ (with HIV/AIDS). Such events ruin the plans to return. With a child, unmarried women cannot easily reintegrate in the Muslim communities in the North. Family members in Nantoma also try to motivate migrant women to avoid such trouble:

“What parents cherish is for their children to stay without getting pregnant. Then, that migrant’s chances of getting a young Dagomba man to fall in love with her are quite high. Getting pregnant reduces your chances of having a normal marriage ceremony with a suitor. You are not likely to get a suitor and such women are not allowed back.” (FGD Cohort 2, Accra).

Consumption is a genuine balancing act for SMW who wish to return to the North and marry. Styling one’s hair and clothes, eating certain foods, participating in leisure activities without getting into trouble, acquiring goods to take into the marriage to set up one’s own hearth and saving for the costs of the ceremony all need to be balanced against one another in order to increase the chances of entering a good marriage in the North.

Market mummies do not usually plan to return to the North to marry. Still they construct rooms or houses in the North to live in either temporarily as visitors or permanently after they retire. Constructing a room or house of their own in the North enables them to perform their status as established women, as well as securing

²³ Not all leisure time is spent on such outings, more often SMW rest. Resting, however, often takes the form of visiting friends, conversing or viewing television together, and possibly sharing a meal.

some measure of freedom within the patriarchal environment in the North. While in some respects market mummies favour an increase in options now over postponement to a future life stage, their consumption leaves room for such investments and is by no means frivolous.

5.3.3 *Acting the part*

Certainly not all women craft their consumption practices with the objective of entering a good, religious marriage with a husband of their own choice. Women also emphasize the importance of having a good life here and now. Though hedonistic pleasure is certainly part of this, women also perform the position they aspire. As for example Hawa²⁴ (aged 37, from Nantoma, beans seller in OF) explained:

“When women make money in this community, the priority is to buy more clothing for future use, to pay back debts or even resell the cloth at a higher price in times of difficulties. Currently, I can buy clothing for my children, myself and my parents. The clothes we used in the North are very different from the ones we patronize in Accra now, which are of better quality and more expensive. Our new status demands that we change our clothing to suit our new environment.”

In the case of Fati, a 25 year-old porridge vendor, she had to change her outlook to let it correspond with her new status of a woman with having experienced “modern” urban life.

“We accumulated enough wealth to acquire clothing for outing now and even when we visit home. That is when we enjoy free time: no work and having the opportunity to display most of the clothing we have acquired. In our standing as women who earn income, the changes we observe include changes in our clothing and general outlook. We buy clothing to suit all occasions.” (FGD Cohort 2, Accra).

Consuming in line with one’s status is especially important for market mummies. Once arrived in Accra as young SMW, they were able to expand their businesses through savings and wise investments, and attract new arrivals who work under their guidance. However, as the status of a market mummy is an informal one, it needs to be recognized in the Old Fadama community. Consumption is vital in enacting the status of market mummy and making sure that the young arrivals look up to her and wish to work for her.

²⁴To protect their anonymity, Hawa and Nantoma are pseudonyms, as are all the names cited in the text.

5.4 Conclusion

As our analysis has shown, the opportunity to engage in specific consumption practices is a vital aspect of the everyday lives of SMW. This is neither frivolous behaviour nor an exercise of agency per se. Practices women engage in are embedded in binding normative contexts within which they manoeuvre. Still, women make choices about the practices they wish to engage in, now and in the future. In order to enter a good, religious marriage and be able to contribute positively to their marriage and future home, women need to save money and assemble housewares with their own independent income. But they also need to engage in leisure activities and look their best to find a suitable partner.

Although the younger cohorts of SMW invest in having fun, they also consume frugally in order to save money. SMW keep their spending on food and housing to the barest minimum to enable them to accumulate savings and purchase beauty products and marriage items with their earnings. The fact that women gain some measure of freedom from their family by earning money, exercise consumption, postpone marriages to gain further control over marriage choices and take charge of their own marriage costs, is not just a sign of emancipation or increased agency. It also reflects the numerous constraints that are beyond their control. The dire economic circumstances that have first pushed them out of school and into an arranged marriage at a young age now push them to Accra. Furthermore, the incorporation of the North in the more lavish consumer culture of the South has increased the standards of wedding ceremonies to a level that cannot be afforded with the economic activities of rural households in the North.

The seeming contradiction of these processes emerges most clearly in young women's ideas on the choices they make regarding marriage. SMW gain some measure of freedom from their family through having earnings of their own. Through migration they also gain control over marriage choices. This, paradoxically, reinforces patriarchal control. In order to be able to safeguard a good marriage women have to conduct a genuine balancing act of keeping away from trouble, saving and performing attractive female subjectivities.

The incorporation into urban southern consumer culture not only applies to wedding ceremonies in the North. Also when in Accra women feel a pressure to comply with local consumption norms among migrant women. Women help each other to save money on food and housing by sharing, but they also force each other to spend money on clothing to look good. Women who live too frugally risk scorn from the other young women in the community.

Through consumption practices SMW balance their agency. Young and unmarried women who go back to the North and market mummies have different ways of doing this. Older women who have no plans anymore of returning to the North for marrying, especially those who have become market mummies, seek enjoyment in the present but also use their wealth to secure housing of their own in the North for when they retire. Young SMW reinforce the northern Islamic patriarchal ideology by demanding a religious marriage, but at the same time, they are challenging it through their everyday consumption practices. In the existing literature on migration the ways in which agency is shaped through consumption practices are not well studied. This chapter sheds light on the context-specific agency enacted by SMW through consumption over the life course.

Market mummies do enjoy their wealth and like to spend it on prestigious food. Their status as established women also requires them to play the part. Since these women are role models for the younger women, they need to perform their success in order to tie the younger generations of SMW to them. Viewing how SMW's agency is shaped in consumer practices rather than through their income earning activities reveals a complex balancing act in which women plan for and use their opportunities throughout the life course. Migration offers women choices to enter into certain practices and avoid others, even though these choices themselves as well as the freedom while performing the practices entailed by these choices are constrained.

In existing research on inequalities and development in the global capitalist South the emphasis tends to be on production. This study highlights the relevance of studying consumption choices and practices for understanding gender inequalities and processes of development and social change.

Chapter 6

Gender, Households and Reintegration: Everyday Lives of Returned Migrant Women in Northern Ghana

Abstract: Since the late 1990s, single women moving from the rural North to the urban South, especially to Accra, are making up a growing share of migrant labour streams in Ghana. In Accra these migrant women often engage in petty trading. The transformation of gendered subjectivities the women experience while producing livelihoods away from home has been studied before. However, the reintegration experience of migrant women who return to their place of origin has rarely been studied. This chapter investigates the everyday reintegration experience of returned migrant women within their households in rural northern Ghana. Households are conceptualized as arenas of everyday life where household members exercise agency to generate livelihoods. In this household arena we recognize the gender dynamics around decision-making on livelihood generation as key to understanding the reintegration experience of returned migrant women. The analysis draws on feminist scholars' insights of gender as process and as situated in a specific place. Whereas existing household studies tend to have a rather narrow focus on gender roles, using the lens of gender as situated process makes the significance of everyday micro transformations visible. By paying critical attention to how gender and household are co-constituted, light is shed on the multiple and contradictory ways in which gender, livelihood, and household are constructed.

Keywords: returned migrant women, reintegration, gender as process, households, livelihoods, northern Ghana

A version of this chapter is under review as:

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6.1 Introduction

Since the late 1990's, migration of single women from the rural North to the South, especially to Accra, has been making up a growing share of migrant streams within Ghana (Oberhauser, 2010). The emergence of this trend can be traced back to the implementation of Structural Adjustment Programmes (SAPs) in the early 1980s, which in the mainly agricultural North entailed the removal of subsidies on agricultural inputs. This made farming less profitable and, consequently, less attractive (Carr, 2008; Oberhauser, 2010). Household livelihoods became vulnerable and women's lives became difficult when their share in livelihood responsibilities increased (Chant, 2008; Oberhauser, 2010). These processes, coupled with polygyny and patrilineal inheritance systems, pushed young school-age women, divorced women and neglected wives to search for livelihoods in Accra (Awumbila and Ardayfio-Schandorf, 2008; Kwankye, 2012).

Scholars have recently examined livelihood strategies of migrant women in their place of destination (Awumbila and Ardayfio-Schandorf, 2008; Oberhauser, 2010; Oberhauser and Hanson, 2008; Oberhauser and Yeboah, 2011; Tufuor *et al.* 2015). Single migrant women mostly return to their place of origin (Tagoe and Kwankye, 2009; Kwankye, 2012), but their experiences have rarely been studied in Ghana, although studies outside Ghana have paid attention to migrant women's reintegration into their place of origin (Lambert, 2007; Gaetano, 2008; Ge *et al.*, 2011; Ungruhe, 2011; Zhang, 2013). Kwankye (2012) mentioned the challenges of reintegration faced by RMW in northern Ghana but did no gender analysis in that context. A few studies have looked at the mobility and experiences of returned migrant women, but those concern women who are highly skilled and elite professionals (Ammassari, 2004; Wong, 2014).

Drawing on the insights of feminist scholars, this study examines the reintegration experience of returned migrant women (RMW) who moved back from Accra to their place of origin in the rural North, focusing on their decision making about household livelihood strategies and female subjectivities as the starting point for analysis. Accra is diverse and constitutes a space of empowerment for migrant women, contrasting with the restricted and controlled space of their households and communities of origin, where men and mothers-in-law have a stake in maintaining the status quo. Within the prevailing patriarchal relations, in the northern households young women are placed at the bottom of the intra-household hierarchy in terms of access to and control over household resources, and their mobility is constrained. Studying gender as process offers an excellent lens to examine how women deal with the northern ideologies that do not favour women's leaving the home to go to

markets to work. The long distances to markets and the appalling road network sometimes make men not allow the women to leave their villages to go to markets elsewhere (cf. Porter, 2011). This constraint affects returned migrant women's opportunities to generate livelihood and improve their lives in their home community.

Intra-household inequalities and hierarchies based on gender and age, underpinned by social norms, shape decisions about livelihood generation. Outside the Ghanaian context, in the Philippines, Parreñas (2005, 2010) studied the challenges of the traditional gender division of labour and women's confinement in the home in a context of gender transformation spurred by the mother's migration. However, how household dynamics shape gender relations does not become clear. Gibson *et al.* (2001) examined RMW's livelihood strategies in the Philippines but focused on their collective livelihood strategies beyond the individual households.

In this article, the household is conceptualised as the arena of everyday life where members exercise agency to generate livelihoods in order to support their joint well-being (Niehof 2004; 2011). The focus on household and livelihood sets the moral and social context within which RMW exercise agency. This study examines the dynamics of gender as process, seeing gender as performed through intra-household dynamics in relation to specific household arrangements and conditions. Thus, gender and household are (re)produced in interaction, which we shall refer to as the co-constitution of gender and household. Existing studies on the intersections between gender, household and livelihood often have a narrow focus on gender roles. Wolf (1992), for example, used role theory in her study on young migrant women from rural areas and household dynamics in Indonesia. However, such a focus reveals little about the dynamic interfaces within households and the co-constitution of gender and household through repetitive everyday acts. In this study, these are focal points, which are captured by looking at the various ways in which RMW exercise agency to generate livelihoods within their households.

Butler (1990, 1997), maintained that subjects perform gender in a specific historical place and that it is only by everyday performances that power is assumed and gender takes on any meaning over time. The way one performs femininity or masculinity varies from one place to another, and between cultures and social strata. When connecting the performative aspect of gender to theory of power and gender (Massey, 1994), it becomes obvious that one can be a woman or a man in different ways, depending on one's position in relation to others in a certain context. Ways of being a woman or man may change according to the position in the local power space or when moving into a different context. Feminist geographers have indicated that gender is produced in place and in part constitutes that place (Pratt and Hanson,

1994; Bondi and Davidson, 2004; 2005; Nightingale, 2006). By drawing on their insights, we make the dynamic co-constitution of gender and household visible. The way people interact in their day-to-day life practices and interact with the wider societal structures contributes to new forms of social relations. Using the notions of gender in place and as process enables us to understand the gender relations in different places and the choices differently positioned individuals make regarding livelihood strategies. This article reflects on the reintegration experiences of migrant women in rural northern Ghana, where patriarchal institutions and discourse exert great influence on women's everyday social practices and on the material inequalities and constraints women are faced with.

In the following section, the concepts of gender, household and agency are elaborated. After outlining the data collection process, the empirical findings are presented. In the conclusion we discuss the main question of how gender and household are co-constituted in the everyday struggles of RMW in their reintegration into their household and community in the North. We conclude by reflecting on the significance of our findings for future research.

6.2 Gender, household and agency

We conceptualise RMW's households as sites within which gender is performed and agency is exercised through decision making about livelihood generation. The household economy is understood as organised through practices of moral obligation (Cheal, 1989). In gender studies, the household is viewed as a context of gender inequality, especially with regard to intra-household resource allocation and distribution (Sen, 1990; Agarwal, 1994). The household bargaining models developed by Sen (1990) and Agarwal (1997) make visible intra-household dynamics and the tension between cooperation and conflict in a context of gender inequality. While household members are to support their joint well-being, intra-household dynamics reflect the historically developed unequal access to resources between and among men and women and the different livelihood strategies used by them, which could be at odds with one another (Carr, 2008; Kabeer, 1994). Hence, women's bargaining and livelihood practices should neither be subsumed under those of the household nor should these be negated because of men's social positions. One has to examine specific household compositions and ways of resource organisation in order to understand RMW's contextually delineated agency.

Conceptualising gender as process enables the analysis of the complex interplay between gender and other essential aspects of cultural and social processes (Nightingale, 2006; Elmhirst, 2007). Kabeer (1994: 271) sees gender as a complete

ensemble of customs, values, norms and practices that define differences between men and women “in the production of goods, human resources as well as in the control over resources and benefits.” However, gender has often been framed as a binary relationship between culturally defined male and female roles. In her analysis of Javanese young migrant women, Wolf (1997) applied role theory to examine the relationships between gender, migration and household, which constrained her from seeing how different household dynamics can produce complex and multiple gendered subjectivities associated with the women’s experience. When gender is reduced to gender roles, it becomes a binary structure in which men dominate over women and society and household are understood as essentially ‘patriarchal’, with men playing the role of oppressors and women that of the oppressed.

There are at least three constraining effects of the binary conceptualisation of gender found in role theory. First, it obscures the everyday “dialectical relations between processes out of which constraints are developed and within which gendered identities and relations are culturally formed and transformed” (Ong, 2010: 4). Second, reducing gender to gender roles limits the ability to see the specific ways in which men exercise dominance. Third, it obstructs the view on the specific ways in which women resist domination and on how some women exercise dominance over other women (e.g. mothers-in-law versus daughters-in-law). Cultural definitions of women’s roles, such as those of wife or daughter constitute a social ideal that guides behaviour but also leaves manoeuvring space for women to negotiate their abilities and relationships, thereby enacting new forms of femininity in the process (Butler, 1990). Kabeer (2000; 2005) has shown how female garment workers in Bangladesh contested or reinterpreted the gendered ideologies that define their role as daughters by responding to new livelihood opportunities. The complex strategies that women deploy to resist subordination in the everyday processes of inter- and intra-generational household dynamics are obscured if we pay attention to gender only as roles of men and women. Postulating gender as process in household bargaining illuminates the ways in which individual household members negotiate power in their everyday life. It better affirms women’s complex and contradictory agency than just focusing on women’s agency in their large-scale resistance to structure (cf. Sato, 2014).

A study of RMW’s agency requires a nuanced understanding of power and of their attempts to gain power over resources within their households, which is different from power in the sense of control over others (Sen, 1990; Wolf, 1997; Kabeer, 2005). It requires a more Foucauldian (1991) understanding of power, not only as a mechanism of domination or control over others but also as the exercise of individual agency. Butler notes that power is assumed by the subject, who emerges through subjection to the rules of discourse made manifest through appropriate performance

(Butler, 1997; Gibson *et al.*, 2001). Subjection does not only entail what “unilaterally acts on a given individual as a form of domination but also [what] activates or forms the subject” (Butler, 1997: 84), a conceptualisation that concurs with Scott’s (1988) understanding of agency as enacted through actions taken in specific contexts. This implies that individual RMW exercise agency in relation to the inter- and intra-household forces that condition their agency. In the North, oppressive gender ‘roles’ seemingly prevail because women and men seem to perpetuate northern gender ideology through their subjection. At the same time, outmigration challenges women’s normative and practical confinement to the home and domestic work, thus undermining the ideology of female domesticity. This study highlights RMWs context-specific exercised agency and the new forms of femininity they perform in their domestic spaces. As noted by Mills (1999), migrant women’s claim to individual transformation reveal the delicate compromises they make between their attachment to the rural household and their aspirations for autonomy. The conceptual approach outlined above enables us to see, on the one hand, subjection of RMW through performances that comply with social expectations and, on the other, their exercise of agency to navigate and negotiate for space. The latter may alter their subjectivity in a manner that demonstrates capabilities and relationships that may not be typically expected of them.

The notion of social spaces has long been of interest in the social sciences. It offers insights on how particular cultural traditions and social settings create, shape and reinforce social relations, also in a context of discontinuity of social space implied by reintegration. A number of feminist geographers have pointed attention to the margins of women’s everyday life, thereby opening the black box of domestic space and the seemingly routine experiences of women (Domosh, 1998; Johnson, 2006). An interest in the spaces of everyday life in tandem with a feminist sensitivity about intra-household power inequalities, allows us to see the social dynamics within the complex space of households, where women and men reproduce their cultural traditions and negotiate contemporary forces (Johnson, 2006). In our case, the migrant women are keenly aware of the differences between the domestic spaces in Accra and the home area in the North, and adjust their negotiations and strategies accordingly.

Feminist work that focused on women’s agency has forwarded the argument that resistance comes with subjection (Butler, 1990; Gibson *et al.*, 2001). This understanding suggests that when women negotiate economic support for themselves and their families these negotiations reproduce and challenge social relations in contradictory ways. However, reproduction of a social relationship does negate neither women’s agency nor their authority (Wrigley-Asante, 2010), much as the existence of a social relationship does not guarantee that every individual will have the drive,

opportunity, or ability to navigate agency successfully across the interconnections that exists between space, livelihood generation, and subjectivity.

This study illuminates the context-specific exercised agency and new forms of femininity performed by RMW in their households in the rural North. Drawing on gender as process, the co-constitution of gender and household and a nuanced understanding of agency, we shall investigate the dynamic relationships between gender, household and agency of RMW within a distinct socio-cultural setting, with a focus on decision-making on livelihood generation.

6.3 Study area and data collection

Data collection was done between June 2012 and August 2013 in the rural North and in Accra (see Figure 6.1). The main research site comprises the four districts of Ghana's Northern Region, which are mainly Dagomba territory, with Tamale as its capital (see Figure 6.1). Dagomba in northern Ghana are predominantly Muslims and are primarily involved in diverse small-scale subsistence farming. In the patrilineal kinship system it is the men who have entitlements to land (Songsore and Denkabe, 1995). For farm land women are dependent on their husbands, and their husband's death or divorce precipitates loss of access to land (Adeetuk, 1991). Practices of polygyny and men's access to and control over assets such as land, enable men to exercise power over women (Kwankye, 2012). The residence pattern is patrilocal with households being male-headed units of extended families (Brown, 1996).

Upon marriage a woman joins the husband's household, of which the kitchen is her domain (cf. Supski, 2006), which entails a transition from the status of daughter to that of wife. Through this, new practices of femininity emerge. These comprise learning the norms and rules of the new household and building new relations with household members. A newly wed wife moves into a compound with senior women, be they the husband's mother, wives of her husband's brothers, and, if the marriage is polygamous, co-wives. She is considered inexperienced, immature and not yet acquainted with her role as a wife. She is expected to learn the rules of the new household by building new relations, not only with her husband. She has to become a wife through engaging with the other women in the household. At some point she will become a senior woman in the household whose authority is acknowledged by the younger women, among the Dagomba also referred to as 'cooking wife' (Pickbourn, 2011). When a household has more than one cooking wife, they take turns in assuming responsibilities, usually on a weekly rotation. In addition to being responsible for the preparation of meals, cooking wives are often responsible for the

expenditures on items such as children's education and clothing (cf. Pickbourn, 2011).

In spite of men's apprehensive and even negative attitude towards women's mobility in general and migration to Accra in particular, there has been an increasing trend of female outmigration. In 2007, Pickbourn (2011) already found in her survey in the area that 73.6 percent of migrants were women.

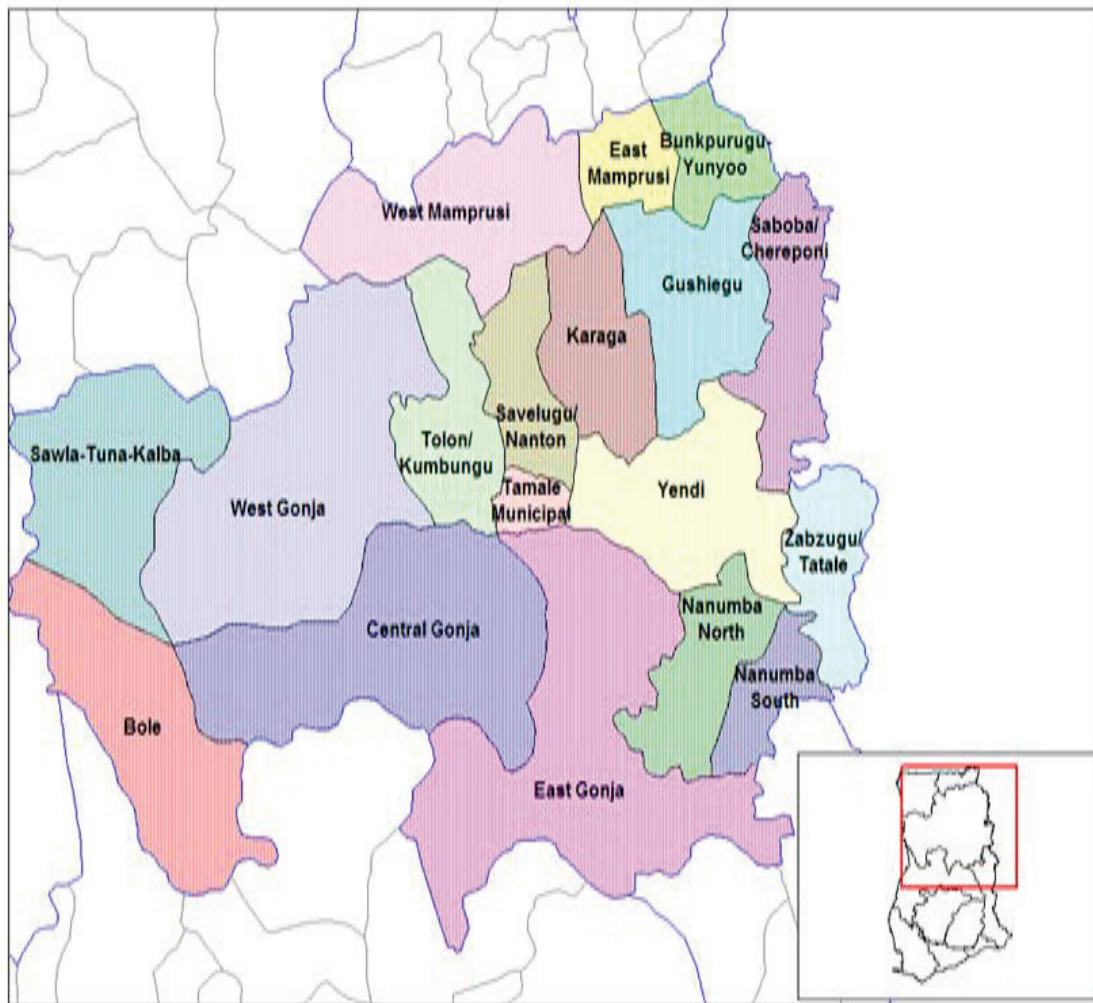


Figure 6.1 Map showing the Northern Region, and Savelugu, Nanton, Tolon and Tamale periphery.

Source: Tamale Metropolitan Assembly.

The study was designed in three phases. The first phase involved exploratory interviews with key informants in Old Fadama (OF), a squatter community in Accra alongside the OF Market. These initial interviews led to the interviews with families, relatives, and friends of migrants working in Accra, and women who never migrated, returned migrants, and village heads in the northern villages. In the second phase, the

survey of 230 migrant women was conducted and 114 of the respondents sampled in the survey were coming from four Dagomba villages. Migrant women from these villages in Accra were interviewed on their movement to Accra and on their return from Accra to their villages. In the last phase, focus group discussions (FGDs) (six participants each) were conducted both in the North (Nantoma²⁵) and in Accra.

In Nantoma, seven FGDs were conducted with thirty women (RMW, mothers, female relatives, never migrated women with and without intentions to migrate) and twelve men (fathers and male relatives) by using the list of topics developed through the analysis of data collected in the first two phases. In Accra, four FGDs were held with twelve female traders in two different age categories: those aged 15-25 years and those aged 26-50+ years. Questions asked pertained to decision making about livelihoods within households, challenges encountered and strategies adopted to overcome them. The life histories of four individuals, two RMW and two successful and influential women traders in OF were also recorded, in order to gain insight into their experiences in decision-making about livelihood in relation to important stages in their life course.

FGDs and life history interviews were audio recorded, transcribed from Dagbani into English, and analysed using qualitative content analysis. The texts were systematically coded in relation to topics and concepts. Quotes that most clearly addressed and illustrated key themes were selected for presentation. Observations in context were utilised throughout the research process in order to triangulate these with insights on women's experience, activities and social relations gained from their verbal accounts.

6.4 Reintegration experience of returned migrant women

6.4.1 *Social expectations towards women in the North: Before migration*

Women are expected to get married early. Fuseina (age 22, FGD 5 in Nantoma), illustrated how this expectation shaped the life of her older sisters:

“My two elder sisters got married to elderly men, but I was not interested in getting married early and helping a husband to farm. In the South, there is no tedious harvesting of crops and difficulty with cultivation or hard work at home.”

²⁵ Nantoma is a pseudonym, as are the names of persons cited in the text.

Once women get married they must perform a double shift: household work and farming. Undesirability of this position was reported to activate women to challenge this cultural tradition through migration. At the same time, however, migration was partly justified as enabling women to generate income that would lead to a better married life back in the North. Thus, as indicated by Hawa (age 28, RMW Nantoma), migration is neither a total rejection nor affirmation of northern gender ideology:

“We move to Accra in order to secure money to purchase kitchenware through our own income-generating activities. When a woman is able to contribute to her future home, she could gain self-respect. That would not only make us happy but also a better wife.”

Hence, to a certain extent transformations in femininity can be observed, but these come with some reproduction of modified forms of gendered subjectivity.

6.4.2 *While in Accra*

Partial subjection to the northern cultural traditions structured the women's exercise of agency in Accra through saving and consumption practices, as mentioned by Hawa above. Unmarried migrant women save money and buy particular goods, such as pots, clothes and jewellery, to prepare for marriage and to create better prospects for themselves. Young unmarried migrant women expressed a desire to settle and marry in the North. One of them (FGD 5, Nantoma) explained:

“We prefer to return to have a man from our village, taking care and helping our children and us. Our sole intention is to make some money and come back home to marry.”

Regarding the profile of the partner, young unmarried migrant women expressed their dissatisfaction with southern men who allegedly would not meet their expectation of married men who properly look after their wives. They feel more secure with men from their place of origin who share the same ideas of what married men should do: provide resources for their wives throughout their lifetime. This expectation is better met when the marriage is religiously sanctioned. Given the choice between a religious and a civil marriage, religious marriages are strongly preferred because then a man who wishes to divorce his wife needs permission from the religious authorities, who often oppose divorce. So, even though more costly, RMW prefer a religious marriage to reduce the risk of divorce in a resource poor community where polygyny is condoned. As the women know, divorced women or neglected wives often live in poverty and isolation and are socially considered ‘failures’. The subjection to northern gender ideology inclines migrant women to secure a lifelong marriage insurance

through migration, income generation and selection of the more protective marriage type.

Most migrant women interviewed in the survey produced livelihoods through petty trading (Tufuor *et al.* 2015). They decided on how many hours they spent on trading and on what would be necessary for themselves and for their family. Although in the North seemingly rigid expectations towards women were expressed, migrant women were clearly changing these perceptions. New practices concerning dresses, hairdos, mannerism, remittances and gifts have prompted changes in the expectations towards and the appraisal of young migrant women. Whereas in 2007 Pickbourn (2011) reported rather negative views of men on female migration, the following quote from the FGDs with fathers and uncles in Nantoma acknowledges the women's contributions and reveals a positive appraisal:

“Our daughters are feeding the family. It is no more the case that young women cannot decide on their partners. They are enlightened and are exposed to different social settings. They speak several languages, eat and dress differently and are held in high esteem.”

One RMW (FGD 5) highlighted this point: “No one we have seen migrated ever comes back the same, and we care for ourselves and the extended family.”

In addition to the above, being able to build a room or a house also contributes to the change in perception of RMW. Migrant women who were able to accumulate capital through petty trading often develop successful small business enterprises (Tufuor *et al.*, 2015). When visiting the North, these successful women like to build their own semi-detached dwellings. Never migrated women (FGD 7) commented:

“We see new houses springing up. If you care to find out, you'll find that the owners are migrants. When you enter such houses during the visits of migrants on occasions such as funerals, the interiors of these houses look good with new appliances.”

For migrant women who experienced divorce and neglect in marriage, a separate room or house is a space that allows them to exercise their agency. Divorced women prefer not to return to their paternal household because they fear the conflicts and neglect they could experience when again living with their father and brothers. The gender ideology that frames divorced women as ‘failures’ activated migrant women to save money by trading in Accra in order to build a place of their own in the rural North.

6.4.3 *Back in the North*

Once back in the North, RMW need to adjust. FGD 6 presented recollections:

“When they [MW] return and marry, they have to re-adjust to the village life and this sometimes poses difficulties because of the influences of city life. They find living with their husband’s family challenging. The family size is overwhelming. They are unable to mingle freely with all family members in their new home.”

Although their subjectivities were transformed during their time in Accra, once back in the North, RMW are socially pressured to subject at least partially to the northern gender ideologies. In different ways, both married and unmarried RMW experience restrictions. In the case of married women, after marriage the oft-expressed interest of most RMW is to strengthen their household's livelihood by starting petty trading. Wives living with in-laws (FGDs 5 and 2) mentioned that:

“If your husband understands and there are in-laws with no instructions on where you cannot go, then count yourself lucky and start with selling some goods the villagers patronise like soap and salt.”

The following categories of RMW emerged based on marked differences related to social position within different household arrangements and attitudes towards their trading aspirations: (1) married RMW whose household members accept their petty trading; (2) married RMW who are unable to engage in petty trading due to the disapproval from household members; (3) married RMW whose petty trading causes conflict; (4) married RMW who plan to start petty trading in the future; (5) unmarried RMW; and (6) RMW who returned with illness and/or a child out of wedlock.

Married RMW whose household members accept their petty trading

Meimuna (aged 29, life history 2, RMW not living with in-laws) said:

“My little trading money goes to cater for small supplies in our household, such as adding to rich ingredients for soup, household utensils and the small-small things in the house. My husband knows that I contribute to his farming activities.”

Honouring her obligations as a household member, Meimuna contributes to the household economy and adds to the household’s ‘*chop money*’²⁶, in this way improving both her own well-being and that of the household as a whole. Women engage in

²⁶ Chop-money is the money men give to their wives each week or month for housekeeping, including for the preparation of food.

income-generating activities such as home-based petty trading to supplement the money from husbands. Acknowledging the husband's role as provider, Meimuna represented her contribution as small. However, albeit small, regular income gives women a certain measure of autonomy in household consumption practices. By bringing money into the marriage, RMW who marry in the North can become more financially independent of their husbands in ways that extend beyond the "separate purses" model that prevails in most Western-African marriages (Clark, 1994, 338). Women with an own independent income are able to contribute positively to their marriage and future home.

The practices of Azara, a married RMW (aged 30, FGD 5), illustrate the differences in the social position of women in different households. In spite of the confrontations with her husband and in-laws at the initial stages of living together and even presently, Azara negotiated for space once back in Nantoma. By going to Tamale to sell cloth, she is engaged in processes that developed in her household over time. Her daily commuting initially met with resistance from her husband and in-laws but she has forged compromises. Azara engages in certain practices and devises strategies to amend her compliance with the expectations forced on her. As a junior woman Azara should assist with cooking every day, an iconic married woman's activity. She does not reject or neglect her responsibilities as a wife and daughter-in-law. She takes her responsibilities as a cooking wife through collaboration with her in-laws by generating income and earning enough money to compensate for not partaking in the labour of the other wives. Her financial contributions are intended to pay the workers who clear the fields to cultivate vegetables and to buy ingredients for the household's soup, which women are expected to provide through farming. This balancing practice meets with the approval of her in-laws. Hence, living with senior women is not always a constraint for RMW to engage in trading.

Azara's case illustrates that women endeavour to enhance the household members' well-being and to fulfil their obligations as wives, though in new ways. Through Azara's daily practices the interpersonal relations are produced, within which the need for achieving the material and social well-being of the household is addressed. RMW's sharing their everyday life with other women in their household reinforces mutual commitment and strengthens the social and moral context within which RMW generate their livelihoods. It shows the household as the locus of livelihood generation (Niehof 2004) where household members commit resources for their joint well-being. This all entails the constant renewal of subjectivities necessary for building and maintaining good interpersonal relationships in the household. Azara balances the household needs and her individual aspirations and generates income by utilising her skills acquired as a trader in Accra. The money she makes is

not for individual gain but for the well-being of the household as a whole. This could not have been observed by looking only at gender roles assigned at the structural level. Because role theory does not fully capture the diversity of households and the complex decision making with in-laws and husbands RMW engage in, it cannot reveal the multiple and contradictory ways in which they negotiate power,. The analytical tools of gender as process, the co-constitution of gender and households, and power as double-edged process, make the multiple and contradictory ways in which RMW handle their reintegration in the rural North visible.

Married RMW who are unable to engage in petty trading due to the disapproval from household members

While some married RMW are – in the women’s own terms – ‘lucky’, others are ‘unlucky’ because their husbands or the senior women in the households do not permit them to start trading. Different views were expressed on this. In Nantoma elderly married women (FGD 1) explained:

“We all work in the farms. We all harvest shear nuts, groundnuts and maize. No, they [RMW] cannot refuse, because here they are under control, not as if they were there [Accra]. After marriage they cannot go out without the husband’s approval. Yes, there are restrictions to what they can do here. Here, if daughters go on errands outside and wander about, they may receive beatings because they made moves that parents do not like.”

Male relatives (FGD 3 and 4) insisted that a good wife must stay away from the public space. She is expected to do agricultural work, be the primary caregiver in the home, maintain a clean domestic environment, sweep the whole compound every morning, fetch water, prepare stiff porridge and not to leave home and engage in trading outside. Meimuna (age 29), married not living with in-laws, explained:

“I could not buy what I wanted since I moved back home because women are to spend money only on ingredients to prepare soup for the household. It is difficult to cope with so many issues at home after my life experience in Accra.”

Participants in the FGDs of aunties and female relatives and never migrated but married women concluded that:

“There is no independence when in-laws start problems in your home. Our household activities are the same, nothing has changed. We organise the entire cooking, sweeping and fetching water. If you marry into a big compound, then sorry for you.”

In households with more than one senior wife, the organisation of the kitchen is continuously negotiated and this constrains RMW who aspire to start home-based trading. Unmarried women face fewer restrictions but even so, they are continuously monitored by parents and not permitted to wander about on their own. While the challenges may differ, both married and unmarried RMW struggle.

Married RMW often remain caught in gender relations in which husbands and senior women take most decisions. ‘Unlucky’ ones do not push their own agenda because they want to stay married. They make choices to keep the right balance within their households. However, some RMW attempt to convince senior household members in order to generate livelihoods through petty trading. Boyaa (aged 31, FGD 5), for example, managed to create some manoeuvring space to use the capacities she acquired in Accra by negotiating with her husband and mother in-law. She highlighted how she dealt with the challenges she faced at the initial stages of living together:

“Initially, I seldom went out and was not happy with the restrictions. That prompted me to start looking for something to sell. A friend in Accra suggested I contact a merchant in Tamale where I purchased sugar, soap and mobile phone top-up credit. My husband often threatened to go for a second wife, to make me spend more time on cooking. I explained that I couldn’t stop because we need the money. I convinced him that the profits would help us buy new things for our child and myself.”

This account reveals the ways in which Boyaa negotiated and, even if only temporarily or partially, transformed the dominant ideology. Such transformations are produced through everyday practice and require context-specific strategies. Boyaa tried to maintain good relations with her husband and in-laws to safeguard the security of her marriage. She negotiated new performances within these parameters. Her ability to negotiate beyond the normative gendered division of labour and her careful balancing of interpersonal relationships are expressed in everyday practices through which gender and household are co-produced.

Married RMW whose petty trading causes conflict

Living with senior female in-laws is not the determining factor that prevents RMW from petty trading. Nuti (aged 28, FGD 5) does not live with her in-laws but faces difficulties with her husband. She narrated the following:

“When I joined my husband, he would ask me to do things for him, knowing I had placed a table outside and displayed some wares for sale. If I told him to

wait a while, he would get angry. But my work is important and helps all of us. I use it to support the purchasing of ingredients for our soup.”

The lingering conflict requires a continuous response by Nuti. Nuti’s actions and reactions capture the link between her everyday struggle in asserting the importance of her income from trading and her commitment to her expected role in the household. Nuti’s practices indicate her subjection to the existing gender relations. Yet, this subjection in turn provided the conditions to contest the expectations imposed on her. These experiences result in constant micro transformations that resist aggregate and reductive description. In the everyday-life arena of the household RMW constantly perform a balancing act that is based on moral obligations. Their subjection to the traditional expectations limits the space for exercising their agency but – at the same time – activates them, thus revealing the strategies that RMW devise to transform the ideology while reproducing it.

Married RMW who plan to start petty trading in the future

Some RMW were unable to trade due to household dynamics that resulted in rejection, but were planning to do so. Fawzia, not living with in-laws (aged 37, life history 1), had cultivated groundnuts to sell later. In spite of the hardships she had the following plans:

“I intend to harvest the groundnuts from my husband’s farm to sell in Tamale. I hope to have a good life here by making some money through small trading business. It will be difficult, but I’ll give it a try.”

Fawzia made a firm decision to start her trading activity by reducing the time spent on some reproductive activities but not on cooking and farming, thus accepting a triple shift. She aspires to engage in trading because it would enable her to purchase household consumables that are not locally produced (e.g. salt, onion and fish). This shows how she interweaves her individual aspirations and moral obligations to the household as a wife, thereby enacting a new gendered subjectivity. Recognizing the different co-constitutions of gender and household enables us to see the micro transformations happening everyday in the households of RMW in the rural North.

Unmarried RMW

Unmarried RMW Aisha (aged 26, FGD 5) echoed the above expectation for married RMW:

“When you return with money, you may decide to live on your own, because you will have enough to support yourself and start some business. When women get married, that independence they enjoyed in Accra ends. Husbands do not allow wives to carry out trading even within the village.”

Confronted with the new realities, RMW often become nostalgic. Married RMW (FGD 5) recollected their lives in Accra:

“Trading in Accra is far better than here in the North. I enjoyed more freedom there. I could use the income I earned at my own will. No one prevented me from doing what I wanted.”

Unmarried RMW with children also exercise agency through their gradual involvement in making decisions regarding their children’s upbringing and schooling. They use the extra income from petty trading not only for household consumption but also for the children’s education. During the FGDs, RMW disclosed their motivation to use the extra income for this purpose and achieve upward social mobility. Never migrated women (FGD 7) indicated that children in RMW families had studied up to secondary school level and even beyond. RMW Laardi (aged 49, FGD 5), a single woman living on her own, explained:

“I needed to make money for my children’s education. After my divorce, I moved to Accra and sent money to my mother to look after my children in order for them to attain the higher educational level.”

In a context where there is no social safety net for single elderly women RMW use their agency for their children’s education as a long-term livelihood strategy.

RMW who returned with illness and/or a child out of wedlock

Finally, not all RMW come back willingly. Some return with a child born out of wedlock, others have contracted HIV/AIDS. These women are seen as ‘failures’. They fall back on their parental home to which they become a burden, as they are unable to get married and financially support themselves. RMW with a child out of wedlock often migrate again. These RMW who had returned “home” but found the conditions unbearable, resume their migrant livelihood practices in Accra. They leave the child behind while they search for a livelihood, thus enacting agency instead of submitting to the prevailing ideologies.

6.5 Conclusion

Applying gender as process in combination with the nuanced understanding of power as a double-edged process of subjection and activation (Butler, 1997, Gibson *et al.*, 2001) enabled us to shed light on the multiple and contradictory ways RMW enacted agency over decision-making on livelihood generation within households in the distinct socio-cultural setting. By making these visible we gained a nuanced understanding of the dynamic relationships between gender, households, and agency. RMW attempt to realize security through religious marriage and negotiations of their position within the household. They consciously observe to have a life cycle that centres on having their own hearth and maintain their 'proper' position in the household. When an attempt to participate in petty trading was contested by their husbands and/or senior female in-laws, RMW rather conform to the norm of married women staying at home. Some 'lucky' RMW are able to engage in petty trade even when that means that they must perform triple shifts. They carefully determine the amounts of household and farm work they do. Taking care to preserve the security provided by their marital status, they try to set limits to the work their husbands and senior female in-laws require of them and try to eke out time in order to engage in income generation. The boundaries of triple shifts are not static but constantly negotiated. They perform this everyday balancing act not for individual profit but to contribute to the household economy. It is a moral obligation practiced in the co-constitution of gender and household. RMW's partial subjection to the northern gender ideology also activates them. Through the lens afforded by gender as process and power as a double-edged process how RMW's strategies and practices simultaneously reproduce and transform the prevailing gendered power relations become visible.

This continuous balancing act reveals the co-constitution of gender and household as a dialectical process. This study shows the different ways in which gender and household are co-constituted. Although RMW's negotiations and livelihood strategies are all gendered, there are multiple ways in which RMW perform femininities through decision making over livelihood generation within their households. Some 'lucky' RMW are able to engage in petty trading, but if they put much effort into trading and neglect household work and farming their husbands and/or senior female in-laws might put a stop to it. Sometimes senior female in-laws condone RMW's trading whilst the husband does not. Thus, RMW's ability to trade is shaped by intra-household dynamics in a specific household context and different household settings reveal variations. On an everyday basis RMW have to juggle the multiple subjectivities of being wives, daughters-in-law, mothers, and petty commodity producers and traders and these everyday gender processes co-constitute households

RMW's everyday gender performances within households produce contradictions that cause 'cracks' in the hegemonic gender regime. RMW reproduce the gendered division of labour through their own practices, thereby subjecting themselves to the existing gender ideologies in the North. Some do just that while others are able to defend and sustain assets and capabilities and eventually transform these into desired livelihood outcomes. Even though these RMW's economic pursuits may transform the gender ideology to only a certain extent, these may alter the terms of their position within a restricted gendered relation. Their ambivalence about being full-time housewives is common amongst both those living with and without in-laws. RMW prefer to be defined not solely as housewives or stay-at-home women but also as traders. Although there is a price to pay, through their intra-household dynamics some RMW are able to gain self-confidence, enact their agency and increase the recognition of their capabilities not only by themselves but also by men. The ability to see the evolving micro transformations may assist us to envisage further transformation. Additionally, the recognition of the multiple ways in which gender and households are co-constituted and the micro transformations that are already happening make it possible to identify context-specific strategies to facilitate positive and mitigate negative transformations.

Based on this study, we suggest a few directions for future research. First, an intergenerational study as done by Wolf (1992) – yet by drawing on gender as process and using a life course perspective – would deepen our understanding of the on-going processes of social transformation triggered by women's out- and return migration. Second, stimulated by an insight from Gibson *et al.* (2001), action research could be conducted to search for effective links between household and community economies. In Accra, the community of migrant women provided mutual support (Tufuor *et al.* 2015). Participating in community economies might help struggling RMW to pool resources for livelihood generation. Lastly, as suggested by Elmhirst (2007), to better assess the complex gender transformations the effects of young women's out- and return migration on masculinities could be investigated by working with juvenile male cohorts left behind. This would increase understanding of the different everyday experiences and practices of individuals with multiple subject positions.

Chapter 7

Conclusion

This chapter discusses the overall findings of the research presented in the preceding chapters. It addresses the central research question and the research questions as formulated in Chapter 1. This is followed by a methodological and theoretical reflection. The implications of the research for policy are discussed and areas for future research are suggested.

7.1 Introduction

This final chapter presents the overall findings of the research as revealed in the preceding chapters and reflects on these. The main findings are revisited and discussed by reflecting on the answers to the research questions formulated in Chapter 1. This discussion is done in the light of the theoretical perspectives and existing scientific knowledge. The last part of the chapter provides a general discussion on the theoretical concerns emerging from the study and connects findings, to come up with gaps in the domain of the study that deserve further scientific investigation. It also pays attention to development policy issues.

The study examines the circumstances and reasons behind women's participation in migration, which formerly mainly consisted of seasonal migration undertaken by men. It also looks at the problems that confront these women away from their home region, investigating the women's inter-household and intra-household level relations as constitutive of the structural changes that have recently occurred within migrant women communities. The study also examines what happens when the women migrants return to their villages, where they have to negotiate their position in the household and their space in the village, and how migration affects their agency in the context of re-integration.

7.2 Answering the research questions

In Chapter 1 four research questions were formulated. These questions will be subsequently addressed in the light of the research findings to formulate answers.

Research question 1: *What were the circumstances of single migrant women (SMW) before their migration to Accra and what are the motivations behind these women's migration?*

Chapter 3 addressed this question. It examined the circumstances of SMW in their home communities in the North, and analysed the reasons that underlie their migration to Accra. The study found that young single, divorced and widowed single women migrate to the city every day. While they take the same routes, their motivations for and gains from migration differ, each household being constituted by its own dynamics. Freedom from traditional patriarchal structures and restrictions is an important cause of women's migration. In the past, in the context of migration women were in the position of associational migrant or they were those 'left behind'. Currently however, in the case of women in northern Ghana, it is rather such restrictive gender positions that spur their move. Parents find it economically irrational to invest in the education of their daughters due to the lack of employment

opportunities for young women. An early and arranged marriage awaits the young women while they hang around in the village without anything to do. Through migration, they postpone the timing of their marriage and increase the chance that they can choose a partner for themselves, whilst others pursue education. Older single women escape poverty and unwelcoming families, by acquiring their own houses, and invest in their children's education.

Some findings were that initially it was unsuitable for women to migrate by themselves. When they did pursue such journeys towards the South, they were often labelled prostitutes. Nowadays, women's subjection to the northern gender ideology activates many women to migrate. The dynamics and contradictions in parental households are now providing incentives for women's migration. SMW are breaking away from tradition, which reveals micro transformations of the patriarchal regime in different households. It has now become the norm for many parents and families not to object to their daughters' migration, realizing that it relieves them of obligations they are unable to honour. This particular aspect of female migration is very notable as it is taking place in communities where it has been customary for unmarried women to be confined to their houses. What is driving this change and how those customs that restrict the activities of women are being renegotiated and reworked, is related to their greater autonomy.

The study shows how the women's migration is motivated by non-economic factors such as the circumstances in their households, patriarchal traditions, limitations to freedom and livelihood opportunities, restrictive cultural practices and the vulnerable position of divorced women. Young SMW use migration to acquire items for a high-standard religious marriage ceremony that makes divorce more difficult and, therefore, gives women more security. While in the South the system of inheritance is mainly matrilineal and men feel that women are supposed to take care of their children, in the North it is patrilineal and men are seen as responsible heads of households. Because of this, SMW are careful not to marry men from the South. When they are of age, most SMW return to their villages to marry. They perform the femininities expected of them within the northern context, though also slightly altering those by making decisions about livelihood generation within their households. This changes their position upon return to the North. They do not rely on their fathers, husbands or brothers anymore to supply them with their necessities, but acquire these themselves.

In spite of the housing difficulties and other challenges faced by SMW in the Old Fadama (OF) community in Accra, the benefits of migration cannot be denied: income gained from self-employment, a sense of independence and freedom from direct parental control, improved confidence and self-esteem, the possibility of

marrying on their own terms, and a sense of ‘being modern’. It is because of their background, the patriarchal culture they come from, that migration becomes an appealing option for the women in the North. SMW’s labour migration does not challenge rural social structures per se, but rather contributes to affording women and girl’s greater economic and social autonomy while retaining intergenerational relations and social structures.

Research question 2: *How do the circumstances of SMW in Accra influence the women’s livelihood strategies and how do these strategies shape the circumstances of women migrants in an unfamiliar urban context?*

The relevance of this question stems from both theoretical and livelihood strategies arguments. Theoretically, the livelihood strategies of women in the OF market concern both the moral economy of the household (Cheal, 1989; Pennartz and Niehof, 1999) and the community economy (Gibson-Graham, 2004; Sato, 2014). These link the women’s hearth-holds and households with the market environment, and the processes and practices involved contribute to the well-being of these women. It is shown that the strategies and practices of the migrant women are not well accommodated by either the concept of the moral economy of the household or by that of community economy separately, but are captured by both concepts in combination, which we termed moral community economy (MCE). Since SMW’s hearth-holds and the OF market community constitute connected spaces in which the collective endeavour of these women to enhance their social and economic welfare takes place, their livelihood strategies are underpinned by the moral principles that apply in both settings.

The study illuminated the embedded livelihood strategies of SMW in Accra, where women acknowledge their interdependency, use their social ties for new domestic arrangements, and engage in diversified livelihood activities in the informal sector. Combinations of market and non-market strategies, moral commitment and reciprocity, are often ignored in economic studies, but are crucial for women generating their livelihoods in the informal sector. Thus, motivations and practices of care as well as informal systems of finance, economic and social support, constitute the intersections of household, livelihood strategies, gender and economic enterprise.

We coined the term ‘moral community economy’ (MCE) to capture the importance of the interface between moral and economic principles in SMW’s livelihood generation. This study shows how the livelihood generation of SMW takes place in the connected spaces of their household or hearth-hold and the community of the OF market. MCE denotes the context within which the livelihood strategies of SMW

are enacted, thus connecting households and the informal sector economy. The OF community is committed to moral obligations through ethnic ties, common place of origin, and a shared imagined household that observes hierarchy. Market mummies (MM) and SMW acknowledge leadership in a social context where women support each other. They distribute their surpluses in accordance with moral commitments, while acknowledging social interdependence, thereby creating a shared domestic space.

The research reveals a mix of market and non-market strategies of the members of the community, which support them, their families and the larger community. Although frequently overlooked, non-market strategies are significant for engendering SMW's livelihoods. The women combine their trading and food vending activities with childcare and household work, balancing womanhood and motherhood with trading. The social relations among the women that are framed in kinship idiom and reflect age- and experience-based social hierarchy sustain the traders' moral community economy. The fact that ethnicity and regional background play an important role in establishing and maintaining these relationships implies that the moral community economy provides security for those who belong to it but excludes or marginalises those of different ethnic and regional backgrounds.

Research question 3: *How do changes in the consumption of SMW transform their identities and what role does agency play in this process?*

This question targeted investigating the interface between agency and the opportunity to engage in specific consumption practices in the everyday lives of SMW. In the economically oriented literature, consumption becomes almost identical to exercising agency (Becker, 1996; Friedman, 1999; Gill, 2011). In this research, consumption was envisaged neither as a frivolous behaviour nor as an exercise of agency per se. Practices women engage in are embedded in binding normative contexts within which they manoeuvre. Still, women make choices about the practices they wish to engage in, now and in the future. In order to enter a good, religious marriage and be able to contribute positively to their marriage and future home, women need to save money and assemble housewares with their own independent income. At the same time, they also need to engage in leisure activities and look their best to find suitable partners.

Although the younger cohorts of SMW do invest in having fun, they also consume frugally in order to save money. SMW keep their spending on food and housing to the barest minimum to enable them to accumulate savings and purchase beauty products and marriage items with their earnings. The fact that SMW gain some measure of freedom from their family by earning money, exercising

consumption, postponing marriages to gain further control over partner choices, and by taking charge of their own marriage costs, are not just signs of emancipation or increased agency, this also reflects the numerous constraints that are beyond the women's control. The dire economic circumstances that have first pushed them out of school and into an arranged marriage at a young age now push them to Accra. Furthermore, the incorporation of the North in the more lavish consumer culture of the South increases the standards of wedding ceremonies to a level that cannot be afforded with the economic activities of rural households in the North.

The seeming contradiction of these processes emerges most clearly in young women's ideas on the choices they make regarding marriage. SMW gain some measure of freedom from their family through having earnings of their own. Through migration, they also gain control over marriage choices. This, paradoxically, reinforces patriarchal control. In order to be able to safeguard a good marriage women have to conduct a genuine balancing act of keeping away from trouble, saving and performing attractive female subjectivities.

The rise of urban southern consumer culture not only applies to wedding ceremonies in the North. Also when in Accra, women feel the pressure to comply with local consumption norms among migrant women. Women help each other to save money on food and housing by sharing, but they also force each other to spend money on clothing to look good. Women who live too frugally risk scorn from the other young women in the community.

Through consumption practices SMW balance their agency. Young and unmarried women who go back to the North and market mummies have different ways of doing this. Older women who have no plans anymore of returning to the North to marry, especially those who have become market mummies, seek enjoyment in the present, invest in their children's education but also use their wealth to secure housing of their own in the North for when they retire. Market mummies do enjoy their wealth and like to spend it on prestigious food. However, their status as established women also requires them to play this part. Since these women are role models for the younger women, they need to perform their success in order to tie the younger generations of SMW to them. Viewing how SMW's agency is shaped in consumption practices rather than through their income earning activities reveals a complex balancing act in which women plan for and use their opportunities throughout their life course. Migration offers women choices to enter into certain practices and avoid others, even though these choices themselves as well as the freedom while performing the practices entailed by these choices are constrained.

Young and old SMW reinforce the northern Islamic patriarchal ideology. The young do so by demanding a religious marriage, the old by occupying their own rooms or houses and not returning to parental compounds. But, at the same time, SMW are challenging the patriarchal order through their everyday consumption practices.

In the existing literature on migration the ways in which agency is shaped through consumption practices are not well studied. In this thesis (Chapter 5) light is shed on the context-specific agency enacted by SMW through consumption over the life course. In existing research on inequalities and development in the global capitalist South, the emphasis tends to be on production. The chapter highlights the relevance of studying consumption choices and practices for understanding gender inequalities and processes of development and social change.

Research question 4: *How do the changes experienced by SMW who return to the rural area shape their reintegration and the gender dynamics in rural households?*

Chapter 6 addressed this question by illuminating the everyday struggles and juggling activities of returned migrant women (RMW) in reintegration processes in the North and the significance of household dynamics in RMW livelihood generation. The research revealed the multiple and contradictory ways in which RMW negotiate power over their household's livelihood in the distinct socio-cultural setting in which decision-making on livelihood generation takes place.

Gender inequalities persist and some RMW are still tied down to the constraining everyday practices and responsibilities of cooking and nurturing children. However, women do not contest the fundamental cultural logic of women staying at home, but rather – more or less implicitly – confirm it. Thus at some level they internalise the prevailing gendered power relations, even though they do not always feel bound to uphold them. They accept 'women's work', to defy other aspects of power within households, revealing the contradictions of subjectivity and performance (cf. Butler, 1997).

Studying gender as process proved an effective approach to reveal the different ways in which gender and households are co-constituted, each household being constituted by its own dynamics. This sometimes results into further, contingent formations of intra-household dynamics, which reveal variations in the ways that subjection and activation are enacted. Gender as process makes us envisage that micro transformations may facilitate further future change. Through their reintegration process, RMW's everyday gender performances in place produce contradictions that cause 'cracks' in the hegemonic gender regime. Identifying the different co-constitutions of gender and household allows us to see the micro transformations

already happening in multiple households in the everyday reintegration process of RMW in the North. The diverse and often contradictory transformations enable RMW to reproduce the gendered division of labour through their own practices, thereby subjecting themselves to the existing gender ideologies in the place of origin. Some women are unable to make changes, while others are able to defend and sustain assets and capabilities and eventually transform these into desired livelihood outcomes. Even though the economic pursuits of RMW may transform gender ideology to only a certain extent, these pursuits may alter the terms of the women's participation within a restrictive gendered system.

The moral obligations of RMW in practice are part of the co-constitution of gender and household. Everyday RMW negotiate power within their households, engaging in trade even when that means that they must perform triple shifts. They carefully determine the amounts of work they do for the household and farm. They try to reduce their reproduction time to be able to engage in petty trading and in commodity production. They do the work their husbands and senior women require them to do in order to secure their marriage, which is considered a lifelong security in this specific historical context, but they try to set limits to it. They do so not only to satisfy their individual aspirations but also for the well-being of the household as a whole. Women do not just pursue their self-interest or their own individual desire to trade, but have the well-being of their households in mind. Moral obligations and their attachment to their household and family produce the delicate compromises that many women have to make (cf. Mills, 1999).

RMW enact their agency, thereby underscoring the notion of gender as process by which subjectivities are produced and shift over time and place (Butler, 1990, 1997). RMW have limited access to vital productive resources, which constrains their participation in the economic domain. However, the gendered power relations are not static. RMW deploy strategies to strengthen the positive effects of these and weaken the negative effects on their lives. This allows RMW some freedom to engage in petty trading.

7.3 Theoretical and methodological reflections

The discussions and findings are closely connected with the key concepts of gender, household/hearth-hold and livelihood generation, in order to highlight the contributions made to existing knowledge. The thesis examined the domestic arrangements of the women in the OF community. Because of women's central position in these arrangements, the concept of hearth-hold was considered a more gender-sensitive concept than household. It focused on the ways in which single women take

decisions to cope in an unfamiliar urban market environment and on how they managed in the fast-changing setting of an unplanned settlement in Accra.

Unlike in the past when women in rural areas raised the children and maintained the home when husbands migrated, the single women hearth-holds with their rural-urban connections are configured differently to ensure the viability of the women's livelihoods. The strategies that SMW hearth-holds in the community use to secure their livelihoods include directly and indirectly accessing money through working in local restaurants. SMW try to secure earnings by moving out, splitting hearth-holds and sleeping in restaurant common rooms, thus enjoying free rent, and engaging in trade. The concept of hearth-hold is appropriate for contexts where women use diverse non-market based strategies to access resources. Hearth-holds' livelihood decision-making and practices include sharing of childcare and food, and securing access to informal finance and skills training from MM of the same ethnic background. SMW have more room to manoeuvre than previously thought, while being interdependent upon one another and maintaining reciprocal relations among them. The studied SMW hearth-holds practised group renting in communal areas, which was contingent upon sets of factors that included marital status, age, ethnicity and rural connections. MM construct living units for group renting also to diversify their sources of income, i.e. receipt of rent from properties. The practice of group renting and the different settlements between MM and SMW produce an enormous diversity in the composition of hearth-holds and living arrangement dynamics in the community.

Gender dynamics within households are in constant transformation. These transformations are often contradictory, producing and reproducing gender relations. Conceptualising gender as process is key to understanding gender transformation. If we only look at roles assigned at the structural level, the gender order appears to remain intact and it would seem as if women are still oppressed or placed in a subordinate position. The lens of gender in place, i.e. the household, shows the different ways in which gender and household are co-constituted. Households are not homogeneous. Each household is constituted by its own dynamics and any attempt aimed at generalisation would be a partial representation. There are multiple ways in which women perform femininities, through making decisions about livelihood generation within households and with ensuing intra-household dynamics. These reveal variations in the ways that subjection and activation are enacted. The boundaries of the triple shifts the women perform are not fixed but constantly negotiated. Women have to juggle multiple subjectivities, such as being wives, daughters-in-law, mothers, and petty commodity producers and traders. The nuanced understanding of power not as binary but as a double-edged process of subjection and

activation provides an appropriate perspective for analysing gender relations. Gender as process closely shows the social interactions that depict the everyday processes women engage in. These partially structure their identities and the immediate relations in which they are enmeshed in daily life.

In the following paragraphs, I shall briefly reflect on how the methodological design of the study contributed to the quality of the results. The study applied gender as process in the exploratory survey in the Northern Region, which included interviews with officials of the Tamale Metropolitan Authority, local township officials, village leaders and villagers. The interviews with these key informants were informal and were guided by open-ended questions. Especially the focus groups, however, enabled me to see the ways in which women resist domination and how some women exercise dominance over other women in their daily lives. Observation enabled me to gauge the significance of specific cultural practices such as weddings and other social events. By accompanying the young women to fetch water, I enhanced my understanding of their daily chores.

In this way, I was able to see the North and OF, Accra, as connected spaces, linked by the women's social relations, especially since in OF ethnicity and regional background play crucial roles in social networks. In Accra, I contacted the leaders of the Old Fadama Development Association (OFADA). This facilitated the choice of districts in the Northern Region to be utilised for the study. It was decided to settle on Dagomba villages of Tamale peripheries, which included Tolon, Savelugu and Nanton, where the migrants in Old Fadama came from.

Due to the isolated location of the northern villages, it was difficult to access the residents in these remote farming communities. The isolated location also explains why obtaining reliable statistical data on northern Ghana presents a challenge. It explains why migration studies on livelihood strategies have been focused mostly on the more easily accessible destinations like city markets. Additionally, in the remote study villages, the sudden appearance of an outsider, even though I was in the company of local research assistants, raised questions and initial suspicion. This could have affected some of the information collected in a negative way, but there was insufficient time to live for several months in and become a member of the village communities. In the OF market, even though I knew a few women personally, asking questions on personal matters and on issues of trade and finance was sometimes complicated.

A longitudinal study using both qualitative and quantitative methods of collecting data could have provided more insights into the dynamics of the interfaces and the impacts on the households, the socio-economic trends in the OF community,

and on the women's ability to adapt to the unfamiliar circumstances. Hence, the study could have benefited from panel data. However, generating panel data sets is expensive and takes more time than this study had available. By retrospective questioning and using the life history method, I tried to capture the essence of the processes referred to above.

In this study a discrepancy could be observed between quantitative and qualitative findings with regard to restrictive marriages, which could be attributed to two factors. First, in a survey there is a tendency for people to give socially desirable answers, while in in-depth interviews or in less personal focus group discussions participants are more likely to report actual behaviour and conditions. This may explain the discrepancy between what respondents reported on issues regarding restrictive marriages as a motivation for migration in the OF survey and the information on this topic obtained through life histories, observations, focus group discussions and key informants. Second, operationalisation of complex concepts such as livelihood strategies and non-market strategies is not easy and may not capture all the significant dimensions of such strategies. The complex interplay between ethnicity and such strategies adds to the difficulty of finding valid measures or indicators for such concepts. Qualitative methods complemented the survey data by revealing the complex realities of how the moral community economy is generated or eroded in a situation of increasing interdependency. The methods enhanced the understanding of moral obligations, which are difficult to measure and may lead to situations where individuals may feel overburdened by the demands of their networks. Qualitative data also could reveal that not all livelihood strategies result in positive livelihood outcomes; some hearth-holds are really struggling to survive and make a living. The data obtained by quantitative methods could shed light on the relationships between living arrangements and socio-economic aspects and other variables.

It was also found that the concept of household (or hearth-hold) widened the analytical scope of the study and facilitated an appreciation of the diverse living units of SMW, of how the women gained access to resources in OF, and about RMW's reintegration in the North and the importance of social relations. Thus, the concept provided a comprehensive framework within which the study examined how women and residents in place of origin gain and maintain access to livelihood generation. It included gender as process and in place and the co-constitution of gender and households, acknowledging that single women's hearth-holds do not exist in a vacuum but are shaped by their relations with other units. In this study, the use of the concept of hearth-hold as a specific type of household highlighted the autonomy of women and the diversity of living arrangements, which only a household focus could have glossed over. The literature usually assumes a household to be male-headed, unless

specifically referring to female-headed households, and as being made up of a husband, wife and children or sometimes other dependants.

The concept of household remains relevant despite members having different capabilities and access to resources. The household framework had limitations, due to intra-household dynamics which indicated the tension between cooperation and conflict in the context of gender inequality, especially with regard to intra-household resource allocation and distribution. Intra-household dynamics reflect the historically developed unequal access to resources between and among men and women and the different livelihood strategies used by women that could be at odds with one another. Nevertheless, the concept of household remains relevant and using it does not preclude paying attention to intra-household dynamics.

The concepts of the moral economy of the household and community economy were combined in investigating the market and non-market strategies of single migrant women in the OF market. This proved useful for looking at gendered livelihood strategies in a holistic manner. The merged concept of moral community economy facilitated the understanding that people's livelihoods are created and constantly constrained by a complex set of factors and processes that interact at different scales and levels. In this case, the limitation is that it applies to women of the same ethnic group. In short, SMW livelihoods in OF are complicated and multi-dimensional, and are generated in a context of long-standing class differences between the top and the bottom of the female trading hierarchy and between and within the households and hearth-holds involved. These complexities could not have been captured by a one-time survey only.

7.4 Implications of the study for theory, research and policy

In this section, I shall reflect on the implications of the study in terms of its contribution to theory, new research questions generated by the study, and policy implications. This research started with the use of household as the unit of analysis and looked at the push and pull factors underlying the motivations for migration. It also generated further theoretical propositions and contributions, such as gender not as in role theory but studied as process, the co-constitution of gender and household, and the concept of moral community economy applied to the situation of the migrant women in the Old Fadama market.

7.4.1 Household, livelihood and moral economy

Living arrangements, livelihood strategies and the gender relations among SMW and Market Mummies (MM) in the OF context show how the moral economy of the women's households extends beyond their household (or hearth-hold) to the larger community. The reintegration experiences of RMW reveal that household economies are organised through practices of moral obligation (Cheal, 1989).

From the cases in OF and the households of returned migrant women (RMW) in Nantoma presented in this thesis, it is evident that moral obligations and gender play significant roles in the non-market based strategies. In OF, the gendered non-market based strategies are important and drive the livelihood generation of SMW. By calling colleagues in the community 'sisters' and creating family-like relationships, SMW enact the moral community economy. Gibson-Graham's (2004) mentions sharing of childcare and food as non-market strategies for livelihood generation in a community economy. The sharing of childcare and food observed among SMW in OF, which is based on reciprocal moral obligations that are bounded by ethnicity, portray the moral community economy. So do the hierarchies observed in surplus distribution between MM and SMW in the OF context. In the OF community, MM and SMW take leadership in a social context where they support hearth-holds and distribute their surpluses to the community. In Nantoma, RMW through practicing moral obligation, negotiate and construct interpersonal relationships with other household members in order to support their joint well-being within a specific socio-cultural context.

The concept of community economy of Gibson-Graham (2004, 2006) fully captures the encounters and activities of SMW as observed in the OF market and community, and applies to the North as well. Gibson-Graham (2000) uses the notion of research as a performativity practice that produces knowledge that shapes the world we live in. In this research, we take up Judith Butler's definition of performativity as "the reiterative and citational practice through which discourse produces the effects that it names" (Butler, 1993: 2). If we think of research (or the creation of new discourse) in this light, emphasis shifts from notions like truth and objectivity to examining the potential impacts of research. This prompts us to reflect on questions such as: What future economic possibilities are enabled by this research? What scope for social change and transformation is being generated by this analysis? What sort of future is being shaped by the story being told?

An important focus of this thesis is women's recurring poverty and their lack of access to capital, which motivate their relocation decisions and inspire their move from northern to southern Ghana. The lack of money, perennial poverty, poor

education, and the lack of livelihood opportunities back home, are prime factors in labour migration. Although socio-cultural problems such as poor marriage prospects and negative customs incite migration decisions, women's lack of access to capital and their poor knowledge about how to employ it strategically for prospective business ventures, are key issues as well. There is a paucity of financing for 'table-top' enterprises in northern Ghana, particularly for rural women.

Consequently, widening the scope of access to information on alternative financial services would be a critical step for the economic empowerment of poor women in northern Ghana. This form of alternative financial services to the economically active poor would be a tool to help them break from perennial poverty, elevate their socio-economic status and reduce their vulnerability, and become economically productive members of society. Songsore and McGranahan (2003) further note that the growing economic hardships and the increasing role of women in informal economic activities have enhanced women's influence in the household.

In Accra, the community of migrant women provides mutual support in livelihood generation (Tufuor *et al.*, 2015). Participating in community economies might help struggling returning migrant women to pool resources for livelihood generation. Other options would be to practice rotational credit issuance and standardized short-term repayment options, such as SMW can benefit from through the informal market associations in OF. The associations (called *susu*) target mostly poor new women traders and utilize group lending from members' weekly contributions. Their basis of joint liability and solidarity can be used as future collateral as well.

The growing power of the women's movement and associations that is creating an awareness of the need for greater gender equality could stimulate such a development. As about a third of our respondents return to their place of origin, which corroborates previous findings about migrant women returning to the North (Ungruhe, 2011), the issue is highly relevant. There is a need for the formation of unions to foster group saving and lending, such as *susu* associations, to encourage women to pool their savings and invest in enterprises. This programmatic proposal is taking a pragmatic view of labour migration, seeing it as a temporary move with the potential for women to accumulate savings.

Interacting with not so fortunate RMW who are interested in starting trading activities and who had prior trading experience, generated my interest in women's livelihood activities in these rural communities. In OF, the women have a very strong sense of community and help one another. Based on but extending beyond this moral economy, women in OF enhance the fruits of their labour through *susu*-like groups.

The group financing is helpful for poor women who are intimidated and most likely not served by formal banking procedures. This does not apply in informal credit. Such groups could be composed of anywhere between five and twenty women from the same home community who will cooperatively agree to contribute a portion of their earnings to a collective venture in the North. This would empower the migrant women. It could be part of a programme that also provides training modules in entrepreneurial skills, where women could consider the kind of business venture that they might contemplate to take up at home. Once a savings group has accumulated a crucial outlay and the women are resolute on the business they want to invest in, the women may consult key family members and key persons in their home community who could be actively involved as partners or employees (other RMW). These associations could then link the community group in the places of origin to a local NGO that could help facilitate their projects.

Further research on the existence, boundaries and functioning of such moral community economies of women in the North and in the informal sector could yield important insights about the dynamics of the informal sector, regarding both its relation to the formal economy and its development potential. With SMW enjoying autonomy, they have to make choices. They could choose to organize women from various localities across the northern region and encourage them to pool their savings to invest in businesses at home. The outcomes of this research could help to identify sustainable economic alternatives to the circular labour migration described in the study. The savings groups in effect will redefine the migrant women's money income, helping women to see it not as a consumption fund but as an investment, which they could use to provide housing and education of their children.

However, RMW experience challenges of reintegration, such as engagement and the burden of managing their trading activities outside the Nantoma community, besides being disciplined by their in-laws in large family compound houses with other in-laws. Thus, the women's agency, autonomy and freedom very much depend on their ability to practice their trading, their social position in the household, and the virilocal living arrangements in the place of origin. This implies that if we do not look into the relative position and reintegration experience of returned migrants, our understanding of their lives and livelihoods in their places of origin would remain a mirage.

This study has demonstrated the significance of increased income from savings and remittances, which appear to have improved the economic status of migrants and their families (Kunz, 2008). The impact is not only in the pursuit of livelihood and remittances itself, but is also visible in livelihood outcomes and in the way in which the women generate new forms of agency and practices that enable them to create

new opportunities. The analysis of the reintegration experiences of RMW suggests that the agency of these women does not have a fixed meaning but is constituted through social practice, and is culturally and socially constructed by the way RMW and their families act upon the women's return in the process of reintegration.

7.4.2 Migration in relation to aspirations and motivations

This study investigates migrant women's labour, using gender analysis and focusing on women's trading activities. It is important to see migration as an intrinsic part of broader processes of development, globalisation and social transformation and not to ignore the causes and consequences of migration in the places of origin (Castles *et al.*, 2014). It is shown that the seemingly rigid roles in households that formerly prevented women from migrating are now providing incentives for migration. At first, it was inappropriate for women to be moving by themselves and, if they did, they were considered prostitutes. However, the same patriarchal order that before prevented them from migrating is now pushing them to migrate to enjoy more freedom and experience a better life, with the prospect of acquiring items for marriage. Apparently, some obstacles have been removed. Indeed, as it is now, not many parents and families object to their daughters' migration. Parents have become aware that it relieves them from an obligation they are unable to honour. For young women, independent migration to urban centres has been established as a means to achieve greater personal and financial autonomy.

In the rural communities, unmarried women seem to be deprived from participating in substantial individual economic activities. In the contemporary generation of young Dagomba women, SMW have ventured out and upon return a number of them have found opportunities to generate income in their home villages. About a third of our respondents do return to their places of origin. These women cause disturbances or cracks in the patriarchal order. Although cracks in this sense are qualitative, the numbers count. An increasing number of 'cracks' will have an impact on society, resulting in social change. The women will become empowered, which, for example, also could positively affect the school enrolment of girls. By their behaviour the RMW do not contest the fundamental northern ideology but find other ways to confirm it and to some level internalise the prevailing gendered power relations. At the same time, they are bringing about change. From the perspective of the women, the investment pays off because it enables them to have a religious marriage, which is associated with life-long security. The fact that they can afford an elaborate wedding also enhances their status and testifies to their success. For them, while on the one hand complying with tradition and patriarchy, on the other hand they position themselves as individual decision makers.

As Mills (1997: 54) reiterated, “Migrants’ consumption is not simply a reflection of material interests or economic needs but is also a cultural process, engaging powerful and often conflicting cultural discourse about family relations, gender roles and construction of modernity.” This thesis pays attention to the cultural dimensions of migration by highlighting how women’s agency and negotiating reveals the malleability of patriarchy. It also conceptualises migration as an intrinsic part of broader processes of development and social transformation, and it emphasises the importance of linking the spaces of areas of origin and destination in one analytical framework.

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ANNEX 1 Household Survey Questionnaire Used for the Study

Household Survey 2012

In order to conduct research on the aspirations and everyday livelihoods of single migrant females from rural areas in the northern parts of Ghana to the towns and cities in southern Ghana, we came here from Wageningen University, the Netherlands. This research is entirely for academic purpose. The information you have provided will be treated confidentially. The objective of this research is to investigate the performance of trading activities, living arrangements, financial accumulation and remittance patterns and the social processes of single female migrants from the Old Fadama Commercial market in Accra. Your support, help and encouragement will be highly appreciated. We would also appreciate receiving your consent that the information you gave is not by force.

Wageningen University, the Netherlands

Received Date:

Signature:

© Theresa TUFUOR 2012

ANNEX 1: Household Survey Questionnaire Used for the Study

Questionnaire No Name of Interviewer:

Date of interview:.....Time started: Time finished:

Name of Respondent: Household size:

Address of Respondent:

I. GENERAL INFORMATION

Member Code (1)	List all members of the household (mark the household head (HH)) (2)	Age (3)	Sex (4)	Relation to HH (5)	Marital Status (6)	Education (7)	Occupation (8)
		Year	Male – 1 Female - 2	*	**	***	****
	Present Members						
H1							
H2							
H3							
H4							
H5							
H6							
H7							
H8							
H9							
H10							
	Absent Members						
H11							
H12							
H13							
H14							
H15							

1. Household head gets H1; 2. Fill in the names of the household members; 3. Age; 4. Male, Female

* Code: Relation to HH Head

1. Spouse, Non-Married Partner, Boyfriend (Specify)
2. Child
3. Daughter-In-Law
4. Grandchild
5. Parent
6. Uncle/ Aunt
7. Sibling
8. Cousin
9. Niece/ Nephew

** Code: Marital Status

1. Single
2. Married
3. Widow/ Widower
4. Divorced (Legal)
5. Separated (not divorced)

*** Code: Education

1. Not Applicable (Age < 5)
2. Illiterate
3. Literate (but never been to school)
4. Finished Primary (Primary 6)
5. Finished Junior High School (JSS 3 - BECE)
6. Vocational after Primary/ JSS
7. Finish Senior High School (SS ¾ - WASSE)
8. Vocational/ Higher National Diploma after WASSE
9. Bachelor Degree and above

**** Code: Occupation

1. Not Applicable (Age < 5)
2. Petty Trading
3. Salary/ Wage Labourer
4. Trading/ Working for Others
5. Production of Cooked Food Items
6. Household Work
7. No Work
8. Extended family enterprise
9. Other

9. Which district of the Northern Region are you from?

Tolon ☐ Savelugu ☐ Nanton ☐ Tamale ☐ Other

10. What is your mother tongue?

Dagbani ☐ Hausa ☐ Moshie ☐ Other

11. Where have you lived for most part of your life?

Northern Region ☐ Accra ☐ Other

12. What top four (4) reasons made you come to Accra?

Economic ☐ More Freedom ☐ Adventure ☐ Marriage/Have Children ☐ Other

13. How long have you lived in Accra?

14. Only for women living with children (otherwise not applicable). Who takes care of your child(ren) when you are not at home?

Friend ☐ Family ☐ Neighbour ☐ Other

II. SOCIAL NETWORK

15a. Are you part of any informal group? Yes ☐ No ☐

15b. If your answer is Yes, what type of group is it?

Ethnic ☐ Social ☐ Economic ☐ Women ☐ Other

15c. How many groups are you part of?

15d. How often do you attend this group?

Daily ☐ Weekly ☐ Twice a month ☐ Monthly ☐

16a. Did you move to Accra alone? Yes ☐ No ☐

16b. If you came with others, are they;

Child(ren) ☐ Sibling(s) ☐ Friend(s) ☐ Family Member ☐ Other

17. How many friends do you have in Accra?

18. How often do you visit your friends in Accra?

ANNEX 1: Household Survey Questionnaire Used for the Study

Daily ☐ Weekly ☐ Twice a month ☐ Monthly ☐ Never ☐

19. What are the different kinds of support you receive? From whom or which different sources do you receive this support? How often and at what different frequencies do you receive this support?

Item	Kinds of support *	Sources of support **	Frequency of support ***

*Code – kind of support

1. Routine Purchases for household
2. Occasional more expensive purchases for the household (clothing)
3. Seeking membership of a group
4. School fees
5. Chop money
6. Health insurance
7. Capital for trading
8. Buying land for housing
9. Building a new house

**Code – sources of support

1. Salary
2. Wage labour
3. Transfers from spouse, not-married partner, boyfriend
4. Money lender
5. Susu
6. Bank

***Code – frequencies

1. daily
2. weekly
3. twice monthly
4. monthly

20. Have you helped other people to move to Accra? Yes ☐ No ☐

21. Were you helped by other people to move to Accra? Yes ☐ No ☐

22a. Do you help other people with work? Yes ☐ No ☐

22b. If Yes, what kind of work?

23. Should you become ill who will you contact for help?

Friend ☐ Group member ☐ Clinic ☐ Other ☐

.....

24. Who will you ask for help in case of any difficulty?

25. What type of assistance do you offer to others?

Time ☐ Money ☐ Work ☐ Food ☐ Nothing ☐

III. DOMESTIC ARRANGEMENT

26. What type of house do you live in?

Perching ☐ Group Renting ☐ Individual Renting ☐ Owning ☐ Other

27. Do you sometimes provide childcare for others?

Yes ☐ No ☐

28. How do you look after yourself?

Comment on Livelihood Composition

29. Do you provide food for someone else? Yes ☐ No ☐

30a. Are you the only contributor to your household income?

Yes ☐ No ☐

30b. Are there others in the household who make transfers?

Yes ☐ No ☐

30c. If yes, kindly specify from whom/ where and the budget areas contributed to?

Item	Member Code from HH Roster	Budget Areas Contributed to *Code

*Code – Budget Areas Contributed to

1. Routine Purchases for household
2. Occasional more expensive purchases for the household (clothing)
3. Seeking membership of a group
4. Education/ School fees
5. Food/ Chop money
6. Health insurance
7. Capital for trading
8. Utilities (Electricity, Water, etc.)
9. Rent
10. Buying land for housing
11. Building a new house

31. Which of the following decisions do you make in your household?

Item	Description	Always	Usually	Not Applicable
1	Expenditure on food			
2	Purchasing of routine household items (soap,			
3	Purchasing of more expensive household items (clothes, etc.)			
4	Saving towards acquisition of land/ house			
5	Membership of group			
6	Investment in school fees			
7	Remittances to family back home			
8	Other (Specify)			

32. Before moving to Accra did you make such decisions on your own? Yes ☐ No ☐

33. What is your source of drinking water?

Piped Water ☐ Well ☐ Borehole ☐ Sachet Water ☐
Other

34. What type of toilet facilities do you have?

Own WC ☐ Public WC ☐ Pour Flush ☐ Pit ☐ Other
.....

35. What waste management facilities do you have?

Dump Sites ☐ Community Container ☐ Individual Dustbin ☐ Other
..... ☐ ☐

36. Do you plan for what you want to eat in a day? Yes ☐ No ☐

37a. Do you maintain contact with members of your family back home? Yes ☐ No ☐

37b. If Yes, how do you communicate with them?

Phone ☐ Visit ☐ Message through vehicles ☐ Internet ☐
Other

38. How often do you return to your home in the north?

Monthly ☐ Quarterly ☐ Twice yearly ☐ Once a year ☐ Never ☐

IV. LIVELIHOOD

39. Having moved to Accra, what decisions do you take on your own?

comment

ANNEX 1: Household Survey Questionnaire Used for the Study

40. Do you remit your home/ family in the North? Yes ☐ No ☐

41. How has remittances improved the economic status of your family in the North?

42. How have your earnings improved your economic status in Accra?

43. What necessities do you spend your earnings on and how often?

Item	Necessities	Daily	Weekly	Monthly	Yearly
1	Water - drinking				
2	Food				
3	Communication - (space to space, top-up units)				
4	Internet				
5	Electricity				
6	Charcoal				
7	Gas				
8	Kerosene				
9	Fuel wood				
10	Clothing				
11	Housing (Rent)				
12	Maintenance (House)				
13	Health				
14	Transportation				
15	Funerals				
16	Weddings				
17	Out-dooring				
18	Public Toilet				
19	Public Shower				
20	Children's Education				
21	Family/ Social Relations				
22	Remittances				
23	Alcohol Beverages				
24	Entertainment				
25	Refuse Disposal				
26	Hairdressing				
27	Pedicure/Medicure				
28	Laundry				
29	Other (Specify)				

44. If you save, how do you prefer to save your earnings?

Bank ☐ Savings in the Group ☐ Home ☐ Other.....

45. What do you spend your savings on?

Item	Sector	Tick as appropriate
1	Land	
2	Housing	
3	Cooking Pots	
4	Marriage/dowry	
5	Investing in other family members to move to Accra	
6	Other (Specify)	

46.

Have you received any form of financial support from any group? Yes No

47a. If you are a petty trader, did somebody suggest to you to become one? Yes ☐ No ☐

47b. Did somebody help you learn how to trade? Yes ☐ No ☐

47c. Who helped you to learn how to trade?

Market Mummies ☐ Friends ☐ NGOs ☐ Other

47d. What did you need to become a trader?

Networking ☐ Finance ☐ Trading for others ☐ Friends ☐ Other ...

47e. Have you received any form of training (skill development) from?

Market Mummies ☐ Friends ☐ NGOs ☐ Never ☐ Other.....

48. Are you a market mummy? Yes ☐ No ☐

49. Have you received any form of financial support from

Family ☐ Friends ☐ NGO ☐ Susu ☐ Bank ☐ Money lender ☐
Other...

50. Why do you prefer to operate in this market?

Proximity to home ☐ Low crime rate ☐ Ethnic Group Relations ☐ Other

51. What do you trade in?

Small Goods ☐ Cooked Food ☐ Services ☐ Other

52. How much do you earn on a very good day?

53. How much do you earn on a very bad day?

54. How much do you earn on an average day

55. How do you like what you do?

Very Much Neutral Don't Like

56. Are you able to make a living with your earnings? Yes No

57. Who do you ask if you need to borrow money?

Family Friends Money lender Susu Bank Other

...

58. Are you satisfied with your household's access to food?

comments

59. Are you satisfied your household's access to shelter?

comments

60. Are you satisfied with your household's access to clothing?

comments

V. LIFE STYLE-OPTIONS

61. Are you able to make free time for yourself? Yes ☐ No ☐

62. When you have some leisure time what do you do?

Item	Description	Yes/No
1	Stay at home	
2	Spend time with family	
3	Go out for a drink with friends	
4	Go out to dance with friends	
5	Go out shopping	
6	Go out for a walk	
7	Chatting with friends	
8	Other (Specify)	

63a. Are you satisfied with your social life in Accra?

comments

63b. Are you more satisfied with your life in Accra than when you lived in the North?

comments

64a. What things do you consume, buy or use in Accra that you did not consume, buy or use before moving to Accra?

Comments

64b. What are the reasons for this change or difference?

Comments

65. What are your reasons for moving to Accra?

Comments

66. If you have money left to spend other than on savings and daily necessities, what do you spend it on?

Item	Description	Yes/ No
1	Cooking Pots	
2	Cloth	
3	Jewellery	
4	Radio	
5	Clock	
6	Mobile phone	
7	Iron	
8	Fan	
9	Stove	
10	Refrigerator	
11	Sewing Machine	
12	Land for Housing	
13	Other (Specify)	

67. What can you buy now that you live in Accra that you could not buy in the North?

comments

68. What is the most important thing you would like to achieve in 5 years' time that you do not have now?

comments

THANK YOU

ANNEX 2 Checklist for Focus Group Discussions

Checklist for Focus Group Discussions (FGDs)

Target group: SMW 15-25 years & 26-50+years

Number of participants: 6

Number of repetitions:

Language: Twi/Dagbani

Location: Accra

On livelihood activity

- 1) What parts of trading going well?
 - a) What makes that happen?
- 2) What parts of trading not going well?
 - a) What makes that happen?
- 3) Do you make ends meet
 - a) How did this help influence your trading?
 - b) What are the effects of help from a specific group/person? What factors play a role? [Because you are women? From the same ethnic community? Because of your socio-economic status? Because living in the same compound? Because of your friendship?]
- 4) Do you help other's trading activity?
 - a) Can you give us some examples?
 - b) Why do you help them? What factors play a role in this?
- 5) If one needs help (how do you get help)

On living situation

- 6) Living situations of women in the OF community:
 - a) If well, why well?
 - b) If not why not?
 - i) Who do you ask help if you need help regarding living situations?
- 7) How did you decide your living place?
- 8) Who helped?
 - a) Why were you helped? What factors played a role?
- 9)
- 10) Do you help others regarding living situation?
 - a) Why did you provide help for a specific migrant? What factors played a role?
- 11) How's your living situation compared to that in the North?
 - a) If better, why better?
 - b) If not, why not?

On household activity

- 12) In comparison with what you did in your household in the North, what do you do differently in Accra?

- a) How do you like what you do in your household here?
 - i) If better, why better?
 - ii) If not, why not?
- 13) Who makes decisions on livelihood activity? On what to buy? On what to sell? On how to use the money you earn? Resources you have?
- 14) What do you buy to improve your livelihood/the way you make a living?
- 15) Do you save money?
 - a) If so what for?
 - b) Who has control over your saving?
- 16) Can you inherit anything in the North? In Accra?

On individual activity

- 17) What do you do for play time?
 - a) If so, when is your play time
- 18) How do women like you generally spend free time?
- 19) Are these activities what you do too?
- 20) What do you like to do best for your free time?
 - a) How often do you get to do that?
- 21) Would this/these activities be appropriate for women in the North?
- 22) What do you buy in Accra which you did/do not in the North?
 - a) Can you give us concrete examples?
 - b) Why do you buy such things? (after some discussion, no one says something about marriage preparation, ask specifically)
 - i) Is it for marriage preparation?
 - ii) What do you prepare for marriage other than buying things?
- 23) How do you like the food in Accra in comparison with that in the North?
 - a) If one likes the food in Accra more than that in the North, why so?
 - b) If not, why not?
- 24) What about clothing in Accra compared to the North?
- 25) What about hair dues?
- 26) Make ups?
- 27) What do you want to buy in comparison with what you need to buy?

On social activity

- 28) How is your social life going in Accra? Anything more than you have described?
 - a) Friendship
 - b) push for intimacy and dimensions of intimacy (to get more interesting results)
- 29) How is it/are they different from that in the North?
- 30) How often do women like you contact people in the North?
 - a) By what means? (telephone, visit, through a driver etc.)
 - b) How often?
 - c) What do you discuss? (how to use
- 31) When you visit the North, what do you prepare for the visit?
 - a) Gifts, clothing, hair due, make up etc.

On success

- 32) What kind of household is regarded as being poor/rich in the OF community?
- 33) If you had made it, what would your life like that here? Let's not be crazy about this... but, really, if you make it, if you do well, what will your life look like here? (open question, when the conversation stops ask specifically for the following possibilities: If you had made it...what would your life look like here? ...but, really, if you make it, if you do well, what will your life look like here (a comparative exercise with the timeline mentioned previously)
What are the general opinions on motives, problems and experiences with the following:
- a) MMs
 - b) When one does not get herself pregnant in Accra.
 - c) When one prepares very well for marriage
 - d) When one is independent
 - e) When one returns to the north to settle (with or without financial or other means)
 - f) When one finds a partner in Accra/ North.
 - g) When one has better accommodation in Accra or in the North.
- 34) What indicates a good status in the OF community?
- 35) Do migrant women idealize a successful migrant?
- 36) What do you do now that you could not do in the North?
- a) Positive/pros?
 - b) Negative/cons? (you don't want to do but you need to do)
- 37) Would you like to go back to the North? If yes, why? What you want to do in the North?
- 38) Would you like to stay in Accra? If yes, why? What do you want to do in Accra?
- 39) Where do women like you want to get married?
- a) In Accra, why in Accra?
 - b) In the North, why in the North?

SUMMARY

Female labour migrants in West Africa including Ghana have been widely perceived as followers of male relatives. Since the late 1990s, the increasing movement of young women to cities in the region has drawn attention to this phenomenon and this study discovered females as actors in the migration process. Women have been moving from the rural North to the urban South, especially to Accra, to live in the city's slums. Their migrations are not associational; these journeys are now independently pursued by women with aspirations to realise their ideals of a better life. Female migrations make up a growing share of migrant labour streams within Ghana. Among the migrants who arrive in Accra every day there is an increasing number of single young women as well as divorced women and neglected as wives from the North of Ghana. Economic explanations do not fully account for such moves, because men and women perform different productive and reproductive roles within the northern households. The varying degrees of gender and intra-household inequality and the women's anticipation of life changes after migration spur the motivations and aspirations behind the journeys.

This study on single migrant women (SMW) was conducted in two sites. The first site was in four districts in the Northern Region with its capital Tamale. The Dagomba are the predominant ethnic group here. They practise subsistence farming and most of them are Muslims. The second study site was the Old Fadama (OF) market in Accra. By tracking the migrant women from the North to OF, the study connected the spaces of area of origin and area of destination in the migration process. A mixed-methods approach was applied in data collection, combining qualitative methods such as focus group discussion, case study and life history with a survey in the OF market.

While in the past the restrictions on women's sexuality and autonomy prevented women from migrating alone, now northern households provide an incentive for young women to migrate. The women cited a gain in autonomy and freedom as the most important motivation for their move. In the household of their fathers or future husbands in the North, their autonomy is constrained. However, through their earnings in Accra, the women prepare themselves for an expensive religious marriage ceremony, invest in housing or education and also buy modern goods. Young migrant women from the rural Dagomba communities primarily engage in accumulating goods for their dowry, whereas older women accumulate capital for investment in their children's education. The older women who have no plans anymore of returning

SUMMARY

to the North to marry, especially those who are successful in Accra and have achieved the status of 'market mummies', seek enjoyment in the present but also use their wealth to secure construction of rooms of their own in the North. The women save money, assemble housewares and send remittances with their own independent income.

In Accra, most young women engage in petty trading. In the OF market in Accra these single migrant women from the North generate livelihoods through the adoption of both market and non-market based strategies by extending and prioritising moral obligations to community members beyond their immediate households, instead of just focusing on maximisation of profits. Communities of old and young market women have built a 'moral community economy' through, among others, engaging in reciprocal labour, gift giving, and childcare and food sharing. This contributes positively to household food security and social well-being among the market women and migrant settlers in the OF community. SMW's livelihood generation is sustained through social relations among women, in which also age, ethnicity and regional background play crucial roles. SMW give support to and receive benefits from the community through moral obligations and ethnic commitment. The analysis of these strategies contributes to the understanding of the intersections of household, livelihood strategies, gender and markets in urban settings.

In Accra, these women not only need to find income earning activities, they also have to reinvent themselves as consumers because of the abundant and varied consumption options in Accra as compared to the North. Through consumption of food, hairdos and leisure activities, they shape their new urban identities. However, through consumption they also try to secure the desired next phase in their life course. Despite earning very modest amounts of money with activities such as hawking or food vending, SMW save for their future and adapt their consumption to enable such savings. They save in money and in kind, buying items to set up their own hearths in the North for the preparation of meals, an iconic married woman's activity, and to be able to enter a preferred, i.e. religious, marriage. They also spend money on dressing, styling their hairdos and looking good in order to attract suitable marriage candidates. Alternatively, the successful older women in the market place invest in conspicuous consumption to enact their informal position of 'market mummies', women who are well established and suitable mentors to more recent arrivals. The women shape their own life courses through consumption. The consumption practices SMW engage in are crucial for understanding the dynamics of single migrant women's agency.

After migration, SMW are more likely to exert influence on the timing of their marriage and the choice of the partner. In the place of origin there are

transformations of the gendered subjectivities women experience after having produced livelihoods away from home. The investigation of the reintegration experience of SMW who return to their place of origin revealed the everyday experience of returned migrant women within their households in rural northern Ghana. The study found the household to be an 'arena of everyday life'; the word arena indicates dynamics and even struggle. These are visible in the provision for daily needs, and also in the income generating activities the women try to initiate to exercise their agency in generating livelihood. In this household arena, we recognized the gender dynamics around decision-making on livelihood generation as key to understanding the reintegration experience of returned migrant women. The analysis drew on feminist geographers' insights of gender as process situated in a specific place. Critical attention was paid to how gender and household are co-constituted, to shed light on the multiple and contradictory ways in which gender, livelihood, and household are constructed.

Applying the lens of gender as situated process enabled capturing the significance of everyday micro transformations, resulting in a framework that wove together the domains of gender, household and livelihood. Contingent formations of intra-household dynamics revealed variations in the ways subjection and activation are enacted. The boundaries of women's triple shifts (household work, farming, income generation) are not fixed but are constantly negotiated. On an everyday basis women have to juggle multiple subjectivities, such as being wives, daughters-in-law, mothers and petty commodity producers and traders. They do the work their husbands and senior women require them to do in order to secure their marriage, which is considered a lifelong security in this specific context, but they try to set limits to this work.

The general conclusion this study highlights is that the young women in the North successfully negotiate to realize their aspirations to migrate and, upon return, both subject themselves to the domestic and patriarchal order and contest it by using the means and skills they acquired to improve their bargaining position. This causes cracks in the prevailing order, which suggest the malleability of the patriarchal system. The observed processes underpin the relevance of conceptualising migration as an intrinsic factor in broader processes of development and social transformation.

SAMENVATTING

In het verleden volgden vrouwelijke migranten in West Afrika, ook in Ghana, meestal hun mannelijke verwanten. Sinds eind jaren 90 is er echter migratie op gang gekomen van alleenstaande jonge vrouwen van het rurale Noorden naar steden in het Zuiden. Over deze migranten gaat dit proefschrift. De vrouwen ondernemen de reis om hun aspiraties en idealen voor een beter leven te realiseren. Hun aandeel in de migratiestromen in Ghana groeit gestaag en in Accra is er een toenemend aantal vrouwen onder de migranten die er iedere dag aankomen. Economische motieven alleen kunnen deze toename niet verklaren, vanwege de verschillende rollen die mannen en vrouwen in de noordelijke huishoudens spelen. Het zijn vooral hun ondergeschikte positie en de verwachtingen dat ze het na terugkomst beter zullen hebben die de vrouwen motiveren.

Het onderzoek naar deze alleenstaande vrouwelijke migranten werd in twee locaties uitgevoerd. De eerste bestond uit vier districten in het Noorden rond de hoofdstad Tamale. Hier zijn de Dagomba de dominante etnische groep. Dagomba zijn in meerderheid Moslim en ze bedrijven kleinschalige landbouw. De tweede locatie was de Old Fadama (OF) markt in Accra. Door daar de vrouwen uit het Dagomba gebied op te sporen werd een verbinding gelegd tussen gebieden van herkomst en bestemming van de migranten. In het onderzoek werden diverse methoden van data verzameling gebruikt: survey, groepsdiscussies, case studies en het optekenen van levensgeschiedenissen.

Terwijl vrouwen in het verleden door hun beperkte bewegingsvrijheid niet zelfstandig konden migreren, spoort de situatie in het Noorden ze nu juist tot migratie aan. In de gesprekken noemden de vrouwen autonomie en vrijheid als belangrijke motieven voor migratie. In de huishoudens van hun vaders en (later) echtgenoten in het Noorden hebben vrouwen weinig te vertellen. Met het geld dat ze verdiend hebben in Accra kunnen de migranten na terugkomst hun positie verbeteren. Ze sparen voor hun bruidsschat en om een religieus huwelijk te kunnen sluiten. Ze kopen moderne spullen maar sturen ook geld naar huis. Vrouwen met kinderen investeren in de scholing van hun kinderen. Oudere vrouwen investeren in een eigen huis of kamer in het Noorden, ook vrouwen die niet van plan zijn permanent terug te keren omdat ze in Accra een gezaghebbende en succesvolle positie in de handel hebben opgebouwd.

In Accra zijn de meeste jonge vrouwelijke migranten actief in de kleine handel. In de OF markt gebruiken ze economische en sociale strategieën om te overleven en om hun positie te versterken. Onder de vrouwen die uit hetzelfde gebied in het

Noorden komen, worden wederzijdse hulpverlening en samenwerking als morele verplichtingen beschouwd die belangrijker zijn dan individueel gewin. De vrouwen delen voedsel en zorg voor de kinderen. De oudere, succesvolle vrouwen helpen de jongere. Er bestaat een morele economische gemeenschap, die etnisch is afgebakend, waarbinnen de vrouwen hun economische en sociale activiteiten ontplooiën.

In Accra zijn de jonge vrouwen niet alleen bezig met geld verdienen. Ze vinden zichzelf ook uit als consument en maken gebruik van alles wat Accra te bieden heeft in vergelijking tot het Noorden. Met haarstijlen, kleding, voedsel preferenties en vrijetijdsbesteding scheppen ze een eigen, nieuwe identiteit. Ze willen er ook aantrekkelijk uitzien om een passende huwelijkspartner te vinden. Daarnaast sparen ze voor een 'goed' huwelijk, een religieus huwelijk (omdat een dergelijk huwelijk meer zekerheid biedt dan een niet religieus gesanctioneerd huwelijk) met een partner van eigen keuze. Ze kopen keukengerei om straks hun eigen keuken mee in te richten. Succesvolle oudere vrouwen drukken hun hogere sociale status uit in bepaalde consumptiepatronen. Dit alles laat de belangrijke, veelal onderbelichte, rol van consumptie in migratieprocessen zien.

Na terugkomst moeten de vrouwen zich weer aanpassen aan de patriarchale samenleving in het Noorden. Ze zijn echter veranderd, hebben nieuwe ervaringen opgedaan en veel geleerd. Door te kijken naar hoe ze zich handhaven in de huishoudens in het Noorden waar ze weer deel van uitmaken, konden in het onderzoek grotere en kleinere veranderingen zichtbaar gemaakt worden. In het dagelijks leven proberen de vrouwen meer bewegingsvrijheid en invloed op besluitvorming te verwerven door zelf inkomen te genereren. Ze onderhandelen met hun echtgenoot en schoonfamilie voor toestemming om een handeltje op te zetten. Ze laten zien dat de extra inkomsten goed van pas komen en – tegelijkertijd – blijven ze hun traditionele verplichtingen als echtgenote, schoondochter en schoonzuster vervullen om hun huwelijk niet in gevaar te brengen. Op deze wijze krijgen ze geleidelijk een voet tussen de deur van het traditionele patriarchale systeem.

De algemene conclusie van deze studie is dat de vrouwelijke migranten hun positie in de Dagomba samenleving niet ter discussie stellen en dat ze zich min of meer neerleggen bij de traditionele verwachtingspatronen, maar dat ze – tegelijkertijd – verandering op gang brengen door binnen deze kaders nieuwe activiteiten te ondernemen. Gender verhoudingen, de verhouding tussen oudere en jongere vrouwen en de interne dynamiek van huishoudens hangen nauw met elkaar samen. Door migratie van vrouwen ontstaan in deze samenhang verschuivingen, die aangeven dat de patriarchale orde tot op zekere hoogte 'maakbaar' is. Hiermee onderstrepen de bevindingen van het onderzoek het belang van het conceptualiseren van migratie als een intrinsieke factor in processen van sociale verandering.

About the author

Theresa Tufuor was born in Accra, Ghana. She was accepted in the Netherlands Fellowship Programme to pursue a PhD program at Wageningen University, the Netherlands. In October 2011, the sandwich fellowship commenced with writing the proposal of the PhD research project, entitled “Aspirations and Everyday Life of Migrant Women in Ghana”, and continued with fieldwork in 2012 in Accra and the Northern Region of Ghana. The results are presented in this thesis.

Theresa Tufuor has worked on gender issues as a desk officer and a policy analyst at the Ministry of Housing in Ghana. Her research interests include the areas of gender, livelihoods, informal economy, human settlement issues, development policy and issues in land tenure. She is a member of the Ghana Women’s Land Trust (GAWLAT), an international network dedicated to increasing women’s access to land and housing and control of resources to manage livelihoods and reduce poverty.

Theresa has presented some of her PhD study research results on livelihood strategies of women and moral and community economies at local and international conferences with funding from NUFFIC, WASS, and the University of Amsterdam. Moreover, she has published articles in peer-reviewed international journals such as *Women’s Studies International Forum* and *Gender, Place and Culture*. She contributed a chapter to the book “Housing Sector Profile: Ghana” and wrote a paper on “Gender and Women’s Housing Problems in Accra: The Case of Old Fadama”.



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Theresa Tufuor

Completed Training and Supervision Plan

Wageningen School of Social Sciences (WASS)

Name of the learning activity	Department/Institute	Year	ECTS*
A) Project related competences			
Research Proposal Writing	SCH, Wageningen University	2012	6.0
Sociology of Migration and Multi Ethnic Societies (TAD 51306)	Wageningen University	2011	6.0
Research Methodology: From Topic to Proposal	WASS	2011	4.0
Gender Studies (Tutorials)	Wageningen University	2011	4.0
Qualitative Data Analysis: Procedures and Strategies (YRM 60806)	Wageningen University	2011	3.0
B) General research related competences			
WASS Introduction Course	WASS	2012	1.0
Information Literacy for PhDs including introduction to Endnote	WGS	2012	0.6
Techniques for writing and presenting a scientific paper	WGS	2012	1.2
Competency theory and research	WASS	2012	4.0
C) Career related competences/ personal development			
<i>"Extending the moral economy beyond households: Gendered livelihood strategies of single migrant women"</i>	Research Seminar, SCH	2013	1.0
<i>"Balancing agency through consumption: A case of single migrant women in Ghana"</i>	Research Seminar, SCH	2014	1.0
<i>"Gender, Households and Reintegration: Everyday Lives of Returned Migrant Women in Rural Northern Ghana"</i>	Research Seminar, SCH	2015	1.0
<i>"Livelihood strategies of migrant women in Accra Ghana"</i>	13th PREBEM Conference, University of Amsterdam	2013	1.0
<i>"What is there to be gained for migrant women in Accra"</i>	WASS PhD Day	2015	1.0
Total			34.8

*One credit according to ECTS is on average equivalent to 28 hours of study load