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Transnationalism, local development and social security : the functioning of support networks in rural Ghana

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The functioning of support networks in rural Ghana

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Maria Johanna Elizabeth Kabki

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promotoren: prof.dr. J.W. Gunning
 prof.dr. A.J. Dietz
co-promotor: dr. V. Mazzucato

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Transnationalism, local development and social security

The functioning of support networks
in rural Ghana

Mirjam Kabki

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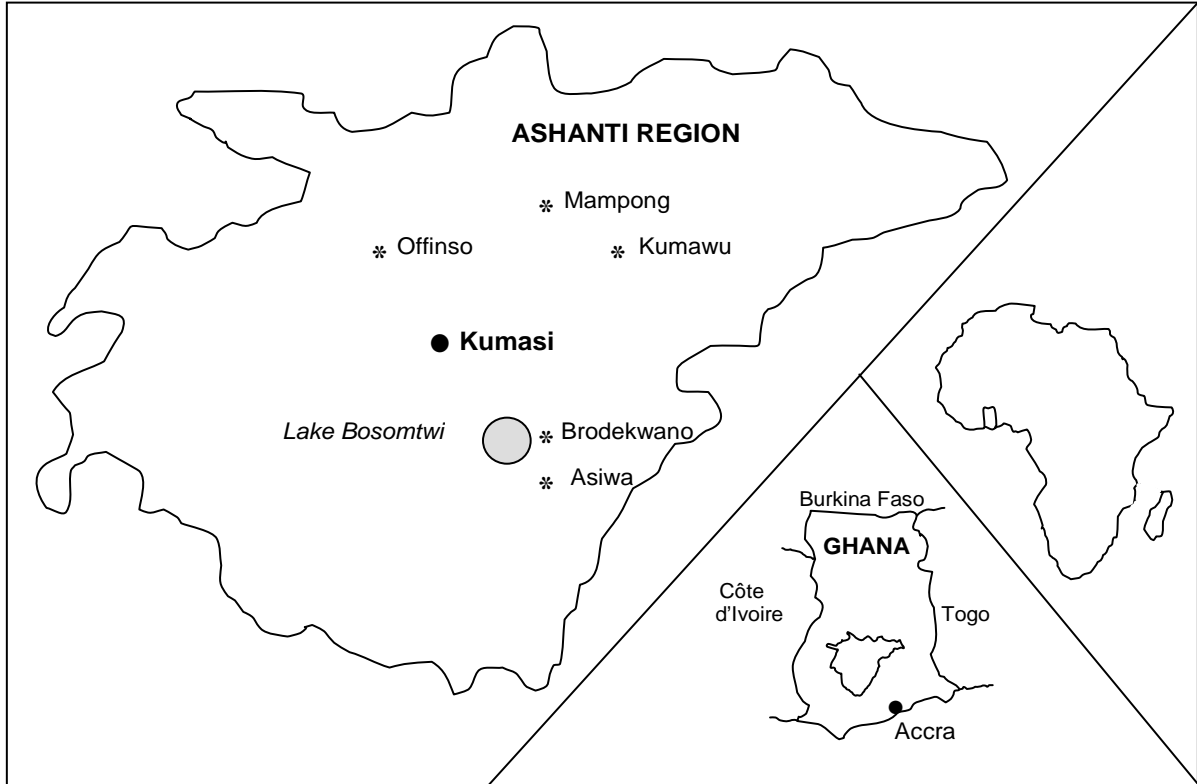
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Mirjam, September 2007

Map 1 Research area and the case study communities



Introduction

'Anomaa no antu a, obuada'

If a bird does not fly, it goes without food (Akan saying)

Globalisation is changing the lives of people all over the world. Debates on globalisation tend to focus on powerful countries, important businesses and big issues, of which migration is one. Particular attention is paid to the lives of migrants and the places they migrate to. However, the lives of people in the rural areas where they come from seem to be less interesting and rural Africa in particular appears to be overlooked. Nevertheless, increasing mobility has caused a lot of rural African dwellers to move overseas and the ties they maintain with their families back home mean that overseas influences have trickled back into remote African villages as well. Flows of money, goods and ideas are slowly but surely changing the lives of rural African dwellers. These changes do not make the front pages, but since they all form part of larger changes in our globalising world, they are just as important and deserve more attention in policy and academic debates.

The links between villages in developing countries and the rest of the world call for a transnational approach to what used to be local phenomena. For the same reason rural community development and social security issues of rural dwellers are no longer localised processes that can be understood simply by studying villages alone. Intercontinental migration from rural areas in Ghana has become a common strategy in the social security provision of family members who stay behind.

Moreover, local development in rural areas sometimes relies heavily on the involvement of overseas migrants.

Originally this study was designed to examine a broad range of topics related to the transnational relationships of Akan rural dwellers with migrant relatives and friends (the word 'migrant' in this study always means *international* migrant). Questions were asked about key aspects of rural Akan life that relate to the ties with migrants, such as funerals, agriculture, health costs and house construction. Soon it became clear that ties with migrants mainly revolve around the issue of social security because there are hardly any state welfare provisions in rural areas in Ghana. A lot of the people interviewed earn less money from work than they obtain through network support. The issue of social security therefore became the most relevant research topic and it is studied at both individual and community level. At individual level social security is defined as being able to make an acceptable living and being able to cope with crises, while at community level it is interpreted as attaining a level of local development that enables villagers to have access to facilities such as drinking water, health care and education.

The bulk of the social network support that respondents receive comes from their migrant relatives and much of it is used for their daily upkeep, as well as crisis costs such as medical bills and funerals. It became apparent that the migrant ties in these networks can be crucial. At community level the importance of migrant ties was also evident in the way some of the smaller communities had to appeal to migrants to realise certain basic facilities that could not be attained without this migrant support. It therefore became apparent that the transnational design of this study indeed was the most effective approach for this study.

The central research question in this study is how rural dwellers with social networks that include migrants, shape their social security and how they use relations in their social networks to achieve this. The study aims to contribute to debates on transnationalism, migration and development, and social security. Below it is outlined in what ways the study relates to each of these debates and how it aims to contribute to each of them.

Forty-nine villagers in five rural communities in the Ashanti Region of Ghana were interviewed and observed during a one year period. Their social networks were mapped out and their life histories, their income and (part of their) expenditure were recorded. The life history of one of the respondents is presented below. Cecilia's story has some typical elements of Akan life that also feature in other respondents' life histories and it illustrates how people's daily life in a rural Akan community can be linked to the wider world.

The 72-year-old Cecilia has five daughters and one son. In the 1950s, when the children were small, she and her husband decided to leave their home village in search of land where they could start cocoa farming. At that time it was common for young farmers in the Ashanti Region of Ghana, the Akan,¹ to start farming in neighbouring regions where land was more abundant than in their own region. During eight difficult years, Cecilia and her husband managed to clear more than thirty acres of forest and turned it into a cocoa farm. They tried to educate and take good care of their children, even though they had very little money to spend. Disaster struck when they were involved in a lorry accident which killed their two-year-old daughter and wounded Cecilia. She had to be admitted in hospital, for which her husband paid the bill. Cecilia remembers this accident as the worst thing that ever happened to them.

After having been away for forty years, Cecilia resettled in her home village in the early 1990s. By then she had grown old and felt that people at home would talk about her if she did not return soon. *“If you stay somewhere and you don’t come back they think you’re aimless.”* Her husband had died six years earlier. Customarily the cocoa farm would have been inherited by his sister’s eldest child, but luckily for Cecilia her husband had made a will and had left it to her. The produce from the farm remained their main source of income for the rest of her life.

Back home she started a food farm which provided her with her daily food in addition to the yearly income from her cocoa farm, which was then under the care of a local caretaker and one of her daughters.

A few years after her return to the home village, Cecilia’s son Fredric discussed with her his idea to go abroad. Cecilia liked the idea. *“I expected those who travel [i.e. migrate] to bring something home [i.e. remit].”* She had saved a considerable sum of cocoa money and decided to use it to help finance Fredric’s migration to Amsterdam. Fredric asked her to pray for him to find a job, and two years later Cecilia started receiving remittances from Fredric. She received €25 every month which she used for her upkeep, for church contributions and donations at village funerals. Fredric has only been unable to send her any money when he needed it himself to finance his children’s education. In the year of the research, Fredric also sent money to be used for the renovation of her old house in the village. There are no phone lines in Cecilia’s village, so instead of calling her, Fredric occasionally sends her an audio cassette with a spoken message.

Two years ago, her church, in which she is an active member, asked her to voluntarily manage a provision store attached to the church premises. Cecilia thought of the bible quote, *‘Do first the work of God and yours will be done by God’*, and agreed. Every day, she can be found running the shop, but she is free to close it whenever she wants to. At the end of every year, her church presents her with an amount of money in return for her services to the provision store.

Cecilia is respected by her family and her community members and is leading a life in which nothing essential is missing. A number of relatives and villagers occasionally support her with cash or food. Whenever she looks back on her life and thinks about how it developed from a struggle in the old days to the comfortable existence she has created for herself, she says *“God has really helped me. I have my cocoa farm and my son sends me money from abroad. If your children don’t look after you, people will laugh at you.”* ... *“I think I will get a fitting funeral and I hope that people will praise me after my death for what I have achieved during my life.”*

¹ ‘Akan’ is the name for the broad ethnic group living in the Ashanti Region and some surrounding regions. The Akan in the Ashanti Region are a sub-group of the Akan and are usually specified as ‘Ashanti’. In a lot of literature, the words ‘Akan’, ‘Ashanti’ and ‘Asante’ are used interchangeably, referring to both the Ashanti and non-Ashanti Akan. This study refers to the respondents, who all live in the Ashanti Region, as ‘Akan’.

Studies of transnationalism

Cecilia's life history shows how life in a remote rural village can be linked to a migrant's life abroad in a number of ways. She relies on her son's remittances for her upkeep and she lives in a house that was renovated with money from abroad. This support is a reciprocation of how she took care of her son as a mother and the way she helped him migrate. The availability of her son's support enables her to engage in time-consuming local activities such as the free supervision of the church store, instead of having to work and earn a living for herself. It also enables her to support poorer local family members occasionally instead of being dependent on their support.

Various definitions of transnationalism include aspects of relations between migrants and their homelands. Some authors focus on activities of people across national borders, resulting in flows of goods and money (Vertovec 1999, Portes *et al.* 1999), while others also emphasise the importance of immaterial things, such as multiple engagements and feelings of solidarity across boundaries (Clifford 1994, Levitt 2001). What these viewpoints have in common is the emphasis on linkages that bind people together in different countries. They show that networks are the social unit in which activities are to be analysed.

Critics of transnationalism argue that this does not add much to existing theories, mainly because people have always travelled. They argue that the increased scale of the phenomenon does not justify the existence of a whole new body of literature. However, a major contribution of transnational studies has been to initiate a shift in thinking on migration and migrants' lives. Scholars of transnationalism broadly emphasise three things that make the life styles and the social networks of migrants 'transnational'. These are firstly their mobility, secondly the technological advancements that enable migrants to lead multi-sited lives, to communicate and remit, and thirdly being engaged in a number of different societies (see e.g. Glick Schiller *et al.* 1992, Guarnizo *et al.* 1999, Portes *et al.* 1999, Vertovec 2001, Basch *et al.* 2003, Mazzucato 2005). Migration, they argue, should no longer be seen as leaving one country and settling in another, but as a continuous move between social worlds that span more than one location (Vertovec 2001).

The lives of migrants are thus increasingly shaped by having one foot in one country and the other in another country, juggling between sometimes contradictory social norms, legal constraints and human interests. Issues of raising children in one country, being responsible for the upkeep of parents in another country, and growing old in a transnational context are the subject of increased attention (see e.g.

Guarnizo *et al.* 1999, Basch *et al.* 2003, Levitt & Glick Schiller 2004, Mazzucato 2007b).

However, because of the focus on the migrant side, questions about transnational influences on the lives of those who remain behind are largely left unanswered. In the Ghanaian case, travelling has always been considered a normal way of making headway.² Cheaper and more frequent air travel has also increased the possibilities to cross Ghana's national borders physically. The growing number of telecommunication facilities in larger rural communities mean that more frequent communication is possible between villagers and their migrant relatives, and the mushrooming of money transfer agencies in rural areas has allowed migrants to collect remittances closer to their rural homes.

In spite of all this, rural dwellers in many villages are not as mobile as their migrant relatives and often do not have the same advanced technologies in their villages that have influenced the lives of migrants. Some villages do not have telecommunication facilities or remittance collection points, so the possibilities people in these villages have to communicate with migrants or receive remittances are limited. Moreover, most rural people's knowledge about, and the engagement in the lives their migrant relatives live are very limited and they cannot therefore be considered as being engaged in multiple societies. Cecilia, for example, lives in the smallest and most technologically backward case study village, she never left Ghana and because of limited communication possibilities, she hardly knows anything about her son's life in the Netherlands. Yet, this study shows that people's lives in rural home communities can be transnational in a number of ways.

The steady outflow of migrants since the 1980s has made it common for Akan villagers to have ties to migrants. This naturally led to high expectations by rural dwellers as regards the support they might receive from their migrant relatives. Rural shops and markets are full of western (second-hand) items imported by migrants and in every village there are migrants who have succeeded in erecting a house and taking care of the upkeep of family members at home, after having spent only a few years abroad. These examples led to the heartfelt desire of many young people to follow the footsteps of their older brothers and sisters and migrate themselves. Many rural dwellers are also involved in business activities or housing projects on behalf of migrant relatives. As such, the daily activities, the expectations, and the outlook in life of many rural Akan people are shaped by transnational influences.

² Maybe even more so than in other African countries. De Bruin *et al.* (2001) give an excellent overview of mobility in Africa.

This study challenges the general emphasis by many scholars of transnationalism of having to be mobile, technically advanced and engaged in multiple societies in order to have a transnational life style. While Portes *et al.* (1999) argue that a person has to physically travel in order to be called transnational, according to Levitt (2001) this physical mobility is not a necessary element of transnationalism. Also the technical advancements and the active engagement in more than one society are not needed to make someone's life transnational.

Some studies on transnationalism address social security issues. However, only a few studies focus on the influence of transnational flows on social security in rural areas in migrants' countries of origin, either at individual or community levels. For example, Orozco *et al.* (2005) refer to the way Ghanaian diasporas, being well established in the countries they live in, simultaneously manifest strong interests in their home communities not only by building homes for themselves, but also by investing in community development and helping their families financially. Levitt (2001) also describes how Dominican migrants institutionalise their feelings of membership to both home and migrant communities by forming hometown organisations that help develop their home communities. However, more often than not the migrant-related focus is on the role of the transnational networks of migrants in welcoming newcomers and helping them to find their way in their new environment. Such studies investigated how this may lead either to the isolation or the integration of migrant groups into their host societies and for that matter into the social security mechanisms of their host countries. This study provides empirical evidence of the ways social security in rural life can be shaped by transnational ties.

Transnationalism: the approach applied in this study

The Akan villagers interviewed in this study are hardly internationally mobile. Their communities lack most forms of modern technology and generally the villagers are not engaged in any other society than their own. Yet, through maintaining migrant ties, the lives of rural Akan are shaped by all kinds of transnational influences. They themselves can also be agents of change in their rural communities through their migrant ties. This study investigates the transnational influences on the lives of Akan rural dwellers and the agency they themselves have in this. The focus is on individual and community level social security issues.

The study is fundamentally shaped by theories of transnationalism. These theories influenced its research design and guided its research questions. First of all, social security issues, both at individual and community levels, were approached by interviewing villagers about their relations with ties outside Ghana, and not only their

local ties. Second, the unit of analysis was the individual embedded in his or her network (including members overseas), and not a local unit such as the traditional household or the local community. Third, theories of transnationalism emphasise the existence of emotional and other non-monetary exchanges in networks. Therefore, not only material flows, such as remittances in the form of money or goods, but also activities and services in the form of supervision of migrant house constructions or child raising, and immaterial flows, such as communication of expectations and personal relationships with migrants were studied. Fourth, the selection of the respondent group was also guided by a transnational approach. All the respondents in this study had ties to migrant relatives or friends, including different degrees of friendship, frequency of contact and volume of support receipt. This enabled studying the various ways in which transnational ties can function.

Studies of migration and development

Cecilia's story shows that the support she is currently receiving has a history. The efforts to educate her children, her hard work in the cocoa farm and her involvement in the church provision store are all part of the stock of support-giving that she had built up throughout her life and which is being reciprocated in the form of the remittances that she received from her migrant son, support from her local friends and relatives, and the yearly amounts from her church. The support from her migrant son forms the largest share of all the support she receives and it is the most important source of income after the income from her cocoa farm.

Migrant support to rural areas is an important topic in migration and development literature, both at individual and community levels. A great deal of knowledge has been gathered about migrants' motivations to remit, their ability to do so, the problems that may influence remittance sending and their choices about whom to remit (see e.g. Orozco 2003, Addison 2005, Loup 2005). At the receiving end, a great deal of attention is paid to the micro, meso and macro effects of remittances, the (unequal) geographical spread of receivers in home countries and the spending and redistribution patterns of receivers (see e.g. Asiedu 2005, Adams 2006). The focus of most of these studies is on migrants as *senders* of remittances and rural dwellers as *beneficiaries* of remittances. Because of this focus, less attention has been paid to the history, the context and the functioning of remittance receipt. Cecilia's story shows that these can be important for explaining support receipt. To address this knowledge gap, this study concentrates on aspects of the lives of rural remittance recipients, such as their local activities, past and present support pro-

vision to social network members and the way remittances fit in local social support systems.

For some decades now, the general view on migration (shared by the New Economics of Labour Migration school, NELM), is that migration is often a deliberate decision to improve livelihoods, to enable investments and help reduce fluctuations in the family income (McDowell & De Haan 1997, Bebbington 1999, De Haan *et al.* 2000). It is argued that families often select a person who is either most likely to find employment abroad or a person who they think may become a burden at home. This person is then sent abroad, with the expectation being that (s)he will start remitting soon. It is assumed that a migrant's family members are involved in the decision making relating to the migration and that it is likely that they will help finance the migration. The money that a family spends on the migration is then seen as an investment in a better future.

Some of the 49 respondents in this study indicated that they were indeed involved in the migration process of their relative. However, for many respondents this was not the case. They related how surprised they were to find out that their son or sister had suddenly landed in London, or Amsterdam, while (s)he had pretended to go to Accra. They were informed only after the migrant had reached his or her destination. These are clearly not cases of family strategies, but rather of personal decisions by a migrant.

If migration cannot always be considered a family decision, and if some rural families do not make investments in migrants, what motivates these migrants to remit to their families at home, and how do rural dwellers succeed in receiving remittances from their relatives abroad? To answer this question it is important to focus more broadly on the activities preceding a rural person's migration. This is in line with what scholars such as Coleman (1988), Berry (1989) and Van der Geest (2002) argue about the importance of actively investing in network ties in order to acquire respect and earn support. Support given to a network member a long time ago stays long in a migrant's memory and can constitute a motivation to remit. If there is nothing to be reciprocated, it is likely that no, or little support will be received. This study looks into the functioning of this reciprocity.

This study pays special attention to differences between respondents. In migration and development literature, remittance recipients and non-remittance recipients are often treated as two separate groups. Income differences due to the level of support received make the former wealthier and the latter poorer (see e.g. Adams 2006). Almost all the 49 respondents in this study received remittances, so in Ghanaian national statistics they would be categorised as 'remittance recipients'. This study

shows that not all remittance recipients are well off and that *within* the group of remittance recipients there are also significant income and wealth differences. Rather than establishing differences *between* groups, this study aims to find reasons for the differences in wealth *within* the category of remittance recipients.

Worldwide remittance volumes are growing and constitute an ever-increasing element of the national incomes of home countries. This has aroused the interest of both policy makers and researchers in the potential role of remittances for the development of home countries, as well as in their potentially less beneficial sides, such as the creation of social and economic contrasts in home countries (see e.g. World Bank 2006b, Addison 2005, Manuh 2005, Higazi 2005).

To understand migrant support to home communities in the Akan context, this study shows that it is crucial to know how rural people organise funerals. Funerals are important events in the Akan life cycle and family members of a deceased person often devote a great deal of care to ensuring that these are grand events which bring pride to the family (see e.g. De Witte 2001). Cecilia's story shows that she spent forty years outside her home community but wanted to grow old and ultimately be buried within her home community. This desire, which is felt quite generally by both local people and many migrants, is an important element in relation to community development. The behaviour of the family as a whole is important for the success of funerals. Families that have shown a lot of interest in their community by contributing to community development, are respected and their funerals are honoured with a high attendance.

Even if Cecilia's son were never to return to the village, she would still want to have her last rites administered there. Therefore, both Cecilia's reputation in her home community and her migrant son's life abroad are inextricably bound with the community's development. In small communities, such as Cecilia's, sanctions and incentives make these things an important link between the welfare of families and the welfare of communities. Through their ties with migrants, rural dwellers can be agents of change in their rural communities. However, the way in which the lives and reputations of rural villagers are linked with community development is not the same in every community. This study investigates the differences between communities.

Migration and development: the approach applied in this study

This study focuses on social security issues interpreted as development at community level (chapter 4), with attention being paid to factors that influence migrant involvement in community development, and as development at individual level

(chapters 5, 6 and 7), with an emphasis on the role that remittance recipients must play in order to obtain support from migrants. It does not ignore the fact that there may be other factors which influence the ability of communities and individuals to receive support and which are beyond their own control. Examples at individual level are the respondents' age, their sex, the number of people who can actually remit to them and the financial status of these people. The study investigates factors that are clearly beyond and those that are within control of respondents. This is done by combining data on individuals and their networks, on life histories which contain behavioural and historical information, and on support transactions.

Studies of social security

Cecilia receives support from local, domestic and migrant members of her social network. All these forms of support contribute to her social security. Much of the social security literature acknowledges the importance of actively investing in social network relations in order to obtain support successfully. Up to the 1990s this body of literature mainly focused on the functioning of *local* and *regional* social security strategies. A crucial aspect of these strategies is the geographical proximity of people who exchange support which allows for each other's needs to be observed, each other's behaviour to be monitored and misuse and free-riding to be sanctioned. The role of migrants for the social security of rural dwellers has only recently been the subject of increased attention (see e.g. Stark 1991, McDowell & De Haan 1997, Scoones 1998, Bebbington 1999, De Haan *et al.* 2000, Ellis 2000, De Haas 2003, Kaag *et al.* 2005). This new focus is a great achievement as regards thinking about social security issues since mass migration from many developing countries indeed calls for an approach that includes migration in the study of social security issues. Migrant support can be crucial for rural dwellers. The support that Cecilia receives from her migrant son, and the support that many of the other 48 respondents in this study receive from their migrant network members is much larger than the local support they receive. Because of the geographical distance between migrants and their rural family members, the functioning of support exchange is undergoing changes.

In order to understand the functioning of migrant support, and whether this is alongside or in addition to local and domestic forms of social security provision for rural dwellers, it is not enough to just add the migrant perspective to the local and domestic one. Instead, in view of the many other changes that migration is bringing to the lives of rural dwellers, it is necessary to take a transnational approach that

allows for the study of social security issues in the context of wider changes. This means that networks have become an even more important unit of analysis, that both material and immaterial flows between network ties need to be taken into consideration and that a lot of attention needs to be paid to the history of migrant ties.

This study contributes to the literature on social security by aiming to explain differences in support receipt among rural dwellers who all have migrant ties. It does so by means of a transnational approach and a specific focus on the role of migrant network ties for the social security of the respondents. Not only is support receipt analysed in absolute terms, it is also linked to the needs of respondents. Cecilia, for example, receives more support than she actually needs because her farm generates a considerable income and also because she did not incur high health costs during the research year. The support she receives therefore allows her to provide services and support to others. This is not the case for many other respondents. This study investigates the differences in the social security situation between respondents and seeks reasons for these differences.

The lorry accident in which Cecilia lost her daughter and resulted in her having to undergo hospital treatment, was a crisis moment in her life. In her case she received support from her husband to cope with her crisis. Not all respondents have network members who help them cope with crises. In different times and under different circumstances the willingness and ability of network members to provide crisis support to respondents can differ. The role of migrant ties in the crisis coping ability is an important part of the analysis of this study.

Social security: the approach applied in this study

The concept social security as used for the individual level has been defined in literature in broadly two ways. The narrow definition is that of insurance against crises while the broader definition also includes other aspects of people's livelihood. This study uses the broader definition of social security and analyses support receipt both in regular, daily life situations as well as in crisis situations.

The way rural people organise their social security is investigated on the basis of a transnational approach, by looking at the functioning of their ego-centric social networks and combining data on migrant support and local and domestic forms of social security provision. A lot of attention is paid to the context in which social security provision takes place. The history of network ties is analysed, as well as the influences on people's lives caused by the environment in which people live and the influences brought about by having ties with overseas migrants. The ego-centric

social networks were established by means of a name generator interview designed to identify the people who have a functional relationship with respondents in emotional, financial or practical terms (see chapter three for details). This is crucial when a transnational approach is chosen.

Embedding in the Ghana TransNet Research Programme

This study forms part of the Ghana TransNet Research Programme (Mazzucato 2000), which covers three geographical locations: Amsterdam, the location of migrant respondents (results on this part of the programme are published in, among others, Mazzucato 2005, 2006 and forthcoming); Accra, the capital city of Ghana, where some of the urban based network members reside (results are published in Smith 2007); and rural Ashanti communities, where many of the rural relatives and friends of Amsterdam based migrants reside (this study). The Ashanti regional capital Kumasi was also included in the Ghana TransNet Research Programme as an additional urban location, studied by a Master's student (Hovingh 2005), but this was studied less intensively than the other locations due to budgetary limitations. A lot of rural people with the ambition to migrate spend a number of years in Accra or Kumasi and have social network members there. The Ashanti, Accra, Kumasi and Amsterdam-based studies are thus each located at a point along a common Akan migration trajectory.

This study represents the rural Ashanti part of the research programme. The respondents in this study are rural counterparts in the networks of migrants of the Amsterdam study. Besides having ties to Netherlands-based migrants, some of the 49 respondents in this rural study have ties to Accra-based or Kumasi-based network members, to people in other locations in Ghana and in other countries.

This study can be read as a stand-alone study but, at the same time, it forms an integral part of the Ghana TransNet Research Programme. The different findings from the Ashanti, Accra, Kumasi and Amsterdam-based studies each form fundamental pieces of the puzzle needed in order to study the functioning of transnational social networks. Fitting these together allows a complete picture to be formed of the full ramifications of transnational networks and how these affect people's lives in different locations.

The link between the rural study with the larger programme allows for the triangulation of data, for example by checking transactions between the three research locations, or by verifying claims of respondents about network members. In other words, it enables the viewpoints of respondents in each of the three locations

to be combined. In some cases the combined knowledge of these different viewpoints explained why some networks functioned the way they did. Since the three parts of the research programme are designed in such a way that they can also stand in their own right, they each specifically focus on the respective area in which they took place. This rural study therefore particularly reports on viewpoints of rural Akan respondents. Combined data are published in joint publications separate from this study. Mazzucato *et al.* (2006) for example brings together viewpoints from network members in the three research locations on the same event, namely a funeral in one of the rural communities.

This and other publications can be found on a programme level website (www2.fmg.uva.nl/ghanatransnet). This site contains information about the Ghana TransNet Research Programme and its researchers, as well as questionnaires, background information and unpublished data of the rural Ashanti part. This website is updated periodically and will have (links to) future publications as well.

The choice for a relatively limited number of respondents allowed a matched sample of people to be followed simultaneously and in detail by collecting data on networks, transactions and life histories. Linking this data provides useful insights into the roles of network members in the social security system in rural Akan communities and in particular in the role of migrant members of social networks. By adding a community level analysis, it also provides in-depth insights into how communities can involve migrants in local development activities.

Outline of the dissertation

Chapter 2 presents background information on Ghana, the Ashanti Region, the five case study communities and the 49 respondents. A brief history of out-migration from Ghana and a sketch of the social organisation in the Ashanti Region are also provided. This chapter also includes the results of a mini survey that was conducted in each of the five communities in order to estimate the proportion of migrant households. This survey provides an insight into how widespread migration from rural areas is and what proportion of the Akan population the respondent group forms. The volume of remittances that were sent to the respondents during the research year, is placed in the context of estimated remittance receipt to some rural Akan communities by using outcomes of an inventory of registered Western Union remittances to two of the research communities. The chapter also describes the individual characteristics of the respondents such as their age, type of work, and income from work and it also highlights some links between these characteristics. A

brief outline of other characteristics, such as their mobility and church membership, is also given.

Chapter 3 describes the structure of the study, the way in which respondents were selected and the implications this had for the outcomes of the research. It describes the methods of data collection in the field, at individual, community and national levels. It states the reasons for the choices made with regard to what was analysed and why other things were considered to be outside the scope of this dissertation. This chapter also reflects on issues regarding the rapport with respondents, working with assistants, working in a research team and on the role of the researcher. The chapter ends with a section on definitions and operationalisations of key concepts related to networks and support receipt as used in this dissertation.

Chapter 4 focuses on development at community level and investigates how migrant involvement in community development functions. This chapter is based on the idea that rural Akan communities (i.e. its leaders) have the agency to influence support from migrants for community development. It asks how differences in success between communities can be explained by identifying factors that could influence the willingness of migrants to become involved in the development of their home communities. In other words it asks why are some communities able to involve migrants in development successfully and why are other communities not able to do so. While acknowledging that there are various migrant-related factors that may influence the ability of migrants to send support to their home communities, this chapter seeks explanations in the institutional environments of the home communities. Small communities are found to generally have more effective sanctioning systems, more active leaders with regard to mobilising migrant support for community development and higher levels of trust than medium-sized and larger rural communities, which may result in higher changes of successful migrant involvement in community development.

Chapter 5 answers basic questions concerning networks and the receipt of support by the respondents. What types of networks do the 49 respondents have? What is the volume of remittances they receive? What are the differences in remittance receipt between respondents? How important are the remittances they receive in relation to local and domestic support and in relation to their income from work? Respondents have a large variety of network sizes and shapes, and their support receipt as well as their own incomes vary considerably. The chapter establishes links between the present network and individual characteristics of the respondents and their support receipt during the research year. By doing so it answers questions such as: which individual or network characteristics relate to

higher remittance receipt and which relate to lower remittance receipt and which categories of network members are important support providers and which are less important?

The chapter describes both the volumes and types of support that respondents *receive* from social network members and also the support that respondents *provide* to members of their social networks. Particular attention is drawn to the type and quantity of *services* that rural people provide to their migrant ties. The chapter's main finding is that of all the possible network and individual factors that relate to support receipt from social networks, the number of migrant children³ is the most important, but that this cannot explain all the differences in support receipt between respondents.

Chapter 6 starts from the findings of chapter 5 and tries to explain the differences in support receipt of respondents in more detail by investigating behavioural and historical factors. Its approach is different from that of chapter 5 in that it does not measure support receipt in absolute terms, but examines the balance between actual needs and support receipt. This balance differs greatly so an important question in this chapter is: why do some people receive much more support than they need, while others receive barely enough to make ends meet? And what happens to people who cannot obtain the support they need? The characteristics of each group are investigated systematically.

Particular questions that are addressed here include: what elements of reciprocity does support from migrants have? What do or did remittance recipients do for migrants in order to receive support from them? How can the quality of personal relationships in networks relate to support receipt to respondents? Anthropological literature stresses the importance of respect in the Akan social support system (see e.g. Van der Geest 2002), so questions that are answered in this regard are: how does one earn respect in the rural Akan context and does 'being respected' by relatives and community members indeed relate to their support receipt?

It has become clear that, although the level of support receipt is partly dependent on factors beyond their control or on factors on which they have only limited control, there are various ways in which respondents themselves can actively influence their support receipt. The chapter presents an overview of the most important factors investigated and suggests how the investigations could be continued on a larger scale.

Chapter 7 continues the analysis of chapter 6 by focusing on receiving support in crisis situations. It first describes the type of crises that occur and the type of crisis

³ 'migrant children' refers to respondents' *adult* children residing abroad.

coping behaviour that the rural Akan have. Only 24 cases of crisis were counted in the entire life times of all 49 respondents: eight during the research year and sixteen in the past. Reasons for this low number of present crises include the strict definition of crisis that is used in this study and the fact that the Ashanti Region as a whole has an exceptionally low occurrence of catastrophic crises in comparison with other rural African areas. Reasons for the low number of past crises in comparison with present ones may relate to a certain extent to the phenomenon that people tend to forget or repress unpleasant memories once a situation has passed. The chapter investigates the extent to which regular support receipt relates to crisis support receipt. In other words whether the same type of people who are unable to receive enough support in normal situations are also unable to cope with crises and vice-versa.

Specific attention is paid to the type of network members that provide support during crises and the type of network members that do not. To what extent is this due to their willingness, or to their ability to provide crisis support? In order to understand the functioning of networks during crises better and to be able to verify claims in literature that the Akan social support system is declining, past and present crisis cases are compared. The sixteen crisis cases that were reported in the past are analysed in the same way as the eight crises during the research year. Some respondents have experienced more than one crisis in their lives and coped better with one crisis than with another. Specific attention is paid to differences between crisis coping abilities between these cases and reasons why.

Chapter 8 is a concluding chapter, in which the main findings of the study are presented and linked. It assesses the ways in which the results of the study can contribute to debates on transnationalism, migration and development, and social security, and it makes suggestions for further research.

Background

Ghana and the Ashanti Region

General characteristics of the region

Ghana is a developing country but, compared with the rest of Africa, it is an economic success story. Its economy has been growing at an impressive rate, from 3.7% in 2000 to 5.2% in 2003 and 5.6% in 2004.¹ Ghana is divided into ten regions and has a number of different ethnicities, climatic zones and types of income-generating activities. Gold² and cocoa³ are Ghana's first and second most important export products. The Western Region is the largest producer of both gold⁴ and cocoa⁵. Although the Ashanti Region is not the top producer of Ghana's two most important export products, this region still produces large quantities of both products and it is among the wealthiest regions of the country. Its climate is favourable for agriculture and farmers in the Ashanti Region are the country's third largest producers of food crops.⁶

¹ International Monetary Fund: <http://www.imf.org/external/pubs/ft/weo/2007/01/data/index.aspx>

² United Nations: <http://www.un.org/ecosocdev/geninfo/afrec/voll1no3/ghanagld.htm>

³ Food and Agricultural Organization of the United Nations: <http://www.fao.org> (In 2004 Ghana is the world's second largest cocoa exporter after Côte d'Ivoire)

⁴ Mining Review Africa, Issue 3, 2004: http://www.miningreview.com/archive/mra_3_2004/12_1.php

⁵ Ghana Cocoa Farmer Survey 2004: <http://www.gprg.org/pubs/reports/pdfs/2006-04-teal-zeitlin-maamah.pdf>

⁶ Statistics, Research and Information Directorate (SRID): Ministry of Food & Agriculture, Accra

After cocoa beans, pineapples, cashew, palm oil and groundnuts are also important export products⁷. With regard to food crops, cassava is by far Ghana's most important crop, followed by yam and plantain. These are partly marketed locally and are therefore partly intended for domestic consumption. Livestock rearing is not a major source of income in the Ashanti Region, in contrast to the northern regions of Ghana which have a dryer and hotter climate that is less favourable for agriculture.

The ethnic group inhabiting the Ashanti Region is a subgroup of the Akan, the Ashanti.⁸ The regional capital Kumasi is the country's second largest city. While the trading and service sectors are fairly well developed in Kumasi, the main economic activity in the rural areas of the Ashanti Region is agriculture. Both rural and urban areas in the Ashanti Region have high unemployment rates, but trading opportunities are generally better in urban centres and this attracts a lot of (young) Ghanaians to Kumasi and other large towns. Better educational opportunities also attract young Ghanaians to urban centres. Many of them maintain ties with their families back home through visits and financial support.

Social organisation

The Akan have a matrilineal family structure which means that paternal family members are regarded as those who pass on the 'spirit' from one generation to the next, while 'blood' reaches the next generation via the maternal side (see Twumasi 1975). The paternal 'family' is not perceived as kin and Akan generally feel less connected with their paternal side. Generally speaking, support relations with the paternal side are therefore less intensive.

Maternal family members on the other hand are regarded as 'real' family. Traditionally the Akan consider their sisters' children as their own children and, in the same way, all their mother's sisters are referred to as 'mother'. For an Akan man, the care for his maternal family traditionally used to be more important than that provided for his nuclear family. This has been known to result in situations in which an Akan man feeds and educates his sisters' children while neglecting his own. This habit is gradually changing, even in rural areas. Nowadays, fathers are often expected to educate their own children, sometimes in addition to helping their sister's children. Education is even regarded as an indispensable service a father should render to his biological children in order to be well respected and to receive the support needed during old age (Van der Geest 1998b). Elderly men who have

⁷ International Monetary Fund: <http://www.imf.org/external/pubs/ft/weo/2007/01/data/index.aspx>

⁸ As mentioned in chapter 1, the respondents of this study are referred to as 'Akan'.

taken the pains to educate their children (including their daughters) are approved of and respected socially. As a result, a man's biological children rather than his sisters' children are increasingly the ones who take responsibility for caring for elderly men.

The extended family usually comprises four or five generations descending from a common (deceased) mother. If the extended family becomes too large, it is split up into different parts according to line or town of residence of most of its members. However, even after subdividing the family, an extended family may have hundreds of members. An elderly male member of the family is chosen to be the family elder (*abusua panin*) and is officially responsible for all the important decisions concerning the family, such as land issues, marriages and funerals and in the case of conflicts between family members. A female member is named family queen mother (*obaa panin*) and she also has to be consulted when important decisions are made and she also maintains contacts with family queen mothers of other families. When any of these two family heads dies, a successor is chosen who inherits all the associated rights and responsibilities. The breaking up of families into smaller units means family elders are not necessarily old anymore. It may very well be the case that a male family member in his forties, who has young children and has not yet acquired any property, is chosen as family elder because he is seen as the best candidate among the male family members. This situation may put considerable strain on a young man's life, since he may become responsible for family issues while at the same time trying to organise his own life.

The common living form in rural communities is the family house where various nuclear families live together with extended family members, maids, labourers and sometimes tenants (Korboe 1992). The majority of the respondents in this study live in compound houses together with several extended family members. Such houses may consist of several households, forming subunits within the house which interact with each other but which function separately and do not necessarily support each other financially. Several respondents in this study lived until old age in a family house together with their own siblings, children and grandchildren.

Social changes

As is the case in many other developing countries worldwide, the Akan family structure has been undergoing drastic changes in recent decades. The extended family structure, which has been the backbone of the society for centuries, is gradually losing ground to the nuclear family style. This change is taking place partly due to influences from abroad, as well as influences within Ghana itself.

Changes in society, such as diminishing agricultural land availability for rural families, urban ideas of 'modernity' trickling into rural communities, the increasing influence of (spiritual) churches which advocate the role of the nuclear family, and the Intestate Succession Law of 1985 which favours the nuclear instead of the extended family, have resulted in changes in the functioning of the extended family structure (Amanor 2001). These changes are also partly the result of different life styles introduced by migrants who have lived outside Ghana where the nuclear family is the prevalent family unit. The imported ideas with regard to, for example, the upbringing and education of children have contributed to changes in traditional norms and values with regard to who is responsible for what within the family.

Certain duties that were traditionally performed by particular members of the matrilineal extended family, such as uncles providing financially for children, taking decisions which affect children and approving marriage partners, are gradually shifting to members of the nuclear family (see e.g. Clark 1999, Aboderin 2004). Such changes are not always a matter of course and they can easily cause conflict between family members who are all renegotiating their places in the changing constellation. Moreover, while important decisions by family members used to be discussed with family heads, family members now tend to take decisions without informing their family elders. One example of a decision for which family elders are not consulted is migration. Although the process of 'nuclearisation' in the family structure is undeniable, it is not necessarily seen as the ideal way for Akan family relations to develop. Especially rural family members, who are often the poorer members of a family and who still frequently depend on their more wealthy relatives for support, perceive the weakening of the traditional system and the increasing individualisation as moral decay that should not be encouraged.

Reciprocity in the Akan family

Akan children are usually brought up by their parents, their maternal aunts, or grandparents. Maternal uncles may play a finance-oriented role when it comes to educating and feeding the children. In return, children are supposed to respect and help all older family members with whatever (household) chores that need to be done. During childhood, therefore, the Akan are supposed to provide practical support to, and receive financial care from, older family members and this may include the paying of expensive secondary education fees by uncles should the parents not be able to afford these. Once a child has grown up and has reached financial independence, mutual respect and norms of reciprocity dictate that (s)he supports other family members. The latter do not necessarily have to be the same

family members that once supported the child. However, it is important that the new grown-up member of the family expresses his/her gratitude for what was done for him/her early on in life. The better his or her financial situation, the more claims can be made on the person. However, if a child does not perform the early practical duties well, (s)he may be respected less and receive less support later on.⁹ In this way, a child already starts building up respect and creating possibilities to claim support from family members at a young age.

The traditional fixed support patterns within families, within which a small child starts increasing his or her options for receiving support and his or her obligations for giving support in the family at a very young age, means that support transactions within families are often not the result of freely made choices, but are reciprocal in one way or another. 'Reciprocal' in this context does not necessarily mean that there was a specific gift or service in the past which is reciprocated in the present or future. Instead, it is a reciprocity enclosed in family relations which automatically involve reciprocal support.

Parents who want to migrate often take it for granted that their young children will be cared for by family members, and also that the people that need support, like ageing parents or schooling siblings, will be looked after in their absence, although this might be a burden for those at home. Family members who stay in the village and take over some of the responsibility of the migrant are usually compensated financially by the migrant, although that does not always make the inconvenience or physical burden any lighter.

Health security

Until 2003, there was no health insurance provision in rural areas other than informal church-related schemes. Almost all churches in the rural Ashanti communities have initiated so-called 'welfare schemes'. Church members can decide to sign up for such schemes to which they have to make monthly contributions and from which they can receive benefits when they are in need of support. Benefits are usually paid in predefined situations of which the most recurring are bereavement of church members, funerals of church members themselves and hospitalisation. Support from such schemes is often limited, however, and hardly ever covers the

⁹ An anecdote from one of the case study communities illustrates this: a young man claimed that he did not like *fufu* and that he therefore never ate it. *Fufu* is one of the Akan's favourite meals and it is unusual for someone not to like it. The real version of his story came out when others around him explained how he never pounded *fufu* for his family when he was a child because he found the work too tedious (it involves at least 20 minutes of physical exercise). For this reason nobody wants to pound *fufu* for him now that he has grown up.

entire cost of expensive hospital treatments. It is at most a form of relief for members from their financial burdens. Several employers operate similar schemes for their employees, for which the contributions are often deducted from their salaries. Moreover, groups of villagers with common interests sometimes form self-help groups that pay out benefits to members in need. In spite of the existence of such schemes, people with high medical costs often need to resort to their personal networks.

In an effort to change this situation, the Ghanaian government tested a formal, national health insurance scheme (NHIS) in a few rural communities during the research year (2003-04). Only salaried workers participate in this pilot phase of the scheme. None of the case study communities had been selected as pilot communities so, during the research year, the respondents did not gain any experience with the scheme. Information meetings were held in all rural communities to educate rural populations about the functioning of the scheme and to sensitise them to subscribe, which many of the respondents did. Villagers in two nearby pilot communities Juaben and Ejisu had mixed experiences with the scheme. Some were very positive about it and found it an improvement compared with the previous situation. Others, especially people who did not need to claim benefits, saw it as an extra financial burden without any direct benefits.

Growing up in different times

Ghana has undergone dramatic changes in its recent history. Independence in 1957 was one of them, and the succession of eight political regimes and the accompanying ups and downs in the economic and social situation of the country also meant that people of different ages grew up under very different circumstances. Older generations of Ghanaians experienced colonial rule and saw the changes that independence brought to Ghana. They lived through times of high hopes and deep despair regarding what the future might hold for them. Middle-aged Ghanaians grew up without any knowledge of the situation under the British and their careers spanned several different regimes. Some of them had suffered physically due to the brutality of previous regimes, while others had suffered financially by suddenly being laid off during regime changes. They also lived through times of high inflation, food scarcity and foreign intervention in the form of structural adjustment programs. The youngest generations only have vague memories of these times or know about the developments in their country only from hearsay while living out their active lives in the relatively calm and stable atmosphere of the present Kufuor regime. Social developments, such as the influence of the church, the eroding

importance of ritual practices and modernised attitudes towards the roles of men and women have also led to significant differences between the way the younger respondents live their lives and older people lived theirs.

All of this means there are considerable differences in the way older and younger respondents in this study used their support networks, in the type of difficulties they experienced and in their chances as regards building up successful careers. Some of the respondents' lives were greatly influenced by coincidental time-related events, and these respondents would have been much less, or much more, successful had they been born earlier or later in history. Examples are old people who developed a relatively harmless illness in their childhood which was never properly treated and which then affected their chances of work throughout their lives.

Other examples include older, mainly female respondents who are intelligent but whose parents did not, or could not, educate them and forced them to marry at a young age to someone who was not their own choice. The most successful career option available to people in those situations, growing up in those times, was to become a farmer. As land was relatively easy to acquire in surrounding regions, a number of older and middle-aged respondents reported having spent long periods far from their hometowns, clearing thick forests and setting up cocoa farms. They needed to work for five to ten years before their cocoa farms started producing and they had to endure harsh living conditions. All kinds of problems occurred, varying from snake bites or attacks from other wild animals, bone fractures resulting from trees falling on them, or hunger due to food shortages. Most of them looked back at these periods as very difficult, and full of financial, emotional (being far from home) and physical suffering, especially as this was the period in which they started families. Surprisingly however, most respondents with such backgrounds described these periods as 'hardships', which are defined as less severe events than catastrophic events referred to as 'crises' in this study.¹⁰

The rising standard and availability of rural schools has improved the educational opportunities open to younger respondents. However, the rising cost of living and unemployment rates have not made life much easier for them compared to that of the older respondents. Though most younger respondents have had more years of education than the middle-aged and older respondents, most of them have difficulties capitalising on this and making the step on to stable careers. Younger respondents with lower levels of education have even more difficulty making ends meet because land availability has severely reduced and this has made a successful career in agriculture something for the happy few (and the *willing* few, because

¹⁰ See chapter 7 for the definition of crisis that is used in this study.

agriculture is no longer popular among young people). In addition, the availability of other unskilled jobs is also low and this makes it difficult to become financially independent.

The elderly respondents can roughly be divided into those who were denied educational and career chances and ended up being dependent on their social networks, and those who were able – through hard work – to establish and develop farms that now provide them with a comfortable income. At present, many of them also have family members abroad whom they can ask for financial support, while in the past their networks consisted of local and domestic people only. This is in fact the main difference between the old and the young respondents and it is what makes their lives are different from the outset. Many of the young nowadays have migrant network members whom they can ask to provide financial support or even to arrange their own migration.

The research year

During the research year, the situation in Ghana in general and in the Ashanti Region in particular was fairly similar to how it had been in previous years. The research therefore took place in a fairly ‘average’ year. There had not been any significant climatic changes, no economic developments that were very different to those in previous years and no particular outbreaks of diseases (www.who.org). Although, during the research year, preparations were being made for presidential elections that were going to be held six months after the research year, there were no major political tensions in the rural areas. The only thing that made this year a little different from previous years was the introduction of the National Health Insurance Scheme. However, as this had not taken full effect in rural areas, it had no influence on respondents’ transactions during the year.

The case study communities

The place where people live may have an influence on the way they live their lives. Not only the size and geographical location, but also the level of development and the institutional environment of the communities in which people live may have an impact on their economic activities, life styles, shapes of social networks and contact with migrants. Features of communities can also influence the reasons for migrants to remain engaged in their home communities and to stay interested in the development of their communities.

Box 2.1 Mampong (32,000 inhabitants)¹¹

Size and importance

Mampong is the largest of the case study communities and is among the largest towns in the Ashanti Region. It is a district capital and houses several decentralised government bodies. In the traditional governance system Mampong is the second most powerful town in the Ashanti Region after Kumasi and the traditional leader of Mampong, the *Mamponghene*, is the most important traditional leader of the Ashanti Region after the *Ashantehene*.

Basic development

Electricity and piped drinking water are available in most areas of town. The centre of town is dominated by a lot of old multi-storey houses, many of which were built with cocoa money. In the newly developed outskirts of town, large mansions are being built, often by migrants or rich local businessmen. The Kumasi-Mampong road is a recently improved high quality toll road but the streets in Mampong itself are full of potholes. Major street repairs in town started in 2003. On average, two public vehicles depart to and from Kumasi every hour.

Facilities

Mampong has a district hospital which is one of the largest in the area. It has 22 primary, 12 junior secondary and three senior secondary schools. It is also home to the agricultural faculty of the Winneba University and to two teacher training colleges. Limited internet access is available as are both private and government mobile phone networks. People who do not have mobile phone or a land line, can make local phone calls from public phone booths or communication centres, at which international calls can also be made. Mampong has a post office and several banks as well.

Economic activities

There are a lot of small supermarkets and other retail shops. The local food market serves people from several surrounding villages who also come to shop in the many stores for cloth, (imitation) design clothes, and second-hand television or audio sets. People spend their leisure time in the numerous drink and chop bars and there is even a party centre annex cinema hall. There are several hotels and a western style restaurant, which is rare for towns the size of Mampong. Mampong is located in an agricultural area characterised by both small plots and large agricultural enterprises such as coffee, cocoa or teak plantations. Cocoa used to be an important local crop in the area around Mampong, but it has lost its relative importance as a cash-crop due to growing cocoa production in other Ashanti districts.

Migrant influences

About 30% of Mampong households have ties to overseas migrants and a number of these migrants run or co-own businesses in Mampong. Remittances from migrants can be received at a Western Union agency at the local post office and through local bank channels. Migrants have contributed a limited quantity of support to community development in Mampong. They have made donations to the installation of street lights and have sent books for the local library. Most of the support for Mampong migrants has been channelled specifically towards the district hospital.

Source: Thematic interviews

¹¹ The Mampong cluster includes the nearby town of Agona. Since most respondents from this cluster reside in Mampong, the description of this cluster is limited to Mampong.

Box 2.2 Kumawu (16,000 inhabitants)

Size and importance

Kumawu is a medium-sized community. The traditional Kumawu chief is a paramount chief who serves directly under the *Ashantehene* and who is the leader of the traditional area around Kumawu. The nearest decentralised government bodies are located in the district capital, half an hour away from Kumawu.

Basic development

Most areas in Kumawu have access to electricity, but a number of roads do not have street lights. These are currently being constructed. Because the town was built on rocky soil, access to water is problematic in Kumawu. Because it is impossible to dig boreholes in the rocks, people obtain their water from surrounding areas. It is brought to town in small water tanks and sold in fixed quantities. This contributes to a higher than average cost of living. In the dry season the town is sometimes hit by severe water shortages. A Ghanaian businessman and fetish priest started constructing a dam in Kumawu, which might help solve Kumawu's water problem. People will still pay a user fee for their water but the expectation is that the new dam will solve any water availability problems. In spite of its 16,000 inhabitants the town seems quite rural. It is only along the main streets that some impressive multi storey buildings can be found. Off the main streets, however, people live in moderate to poor conditions, spread over a quite a large area.

Facilities

Kumawu has a clinic but there is no hospital. The town has several primary and junior secondary schools and one senior secondary school. However, the standard of education is not particularly high. Kumawu has around ten communication centres, but land lines do not function well and Kumawu has very limited mobile phone reception. Communication is therefore a problem for its inhabitants. A limited number of shared taxis and *trotros* (minibuses) convey people each day to and from a number of nearby hamlets and to Kumasi. Kumawu has a post office and a rural bank.

Economic activities

Land is relatively abundant in the Kumawu area but the rocky hills have a relatively poor soil quality. There is little formal employment, so the majority of Kumawu inhabitants are farmers. Many of them have their farms located a long way from their homes and they therefore spend many hours walking to and from their farms. Kumawu is plagued relatively often by bush fires due to its dryer climate than other areas in the Ashanti Region. Cocoa production is very limited. Tomatoes are the main crop and, because of the general high and quick returns, these are produced in abundance mainly by the young. However, because of Kumawu's water scarcity, irrigation is very difficult and tomato growing is therefore subject to a high risk of failure. There are a number of kiosks, retail shops, a roofed market and several bars.

Migrant influences

Around 20% of households in Kumawu have ties to overseas migrants. Kumawu has no Western Union or other official remittance receiving facilities. However, even if it were available in town, most locals prefer to visit banks outside the town to avoid being seen and gossiped about. For the nearest Western Union Office, people have to travel to the district capital. Kumawu migrants have supported community development by financing some street lights, by sending computers to the senior secondary school and by donating money to the local clinic.

Source: Thematic interviews

Box 2.3 Offinso (13,000 inhabitants)

Size and importance

Offinso is a medium-sized town and has a traditional paramount chief who serves directly under the *Ashantehene* and who rules over the traditional area around Offinso. It is also a district capital and has several decentralised government bodies.

Basic development

Water and electricity are available in most parts of Offinso. The main streets are tarred and side roads are of moderate quality. There are several multi-storey buildings along the main road and richer inhabitants have built mansions in new developing areas. There is frequent public transportation to and from Kumasi.

Facilities

There is a hospital in Offinso offering high-standard care and there are several primary, junior secondary and senior secondary schools. Offinso also has a large teacher training institute whose students come from all over the country. There are many communication centres and mobile phone reception is fairly good. Offinso has a bank and a post office.

Economic activities

There are lots of different kinds of retail shops in Offinso and several markets. A number of Offinso residents are employed at a nearby large company that manufactures wooden electricity poles. Many Offinso people work in the informal sector, either as traders, or as farmers.

Migrant influences

Offinso has around 20% migrant households and there are quite a lot of migrant-run businesses in the community. Examples of migrant businesses are communication centres and public transportation services. The contribution of migrants to community development has been limited. The only migrant donation that could be recalled by inhabitants and leaders was a small quantity of medical equipment for the local hospital.

Source: Thematic interviews

The respondents of this study all live in a rural area, divided over five case study communities. However, not all case study communities are truly rural. Some should be characterised as semi-rural and the largest community even has a number of urban features. Chapter 3 describes how the five case study communities were selected. A description of each of the case study communities, from large to small, is shown in boxes 2.1 to 2.4. Map 1 shows the geographical location of the case study communities.

Box 2.4 Asiwa (3,000 inh.) and Brodekwno (4,000 inh.)

Asiwa and Brodekwno are located approximately 40 minutes away from each other by public transportation and their characteristics are similar. The descriptions of Asiwa and Brodekwno are therefore combined.

Size and importance

Both Asiwa and Brodekwno are small communities and have neither political nor traditional power in the area. Their traditional chiefs only rule their own communities and there are no decentralised government bodies located in the communities.

Basic development

Asiwa has no piped water and no electricity. Brodekwno was electrified a few years ago, but has no piped water either. The road leading to Asiwa was being tarred during the research year, but Brodekwno can only be reached via a dirt road. Public transportation in this area is scarce. There are only few trotros and shared taxis operate with a fill-up system so that commuting between the small communities is time-consuming.

Facilities

The highest level of education offered in the two small communities is that of junior secondary school level. Brodekwno has two junior secondary schools and Asiwa one. The quality of education is questionable, partly because of the unpopularity of rural areas amongst teachers. The nearest medical facility for Brodekwno residents is a clinic in a neighbouring village. Asiwa has its own clinic. There are no hospitals in the direct environment. Neither Brodekwno nor Asiwa have bank services or post offices. Few people ever visit banks and people collect their letters from a post office in a community nearer to the main road, that serves the entire area. Asiwa has no phone lines and Brodekwno has only local land lines. There is no mobile phone reception in the two small communities.

Economic activities

Apart from farming there are very few employment opportunities in the small communities. The soil in this area is particularly suitable for cocoa production and many residents grow cocoa plants. The young are less interested in cocoa farming and many of them are attracted to urban centres in search of trading opportunities. Brodekwno has an 'old town' on the shore of Lake Bosomtwi where a lot of people work as fishermen and a 'new town', away from the lake, where there are fish traders.

Migrant influences

Asiwa and Brodekwno each have around 10% migrant households. Overseas migrants from both communities have been actively involved in the development of their hometowns. During the research year, Asiwa migrants made substantial contributions towards the electrification of their community and they contributed towards a market place earlier on. For a few years now, Brodekwno migrants have been financing a community Education Development Fund and the construction of classrooms for one of the two community schools. Migrants from Brodekwno co-financed the electrification of their community in 1995, contributed towards water provision and facilitated the construction of a library.

Source: Thematic interviews

Migration

Short history of migration from Ghana

Migration has long been an important livelihood strategy for Ghanaians. Several scholars report that Ghanaians travelled to other African countries and beyond even before independence (1957), but mainly since the period thereafter (see e.g. Peil 1995, Anarfi *et al.* 2003, Adepoku 2005 for overviews of migration flows). Ghana developed from being an immigration country in the 1960s to an emigration country, first with relatively small groups of Ghanaian professionals leaving the country to seek skilled work or for educational purposes. Later on, increasing numbers of unskilled people went in search of better economic opportunities. Neighbouring countries such as Nigeria and Côte d'Ivoire were particularly popular among early Ghanaian emigrants. At the height of emigration to these countries an estimated two million Ghanaians were resident in Nigeria (Adepoku 2005). In 1983, however, Nigeria expelled foreign nationals and this led to the mass return of Ghanaians. Since this coincided with the major draught and food shortages in Ghana, the returning migrants had little to come home to and some of them decided to move on to other countries in Africa and overseas. This was the start of mass transcontinental emigration from Ghana. In the 1990s, Côte d'Ivoire also expelled its Ghanaian residents and, while some returned to Ghana, others also moved on to other countries.

At present, the number of Ghanaians living abroad is estimated as being between one and three million of a total population of 21 million (see e.g. Diasporan News 2004,¹² Orozco *et al.* 2005). Since there is no registration system for emigrants, and since emigration takes place partly via illegal channels as a result of increasingly tightening immigration policies in many European countries, it is difficult to find reliable figures on the numbers of migrants abroad and on migrant households in Ghana. However, it is common knowledge that, compared to most other Ghanaian regions, the Ashanti Region has a higher out-migration rate. As a result, migration is an even more widespread phenomenon there than in other regions, as shown by the many physical influences such as migrant houses and businesses, about which more is written below. Estimates by community leaders of the numbers of migrant households vary considerably but are invariably high. A mini survey in the five case study communities (see chapter 3) revealed that the two small communities had an average of 10% households with one or more ties to a migrant relative abroad, that

¹² "About 3 million Ghanaians live abroad", *Diasporan News*, 16 September 2004. <http://www.ghanaweb.com>.

in the medium-sized communities the figure was about 20% and that the larger community has around 30% migrant households. The leaders in the small communities have registered all migrants from their communities. Asiwa has around 90 migrants and Brodekwano around 100. In the medium-sized and large communities such registers do not exist. However, based on the percentage of migrant households¹³ it can be estimated that Offinso (13,000 inh.) has around 500 migrants, Kumawu (16,000 inh.) around 600, and Mampong around 1,900. The respondents in this study – rural people who all have one or more ties to migrants – therefore represent a considerable group within the rural Akan population.

Volumes and transaction costs of remittances

For people in rural communities it is becoming easier to collect remittances closer to home since the numbers of money transfer agencies operating in rural areas are increasing. In two of the five case study communities (Offinso and Mampong) there is a Western Union office where remittances can be collected. This office is situated in both cases in the local post office. According to the records of these two offices, clients of Western Union collected more than half a million euro in the period from July 2003 to June 2004, of which roughly three quarters in the larger community Mampong and one quarter in medium-sized Offinso (see table 2.1). Remittances were sent from 44 and 24 countries respectively (see table A.2.1 in the appendix for a complete list of countries). The USA, Italy and Canada are the three main countries from which remittances are sent to Mampong. The three countries from which most remittances are sent to Offinso are the USA, Italy and Greece. The Netherlands is in 11th place among the 44 in Mampong and in 15th place among the 24 in Offinso. The amounts collected ranged from less than €20 to more than €1,000 in Offinso and even up to €6,000 in Mampong. More than half of all transactions consisted of amounts of between €50 and €200.

It is common knowledge that commercial money transfer agencies like Western Union charge senders considerable fees. The literature on remittances expresses concern about the relatively high cost of sending money to home countries and fees are reported to vary from 5% to 15% of the value of transfers (European Commission 2004, Orozco 2003). The official Western Union 2005 tariff list even mentions fees of up to 20% of the value of transfers. The average fee charged to senders to the Mampong and Offinso Western Union offices was 8% in Mampong and 8.2% in Offinso.

¹³ The average household size in the communities is estimated to be five (see chapter 3).

Exchange rate differences are another cost that applies to sending remittances. This has received less attention in literature, despite the considerable amounts this involves. The records of the Mampong and Offinso offices show that in both communities there is an 8% difference between the exchange rate used by Western Union and those available on the market. If remittances could have been collected in euro or dollars, receivers would have not incurred this exchange rate loss, but the Offinso and Mampong offices do not offer that possibility. The total loss to both senders and receivers in one year in connection with remittances sent to Mampong and Offinso is thus an impressive 16%.

Table 2.1 Western Union transfers, fees and exchange rate differences in Offinso and Mampong, in the period July 2003 until June 2004

	original remittance A	WU fee charged from senders B	exchange rate Δ for receivers in Ghana C	amount lost through WU fee and exchange rate Δ (B+C) D	amount collected by receivers in Ghana (A-D) E			
	€	€	€	€	€			
		% of original amount	% of original amount	% of original amount				
Mampong	498,572	39,802	8	39,886	8	79,688	16	418,884
Offinso	160,037	13,049	8.2	12,803	8	25,852	16.2	134,185
total	658,609	52,851	8	52,689	8	105,540	16	553,069

Mampong data was collected from July 2003 until June 2004 and there are no missing values. Offinso data was collected from December 2003 until May 2004 and extrapolated for the same period as the Mampong data, assuming that the collected Offinso figures show a pattern similar to that of the missing months and to that of Mampong. There was no reason to doubt that this was otherwise.

The calculations of fees are based on official Western Union fees in the Netherlands published in 2005, assuming that WU offices in other countries charge similar fees. In reality, WU may charge different fees in other countries, resulting in slight differences in outcomes.

The calculation of differences in exchange rates is based on the actual rates used by Western Union in Offinso and Mampong and observed exchange rates offered in forex bureaus and banks in the same period. Both WU exchange rates and rates in forex bureaus and banks fluctuated per day. As a consequence, monthly averages are used for both observed and actual WU rates.

The dollar - cedi exchange rate Δ was assumed to be similar to that of the euro – cedi exchange rate, so all amounts have been converted to euro.

The vast majority of senders have Ghanaian names, so it was assumed that the vast majority of them are migrants.

Source: Original documents in Western Union archives of Mampong and Offinso Post offices

The transaction study that was conducted among the 49 respondents of this study showed that around 50% of respondents receive their foreign remittances in person,

or as redistributed remittances sent to an urban centre. An estimated 33% of remittances were sent to money transfer agencies and 17% transferred via banks. A negligible amount was sent in air mail parcels or letters. The Ghanaians themselves do not operate an informal transfer system similar to, for instance, *hawala* transfer systems elsewhere in Africa (Loup 2005). Had this been the case, it could have reduced transaction costs considerably. However, assuming that people carrying the remittance amounts do not charge fees and that the fees charged by banks are lower than those charged by money transfer agencies, two thirds of remittances sent to respondents in this study were thus received at a loss lower than referred to in the above estimates.

Keeping in contact with migrants

The increasing number of communication centres in rural communities in the Ashanti Region facilitate direct communication between villagers and their migrant relatives and friends. The introduction of mobile telecommunication in the early years of the 21st century and the expansion of rural areas covered by the three existing mobile networks have made communication possible in areas that were previously very isolated in terms of telecommunication. Simultaneously, significantly reduced call charges in many host countries also made it affordable for migrants to call home more frequently than before. Cheaper and more frequent air travel are leading to increased possibilities for physically crossing Ghana's national borders. Internet is the only form of communication technology that, in 2004, was still an urban phenomenon in Ghana. Internet facilities are non-existent in most rural communities.

Most medium-sized and large rural communities have both land lines and mobile phone coverage. Villagers usually make and receive calls from commercial communication centres. Having a phone line at home is still not very common. Of the 49 respondents in this study, for example, only three have a phone in their homes (which are normally only suitable for *receiving* and not for *making* foreign calls). Few respondents have mobile phones. Since calling cards for mobile phones are relatively expensive, most respondents use their phones primarily to receive calls. Making international phone calls from communication centres is also expensive. A cheap and widely used method to contact migrants is to make a short call from a communication centre and ask the migrant to call back to the communication centre. Calls like these cost around €0.70. Because smallervillages do not have phone lines, people have to travel to larger towns in order to make and receive calls which then have to be planned in advance. Because this is more expensive and takes more time,

people from small communities communicate less by telephone and more via people who travel around. They usually receive regular visits from family members in larger towns with telecommunication facilities and receive news from abroad through these urban links.

It is difficult to give a reliable estimate of the frequency of communication with migrants. As transactions were recorded on a monthly basis and as some respondents received or made calls on a weekly or even daily basis, the number of calls reported by them may not be accurate. One thing that can be said with certainty is that telephone communication is the most frequently used of all the methods available for contacting migrants.

The main topics of discussion in phone conversations with migrant network members include general well being and health of people on both sides and family and financial issues. A lot of respondents say they do not ask about the type of work migrants do nor about their living circumstances. As a consequence they know very little about life abroad and most of the respondents indicate that they do not make these kinds of enquiries because they suspect that their migrant relatives do not have very respectable jobs and they do not want to embarrass them. Because a lot of respondents depend heavily on migrants in times of trouble, ignorance about a migrant's financial situation may result in high expectations about the level of support they can request from a migrant.

Other forms of communication with migrants include personal visits from migrants to hometowns and written communication. An estimated 140 personal visits of migrants to respondents were recorded during the twelve month period of the field study. This is an average of almost three per respondent. Some respondents did not receive a single migrant visitor while others had migrant visitors all the time. Some migrants prefer to stay in urban centres and only make short visits to family members in rural communities, or ask rural family members to visit them in the town they are based in. Other migrants stayed in rural communities for weeks or even months. Written communication took place only sporadically. An estimated 20 letters and greeting cards were received by a small number of respondents during the research year. The majority did not receive any written communication during the research year. None of the respondents had an e-mail address that could have been used for contact with migrants.

Video tapes of major life cycle events such as funerals are also exchanged between villagers and their migrant relatives. It is becoming increasingly common for funerals to be videotaped and in rural communities where there is no electricity this is made possible by hiring a generator. As a result, migrants and their relatives

in small villages are increasingly able to exchange images of important events in their lives, even if they cannot attend in person. Usually, the video tapes are recordings of life cycle events or festivities rather than aspects of daily life. The same applies to video tapes sent by migrants to their relatives back home.

Perceptions and influences of migration in rural Ashanti

Western influences are increasingly visible in rural communities, and imported 'gadgets', such as second hand television sets, fridges or other electrical appliances, form part of the lives of many rural people. A lot of these items still bear stickers or texts that reveal their country of origin. Many local businesses also use foreign names that refer to foreign places or names that reflect the desire to migrate. Examples are 'Amsterdam drinking spot' or 'Visa view beauty parlour'. Western, and hitherto alien, styles of house construction are also being introduced and are becoming a fashionable form of architecture¹⁴ which is slowly but surely changing the appearance of rural towns.

Nowadays, an increasing proportion of the younger generation of Akan, especially those in employment, are expressing a preference for the nuclear family style by separating themselves from their extended families, by constructing houses with fewer rooms than the traditional family houses, or by renting a place with their spouse and children. Unmarried rural men are also increasingly opting to live alone in rented accommodation, away from their extended family, either in their own communities or elsewhere (see also Smith 2007).

Migration from rural areas is often associated with the creation of agricultural labour shortages as young men who would otherwise work on farms, leave rural areas. In the transaction study that was used in this research, a lot of respondents reported frequently that they were unable to hire enough labour. However, almost without exception, the reason they reported was a shortage of money to pay for the labour rather than a shortage of people available to work on their farms. In the five case study communities in the rural Ashanti Region, the fear of overall labour shortages therefore appears to be groundless.

A family strategy?

In the introduction it was stated that some respondents were surprised to find out that a family member had suddenly turned up in London, or Amsterdam without

¹⁴ For example, the traditional compound house is no longer the type of house desired by migrants aiming to build in their home villages. They often construct houses with fewer rooms and larger surrounding gardens. Migrants and migrant families also often use imported construction materials such as porcelain wash basins, sliding doors, or certain types of tiles, which had thus far not been used in traditional houses.

informing them beforehand. In the Ghanaian context, migration does not always seem to be a family strategy with a family taking a joint decision on who to send abroad to diversify sources of family income. Table A.2.2 in the appendix shows that around 50% of respondents and other Akan villagers who participated in the rural appraisal preceding the main fieldwork had no influence on the migration of a migrant family member. Roughly 30% of them may have had a limited influence, but these migrations were primarily a decision by family members who had migrated earlier with only 20% playing an active role in the migration.

The occurrence of chain migration does not exclude the possibility of a family decision. There are cases whereby the migration of the first family member was seen as successful in terms of remittance receipts by the family in the home community and whereby the migrant was asked to make an effort to sponsor more family members to go abroad. There are also cases where the first migrant decided to sponsor the migration of more family members to reduce the burden of caring for the family at home. By sponsoring an additional family member, the burden can either be shared by more migrants or passed on to the next migrant. This arrangement was mentioned frequently during the preliminary fieldwork interviews.

Respondents whose own child had migrated had slightly more influence on the migration decision (26% of them had an influence, 26% had no influence and 48% possibly had a limited influence), but even these figures are too low to justify it being designated a family strategy in the meaning used in the above-mentioned migration literature. At least in the majority of cases in this research, migration in the rural Akan context could therefore be regarded as sometimes being a personal strategy and in other cases a family strategy.

The respondents

Age and sex

A total of 49 respondents participated in this study. Chapter 3 explains how they were selected. Of these, 29 are women and 20 are men, ranging from between 18 and 93 years in age. Given that 40% of them are older than 60 and that the average age is 53, the respondents can be regarded as relatively old (see table 2.2).

Table 2.2 Age and sex division of the respondents

	female	Male	total	
under 40	7	7	14	28%
40 to 60	12	4	16	32%
over 60	10	9	19	40%
total	29	20	49	100%
%	60%	40%	100%	

Source: Own data

In one third of the cases, the tie that respondents have with a Netherlands-based migrant in the Ghana TransNet Research Programme is with a migrant adult child (see table 2.3). Many others are related to a sibling or an extended family member in the Netherlands and some to a friend. None of the respondents have a migrant spouse or parent in the Netherlands.

Table 2.3 Relationships to the respondents of Netherlands-based migrants in the Ghana TransNet Research Programme

relationship (NL-based migrant is)	no. of respondents	
child ¹	16	32%
sibling ²	13	27%
extended family member ³	13	27%
friend	7	14%
total	49	100%

¹ 12 respondents are mothers and four respondents are fathers of migrants.

² Eight respondents are sisters (of which one half-sister) and five respondents are brothers of migrants.

³ Three respondents are cousins, three are uncles/aunts, two are grandmothers and five are more distant family members. All but one are maternal family members, and only one migrant is a paternal family member.

Source: Own data

The 49 respondents were selected in five rural and semi-rural communities in the Ashanti Region of Ghana and they relate to 19 Netherlands-based migrants who participate in the Ghana TransNet Research Programme. This rural study thereby covers 19 different networks. Table 2.4 shows an overview of respondents and their networks in the case study communities.

Table 2.4 Overview of respondents and their networks in the case study communities

5 communities:	3 different sizes:	49 respondents:	19 networks:
Mampong / Agona	large (32,000 inh.) ¹	18 ²	6
Kumawu	medium-sized (16,000 inh.)	10	3
Offinso	medium-sized (13,000 inh.)	11	4
Brodekwano	small (4,000 inh.)	6	3
Asiwa / Anyinase	small (3,000 inh.)	4	3

¹ Agona has 8,000 inhabitants and is therefore a medium-sized community. However, it is added to Mampong because of its geographical proximity to Mampong.

² 12 respondents reside in Mampong and six in Agona.

Source: Own data

Income generation

The respondents were selected from a rural population so it is not surprising that half of the respondents are fully or partially involved in farming (see table 2.5). Those involved in farming are mainly middle-aged and elderly respondents and it is not a popular income-generating activity for the young. Respondents in the two small case study communities are all farmers but there are proportionally less farmers in the medium-sized and large communities, where there is less agricultural land available nearby and where other professions are possible. Most respondents in these communities earn their living from a range of other income-generating activities. A large number of them are involved in small-scale trade or other informal service sector activities and four (8%) respondents are salaried employees. Eleven respondents (22%) did not do any work during most of the year and depend on other people to support them. Unemployment is disproportionately high among the young respondents. Some of the young tried to set up small businesses during the research year, such as toiletries shops or hairdressers but a lack of capital compelled most of them to give up within a few months.

The climate of the Ashanti Region is favourable for agriculture, but small bush fires or local droughts occur every year. With a view to diversification, 88% of farmers grow a combination of crops, possibly to minimise risk of total crop failure in a year (see table 2.6). The combination of food crops such as cassava, yam and plantain with vegetables such as tomatoes, onion and okra was made by 12 of the 26 farmers. Eleven of the 26 farmers grow cocoa and some of them also grow other cash crops such as palm oil or groundnuts. None of the food crop growers grows one single crop but at least two or three different crops instead that form the basis of everyday meals. The farmers who grow more than one crop type and also engage in business in fact use a double diversifying strategy, of which there are ten.

Table 2.5 Type of income-generating activities of respondents

farming	This group includes both small subsistence farmers and successful large commercial farmers. All of them grow food crops for their own consumption. Half of these farmers also grow vegetables, cocoa or other cash crops. The majority have 1-5 acres of land. Four respondents also have larger plots with cash crops in other regions. The most successful person in this category has 400 acres of farm land at ten different locations. The second largest farmer has 200 acres and only grows organic crops, which is quite uncommon in Ghana.	15 respondents (32%)
farming and trade/service sector	This group combines farming with income-generating activities in the informal sector. The group includes drivers, (provision) store holders, small-scale mobile traders in fish, <i>kenkey</i> (local meal), plastic ware and second hand cloths and merchants in agricultural products. Like the respondents who are only farmers, this group includes both small farmers and large commercial farmers who grow food crops, vegetables or cash crops.	11 respondents (22%)
trade/service sector	This is a diverse group which includes a barber, a charcoal trader, a trader in African cloth, a <i>chop</i> bar owner, a beer bar owner, a traditional sandal maker, a church leader and a draftsman (draws site plans).	8 respondents (16%)
formal employment	This group consists of a primary school headmaster, a primary school teacher, a secondary school teacher and an accountant employed at a town hall.	4 respondents (8%)
not working	This group includes five elderly people (over 63 yrs) who have worked before and six young people (under 35 yrs) who do not work because they either choose to care for their infant children or do not have enough start-up capital to set up a business. One young respondent was bedridden during the entire year which prevented him from doing any work.	11 respondents (22%)

Source: Thematic interviews

Food crops are usually grown for family consumption. Any excess is sold at the local market, although profit margins there are low. These food crops can be harvested once a year and need little or no artificial fertiliser. The money investment and risk of failure associated with these crops are low.

Table 2.6 Diversifying strategies by the farming respondents

diversifying strategy	among those who only do farming (N)	among those who do farming and business (N)	total (N)	% of farming respondents
only food crops	2	1	3	12
food crops / vegetables	7	5	12	46
food crops / cash crops	3	3	6	23
food crops / cash crops / vegetables	3	2	5	19
total	15	11	26	100

Source: Thematic interviews

The most common crops in this category are yam, cassava and plantain. All the farming respondents grow at least some food crops which are used in everyday meals. Some vegetables are grown for consumption and some for sale. Most of these can be cultivated twice a year. Considerable chemical input and (rain fed) irrigation is needed and vegetables therefore have a high risk of failure. However they are a good way of making a quick profit. The most common examples of these crops are tomato, onion and okra. Vegetable growing is mainly attractive to young people. Most cash crops have a long maturation period (varying from five to more than 60 years). They therefore need a high level of investment and require the use of pesticides. These crops have a medium risk of failure and can be harvested yearly. The profit gained is usually high. The most recurrent crops in this category are cocoa, teak and oil palm. These are crops typically grown by middle-aged to older people.

To some respondents the choice of crops depended not only on personal preferences or opportunities but also on natural circumstances. The area around the small villages is particularly favourable for cocoa growing and this encouraged respondents to engage actively in cocoa farming. However, the soil quality in, for example, Kumawu does not allow for intensive cocoa farming and this has made vegetable growing popular among its population (see Berry 1997).

Income

In contrast to the respondents who have formal employment, those working in the farming or trade/service sectors face considerable uncertainty as regards income continuity. These types of work constantly need financial or human input (e.g. labour for farmers, trade ware for traders, fuel for drivers or drinks for bar owners) while the output fluctuates during the year, leading to profitable and lean months. The four respondents with formal employment receive stable and regular payments and do not face this type of uncertainty.

The level of income within each sector varies from less than €500 per year to more than €6,000 per year (see table 2.7) as determined by the scale of the work. Among the farmers, those with larger plots or more cash crops generally have higher incomes than those with smaller plots and only food crops for own consumption. Petty traders obviously have lower incomes than large-scale traders. In each of the sectors there are respondents with low, medium and high incomes. Only the group of people who are formally employed has no respondents with incomes below €500 per year.

Table 2.7 Annual income and type of work (no. of respondents)

	€0-500	€501-1,000	€1,001-6,100	totals	average annual income (€)
farming	8	4	3	15	890
farming <i>and</i> trade/service sector	2	2	7	11	1,390
trade/service sector	3	3	2	8	740
formal employment	0	2	2	4	1,230
not working (most of the year) ¹	11	0	0	11	115
total	24	11	14	49	823

¹ Some of these respondents had a little income during a period of days or weeks only due to them doing temporary work (e.g. trade that had to be terminated due to money shortage).

Source: Network survey and transaction data 2003-04

The level of income is to a greater extent related to the level of education. Those with the highest levels of education earn, on average, the highest incomes as the last column of table 2.8 shows. However, the differences in incomes per level of education are also considerable. Education alone does not, therefore, determine the level of income. An overview of education and type of work is shown in table 2.9. Younger respondents have had more educational opportunities than older respondents but some of the older respondents have been able to establish successful (cocoa) farms from which they now earn considerable incomes. Since the young are less interested in farming nowadays, those with high levels of education can try to gain formal employment, which is not easy given the current high unemployment rates, while those educated to junior secondary school level can try to build up a stable business, something which has also proven to be problematic, given the difficulties most of them have experienced in finding enough start-up capital.

Table 2.8 Annual income and level of education (no. of respondents)

	€0-500	€501-1,000	€1,001-6,100	totals	average annual income (€)
no education	10	4	3	17	500
primary	5	3	2	10	570
junior secondary or former equivalents	9	2	6	17	1,000
senior secondary + additional training	0	2	3	5	1,890
totals	24	11	14	49	823

Source: Network survey and transaction data 2003-04

Table 2.9 Education and type of work (no. of respondents)

	no education	primary	junior secondary or former equivalents	senior secondary + additional training	totals
farming	8	3	4	0	15
farming <i>and</i> trade/service sector	3	2	5	1	11
trade/service sector	2	2	4	0	8
formal employment	0	0	0	4	4
not working (most of the year)	4	3	4	0	11
totals	17	10	17	5	49

Source: Network survey

Table 2.9 shows that those respondents with no education have ended up in all types of work, except formal employment. In addition, those with primary or junior secondary education are not engaged in distinctly different kinds of work. The respondents with the highest level of education, that is senior secondary school followed by additional training, include four of the five respondents who have formal employment. The fifth respondent also used to be formally employed, but had to quit this job to accept a traditional leadership role.

Home ownership

Half of all respondents had constructed their own house or were the 'head' of a house that they do not personally own, but from which they cannot be evicted. These people are in a better position than those without their own house. However, at the same time, they have to cope with additional costs (e.g. renovations, property tax, electricity and water bills). Four respondents pay rent for their housing, which in rural areas is much lower than in urban centres. The remainder of the respondents live for free in family houses or other forms of accommodation. Most of the elderly

respondents who reside in family houses belong to the poorer sections of the group. The younger respondents in family houses mostly still live with their parents until they move to their own place. Being able to live for free in a family house that is not one's property is one of the safety nets of the Akan society, but it is generally not the best option for any prolonged period of time and usually only applies if there is no alternative.

Mobility

Three of the 49 respondents had resided abroad for some period of time. One woman had worked in the USA, another woman had traded in Nigeria and a male respondent had worked in Côte d'Ivoire. Two others had visited their migrant children in the USA. Although the respondent group on the whole had travelled little and had therefore had limited foreign exposure, they had been quite mobile within Ghana itself. Thirty-three of the 49 respondents had lived outside their community for some period of their lives. Table 2.10 shows an overview of respondent mobility. In general, respondents described the times away from home as hard, physically, financially and emotionally, but most of them were able to achieve something in a material sense, which was their reason for leaving home. Some of them had been away from their hometown for only a few years, while others had been away for most of their lives. Some had established farms or business relations elsewhere, which they were still running at the time of the research. Others had moved from one place to another for trade or formal employment purposes. Formal employees such as teachers are periodically transferred by the government from one place to another in Ghana, to various locations across almost the whole country. Kumasi and Accra mainly attracted people interested in doing business, while those who opted for farming mainly went to other regions of Ghana to develop virgin forests into (cocoa) farms.

Only 16 of the 49 respondents had never lived outside their communities before the research year. However, one of these 16 migrated to the UK and two others started preparing to leave for Accra during the research year. In the case of some of the other respondents, their stay in the community may just have been a phase in a continuous process of finding employment in different locations. Others had never left their community for a variety of reasons, the simplest one being that they had fulfilled their needs in terms of employment and family life in their own community and felt no need to try elsewhere.

Table 2.10 The mobility of respondents who had stayed outside their community for certain periods and the main reasons for their mobility

		main reason for having stayed outside community					total	% of all respondents
		farming	business	formal employ-ment	health / family	preaching		
main location of stay	abroad	-	2	1	-	-	3	6
	other region	8	4	4	-	-	16	33
	Accra	-	4	1	-	-	5	10
	Kumasi	-	5	-	-	-	5	10
	nearby	-	-	1	2	1	4	8
total		8	15	7	2	1	33	67
% of all respondents		16	31	14	4	2	67	

Source: Life histories

Church membership

All the respondents are Christians and all apart from two respondents are active members of the church. Of the 47 churchgoing respondents, 32 belong to one of the so called orthodox churches (Methodist, Presbyterian, Catholic or Anglican). The other 15 churchgoing respondents belong to ten different spiritual churches, of which the largest are the Pentecostal church and the Assemblies of God. Many respondents changed from one church to another at least once in their life time and some had even changed a number of times. Neither church leaders nor respondents seem to view this church-hopping behaviour as problematic or unfaithful and they defend it by, for example, stating “*we all worship the same God!*”. Church leaders interviewed in all the case study communities concurred in saying that they make a lot of effort to attract new members, for example by making home visits, organising meetings or by spreading news about miracles that occurred in their churches, but that there is no sanction on leaving the church.

Church members contribute financially to their churches in different ways. They make voluntary donations during church services, they donate occasionally for special purposes and they participate in various church-related groups to which they make monthly or weekly contributions. These include women’s and men’s fellowships, prayer groups or counselling groups that organise all kinds of activities and discussions for their members. A lot of respondents also participate in church welfare schemes as described above (in the section on the Ashanti Region at the beginning of this chapter).

Apart from being a religious institution, the church is viewed by many members as a charitable institution that should help its members in times of need. Church members believe the church should recognise their loyalty, which they express by contributing to welfare schemes and donating voluntarily during church collections. The church should at least reciprocate this loyalty by helping people in times of need. An overview of contributions and donations paid to the church and the benefits derived from the church (table A.2.3 in the appendix) shows that the majority of respondents have never received any benefits from their churches and that the benefits of those who do are much lower than the contributions they made to their churches. Some respondents realise this and complain about the “greediness of church leaders”. Others see it as their obligation to donate generously, and set aside a large percentage of their total income for the church.

The differences in this context do not seem to affect the type of personal support networks respondents have. Respondents whose church leaders know that they have close family members abroad from whom they receive regular remittance are, however, denied benefits more often, in an effort to distribute church funds among those who most need it. More on this matter follows in chapter 7.

Outside the church there is also a wide variety of associations and groups of which respondents are members and to which contribute financially. These include a drivers’ union, a farmers’ association, pensioners’ groups, political groups, health related groups and discussion groups. Most of these groups function as welfare schemes by which members make monthly contributions and are eligible to receive benefits in certain specific circumstances such as hospitalisation or the death of family members.

Other respondent characteristics

Clan membership is a typical feature of Akan society. The Akan are divided into eight clans. The fact that clan membership is determined by birth, being passed on on a matrilineal basis, and the fact that it was traditionally forbidden for clan members to intermarry may influence the type of people one comes into contact with through marriage. As a result, this may influence the shape of respondents’ social networks. The names of the clans of all the respondents and all their network members were collected during the research. However, only a few conclusions could be drawn from this exercise. One was that it is not necessarily the smallest (and supposedly the most traditional) communities that have the strictest attitudes towards intermarriage rules and a second was that, since all matrikin within networks are of the same clan, networks with large proportions of matrikin had a lot

of members from the same clan with the non-kin in the networks coming from all kinds of clans without there being any discernable pattern. Moreover, a lot of respondents did not know to which clan their friends belonged and this indicates that clan membership does not play a major role in choosing friends. The influence of clan membership on the shape and functioning of networks was therefore found to be very limited and was consequently not investigated in any greater detail.

Summary

The research focused on the Ashanti Region of Ghana which is among the wealthier regions in Ghana and which plays an important role in the national economy because of its high cocoa production. The Ashanti Region has a matrilineal family structure whereby reciprocal support relations with the maternal side in families are stronger than those with paternal family members. However, this is slowly changing due to a nuclearisation of the family system. Ghana has undergone dramatic changes since it gained independence in 1957. Older and younger respondents in this study grew up in very different circumstances. Due to the fact that mass emigration is a relatively new phenomenon, a number of older respondents did not have any migrants in their social networks until they were quite old. This has to be taken into account when analysing the way respondents used, and are presently using, their support networks. People in rural Ghana have access to almost no social security provisions. However, in an effort to reduce health insecurity, the government is in the process of replacing the 'cash and carry' system in hospitals with a national health insurance scheme which had not yet been fully implemented in the case study communities at the time of the research. As a result, respondents still need network support in the case of illnesses which require expensive treatment.

Respondents were selected in two small communities, Asiwa and Brodekwano, two medium-sized communities, Offinso and Kumawu, and one large community, Mampong. Mampong has some urban features, while the two small communities Asiwa and Brodekwano are truly rural in terms of economic activities, basic development and available facilities. The two medium-sized communities Offinso and Kumawu are more highly developed than the smaller communities. The percentages of migrant households increase in line with the size of the community and are between 10% in the small communities, and 30% in the large community.

Although mass transcontinental emigration is a fairly recent phenomenon, migration has always been an important element of Ghana's history. The levels of remittances sent to Ghana are high, as are the costs of sending and receiving

remittances. It is estimated that 16% of the total amounts sent to Mampong and Offinso through Western Union is lost through transfer costs and exchange rate differences. It is estimated that one third of remittances are sent through transfer agencies like Western Union. The other two thirds are either carried personally or sent through banks and are likely to incur lower transaction costs. The flows of money from migrants to home communities are impressive and communication is becoming increasingly feasible. Telecommunication services, in particular, are being extended into rural areas. Migration is having an increasingly tangible effect, for example in the form of new-style migrant houses. One negative result of migration frequently referred to in literature, namely shortages on the agricultural labour market, does not seem to play a role. While migration is often referred to in literature as a social security strategy, by which families decide to send the most promising family member abroad in order to provide remittances to the rest. Indeed, migration in the rural Ashanti context often improves the social security situation of the rural relatives. However, it cannot often be regarded as a family strategy. In many cases migrants prepare their migration secretly and do not even inform their close family members before they arrive at their destinations.

The respondents form a varied group in terms of age, occupation, income and level of education. The group comprised 29 women and 20 men of which 40% were over 60 years of age. This makes it a relatively old and female-dominated group. Half of the respondents are engaged in farming on a full-time or part-time basis. The others either trade, have formal jobs or are unemployed. There are considerable income differences between the respondents. Only five respondents have been abroad, while two thirds of all respondents have spent periods of their lives outside their communities. On the whole the respondent group has therefore been quite mobile within Ghana. Most respondents are active church members and make considerable financial contributions to their churches.

Research structure and methods of data collection

This chapter describes the research structure and the methods of data collection during the fieldwork in Ghana. The first section describes the setup of the study and explains the choice for embedded case studies. The following section explains the case study selection procedure and how this was influenced by the Ghana TransNet Research Programme. This is followed by a description of the methods of data collection at individual, community and national levels. The penultimate section presents some reflections on issues regarding contacts with respondents, working with assistants and in a research team and ends with some reflections on my role in the research. The last section provides definitions and operationalisations of the concepts which are central to this study.

Setup of the study

The choice for the case study structure

This research studies the economic behaviour of rural Akan villagers embedded in their social networks and investigates mechanisms at rural community level that relate to migrant involvement in community development. As outlined in the introduction, it examines how villagers and communities use migrant ties for their social security and for community development respectively. Questions were asked about

how respondents use migrants, as well as local and domestic members of their social networks and why, and about how this results in differences in their social security status. The research was intended to shed light on the way the different network ties can have different functions. At community level the aim of the research was to unravel the different ways the institutional environment in a rural Akan community relate to the successfulness with which migrants can be involved in local development.

In order to address these questions it was important to gain insights into the shape and history of social networks, into the volume and type of support transactions in social networks, into past and present events that may have influenced migrant ties, as well as into institutional circumstances that may hamper or facilitate choices that respondents make and strategies that community leaders use with regard to implementing development projects. In other words, the focus is on *people* embedded in their *social context*.

Covering a phenomenon *and* its context requires intensive research methods for data collection from multiple sources, such as observations, interviews and documents. This is best done on a limited scale. Moreover, given the sensitivity of some of the research topics, in connection with the illegal status of the respondents' many migrant relatives, and the secrecy surrounding certain financial practices in the Akan context, it is crucial for the researcher to have relationships of trust with respondents and community leaders. Examples of issues that need to be discussed in an atmosphere of trust are donations at funerals, or remittances received. Building up relationships of trust takes time and is only possible if a limited group is involved. Another equally important issue is that practical and budgetary constraints require working with a relatively small number of respondents divided over a limited number of rural communities.

The case study structure facilitates the required intensive research methods by investing time in repeated visits and by observing people's respective environments. A small number of respondents makes it easier to build up relationships of trust than if a large sample is used. The case study structure was therefore chosen as the most appropriate research structure. At individual level 49 respondents who are embedded in their ego-centric social networks were selected as case study individuals, while at the community level five rural communities were selected for in-depth research.

Research findings should allow for contributions to be made to theories about social phenomena and they are not meant for the making of comparisons of people *with* and *without* migrant ties. A control group of people *without* migrant ties is therefore not required. Moreover, since the aim of the research is not statistical

generalisation, it does not need a research sample that is statistically representative of the rural Akan population. Instead, the research sample was deliberately selected to include a wide variety of people with different types of migrant ties.

Since it was uncertain whether different institutional environments in communities of different sizes would have an influence on the case study results, the decision was taken to select respondents from more than one community: one large, two medium-sized and two small communities. The selection of respondents largely depended on the selection procedure in the Ghana TransNet Research Programme as each of the respondents had to have one or more ties to migrants in the Netherlands who were also participating in the research (Mazzucato 2000).

The communities were clustered geographically for mainly practical reasons with a view to visiting each community at least every week basis and to interviewing each respondent at least once a month. For instance, it was only possible to include respondents in Agona because it is located along the road leading to Mampong which had already been selected. The respondents in Agona are all part of the same nuclear family and they are pooled with Mampong respondents. Respondents from Asiwa and Anyinase (at walking distance from each other) are also treated as one group. However, in instances in which the size of a community or circumstances within a community could have made a difference to the economic behaviour of respondents, the different communities are analysed separately. Kumawu and Offinso respondents are also treated as two separate groups because of the differences between the functioning of the communities and because they are located in different areas. From the geographical point of view, therefore, there are five case study locations.

The main types of information collected on the case study individuals are their personal characteristics (such as age, job type and education), their life histories, their transactions in culturally and economically important fields (such as funerals and health costs), and their network characteristics (such as size, composition and density). Information on the cultural and institutional context relating to the respondents was collected at community and national levels (for example in interviews about community development and through the collection of documents and observations). Details of each method are shown below.

The respondents were partly a given set of people who were partially selected during the initial stage of the fieldwork. Of the 49 respondents, 24 were network members of Netherlands-based migrants in the Ghana TransNet Research Programme which was selected as part of the Amsterdam study prior to the rural fieldwork. In addition, 25 were selected during the rural fieldwork. Some respondents also have

ties to Netherlands-based migrants who are not participating in the Ghana TransNet Research Programme.

Chronology of activities

This study started in February 2002. The first year was dedicated to becoming familiarised with the subject, literature study, coursework and developing field methods. Other activities that were undertaken included establishing initial contacts with Ghanaian organisations and individuals in the Netherlands and taking language lessons from Ghanaians. In order to get a feel for how important ties with migrants are for people and communities in rural areas, a period of two months was spent in the Ashanti Region during which a rural appraisal was conducted. Semi-structured interviews about the general impact of migration on the communities were held with community leaders of 26 rural and semi rural Ashanti communities,¹ and interviews on the impact of migrants on families were held with 35 relatives and friends of migrants in the Netherlands (Kabki *et al.* 2004). Initial contacts in the field were established and practical arrangements for the fieldwork made. A period of three months after this rural appraisal visit was devoted to adapting and finalising questionnaires and topic lists for other interviews. The subsequent sixteen months were spent on fieldwork. The first four months were needed to contact respondents and make a final selection of case study communities and respondents. The selected respondents were interviewed for a period of twelve months, from August 2003 to July 2004. The period after the fieldwork was mainly devoted to analysing the data and writing the dissertation.

Selection of cases

Respondents and communities

In a period of two years prior to the selection of Akan respondents, contacts with Akan migrants in the Netherlands had been made within the framework of the Netherlands-based study of the Ghana TransNet Research Programme. Name generator interviews were conducted with around one hundred migrants and this provided network members from various locations in the Ashanti Region. Of the

¹ In descending order of size the communities visited during the preliminary field visit were: Pankrono, Mampong, Konongo, Kumawu, Offinso, Juaben, Ejisu, Juaso, Nyinahin, Kuntanase, Domeabra, Dominase, Feyiase, Abonu, Akyease, Pramso, Asiwa, Senfi, Piase, Baman, Ankase, Nkowi, Pepee, Obbo and Sehwi. The 25 communities are situated in 11 of the 18 districts of the Ashanti Region and vary in size from 36,000 to 800 people.

100 migrants interviewed, a selection was made according to characteristics such as sex, age, years spent in the Netherlands, income, and size and composition of networks (Mazzucato 2000). Possible Ashanti-based respondents were those people in the networks of Netherlands-based migrants who were selected to participate in the Amsterdam study and with regard to whom the migrant had given permission for inclusion in the Ashanti-part of the research. A selection was made from these possible Ashanti respondents which would cover communities of different sizes and which would be practically workable.

However, by following this procedure it was not possible to find a practically workable group of respondents in communities of different sizes because respondents lived scattered over the entire Ashanti Region, making it impossible to visit them on a regular basis. An initial group of 24 respondents was selected, consisting of two respondents in a small community, eleven in a medium-sized community, five in a large community and six in a community near the large community. Because of the initial expectation that some people would drop out during the course of the year, thereby reducing the final number of respondents, these 24 respondents were considered insufficient in number and not properly spread over the communities. Consequently, it was felt that there was a need for more respondents in the small and the large communities and preferably some more respondents in a medium-sized community. Because a search in the networks of Netherlands-based migrants did not provide any more respondents in these communities, the problem had to be solved by approaching villagers and tracing their migrants in the Netherlands. Through conversations with respondents already included in the project and other key persons in various communities, 25 other respondents were added who all had current migrant acquaintances in the Netherlands.

In this phase of the research, the information obtained during the preliminary fieldwork played an important role. It served as a socio-economic database and as basic knowledge about the differences in the influence of migration on rural communities. Based on knowledge from the preliminary fieldwork, one medium-sized community was added to the study in which ten respondents were selected. This community had been visited during the preliminary fieldwork and has natural circumstances which are significantly different from most other Ashanti communities. One of the characteristics of this community was a severe water shortage and the low rate of cocoa production. What also attracted attention was that there was very little formal employment for local people and less public development than expected in view of the population size. This community was also selected for

inclusion in the Ashanti study because it appeared to be an interesting case in terms of finding out whether the local circumstances would have an effect on the type of ties with migrants or the use of remittances.

The two people in the smallest communities, who were initially traced using contact information from a related migrant, fulfilled leading roles in their community. They were exceptional cases, therefore, and could not be regarded as exemplary for small rural communities. The research would have a stronger basis if more information were available from small villages since that would allow a comparison between these villages and medium-sized and larger communities. It would therefore be better to include more respondents from small communities. Considerable time was spent trying to find respondents there and visits, together with a local assistant, were carried out to a total of 24 small villages and hamlets within a distance of about 20 kilometres from the core village of Asiwa. In each village a community leader was asked about the presence of migrant households with ties to the Netherlands. In 17 of them none were found and after efforts to trace the migrants referred to in the other seven villages only three villages remained from which respondents could be selected. The same procedure was used for the actual selection of respondents in these three villages as was used for the respondents in the other case study communities. First the migrant in the Netherlands was asked to participate and the villagers were only contacted after the migrant had granted permission. Finally, eight new respondents were selected in the smallest communities. In the largest community, also seven more people were found who were willing to participate in the study, bringing the number in this community to 18.

The final numbers of respondents in each of the communities were as follows: in the largest community, the cluster Mampong / Agona there were twelve and six respondents respectively. Ten respondents participated from the medium-sized Kumawu and eleven from medium-sized Offinso. In the two smallest villages there were ten respondents, namely four in Asiwa / Anyinase and six in Brodekwano.

Initial contact

In the small communities it was important to contact local traditional leaders and obtain their permission to carry out the research since custom demands that leaders are informed about things that happen in their communities. If (traditional) leaders are correctly informed about the intentions of the research and give their consent, they also explain the purpose of the research and the presence of a researcher in a positive way to the villagers. This generates an open attitude and facilitates good cooperation between the people in the community. It was crucial to make clear that

the research had a scientific basis, initiated by a university, and was not an investigation by the Netherlands Embassy to verify information about migrants. This was important because villagers know that any information given out to investigators from embassies, or ‘spies’ as they are called locally, can endanger migrants’ rights to stay in the Netherlands.

In the medium-sized and large case study communities, communication between villagers and chiefs is of a different nature. The leading chiefs of these communities do not even reside full-time in the regions under their control. It would have been perceived as quite odd if I had approached the chief to ask for permission to conduct the research.² Instead, I made sure that some opinion leaders and acquaintances of the respondents (and above all the assistants) were correctly informed about the research so that if any of the respondents started questioning whether further participation was necessary and privately consulted these people for advice, the correct information about the intentions of the research would be referred to in conversations, thereby enhancing the willingness to participate.

Data collection

The limited number of cases used in this study allowed for the collection of in-depth data in both structured, semi structured or unstructured interviews. It also allowed repeated visits to be made over time and for the participant observation of respondents’ activities. Descriptions of each method used are detailed below, starting with those at individual level, followed by those at community level, national level and then other methods of data collection.

Methods used at individual level

- Name generator interviews

As an element of the methods used to identify each respondent’s social networks, name generator interviews were conducted with each of the respondents (egos) at the start of the research in which they were asked to mention selected people they are in contact with (alters), with the purpose being to gain insight into the characteristics of the various social networks that this research is based on. Of the fifteen questions in this interview, eight were primarily intended to reveal social or emotional ties and seven to reveal financial or practical ties or combinations of

² I did meet and/or interview the chiefs and some sub chiefs of the three larger communities on other occasions.

different types. The name generator questions were chosen in such a way that the answers would refer to people in the immediate locality of the respondent, elsewhere in Ghana, in the Netherlands and around the world.

The respondent was asked to mention the most important people for each question without any minimum or maximum number applying. The same person could be mentioned in different questions to indicate the different roles that person has for the ego. As regards the network size, each person was only counted once. A number of questions were not applicable to some respondents and these did not, therefore, produce any names. The last question in the interview was meant to provide information on the groups to which the respondent belongs. Box A.3.1 in the appendix gives the full version of the name generator interview.

Name generators are sometimes criticised by network specialists for producing more strong ties than weak ties (see e.g. Campbell & Lee 1991). To avoid this pitfall, which in this study would have meant ending up with a list of people who all successfully provide support to respondents, the questionnaire was deliberately designed to produce a variety of ties, varying from family members, friends, church members to a range of other types of ties. Not only were currently active ties included, but also people who had been important to respondents in the past but who do not have frequent contact at present. With a view to finalising people's social networks, the name generator interviews were supplemented with names from the transaction study (see below). This resulted in relatively small networks, as most vary from 15 to 30 people. This may seem strange in the case of rural communities where there is often an abundance of social contacts and where residents know the names, houses and activities of most of their fellow villagers. However, as box A.3.1 shows, the aim of the name generator questions was to establish the most important people as specified by the respondents. The questions asked about the strongest of all possible emotional ties. Questions relating to the financial ties asked about the most frequent and substantial ties and, as regards potential support providers, the questions asked about the most probable ones in times of crisis, while questions on practical ties referred to the most frequent ones sought. The proportion of migrants in some networks is high mainly because of questions 1, 2, 13 and 14. However, these questions were also intended to establish ties with which active (as opposed to passive or no) contact exists.

The name generator interview was first tested among migrants in Amsterdam and later adapted to circumstances in the Ashanti Region. All the name generator interviews were conducted by myself (and translated by assistants) to avoid a situation whereby differences in the way questions were formulated resulted in

differences in the way the questions were interpreted. Another reason for this choice was that these interviews were also used as a way of getting to know each other and gaining trust. This was important because, as far as the majority of respondents were concerned, this was the first interview of the research.

- Transaction study

On the basis of literature studies prior to the fieldwork and using information gathered during the preliminary field visit, a number of institutions were identified that are culturally and financially important to Akan villagers. Thereafter, eight themes were selected for the transaction study. These themes are housing, business, farming, church, health care, funerals, education, and community projects. In addition to these themes, information on remittances and communication was collected in these interviews. No information was collected on small daily expenses such as buying food or household items. If collected on a monthly basis these small expenses would not have been accurate and, secondly, these kinds of expenses were not the focus of the research. However, small transactions such as gifts to or from network members *are* included because this type of transaction can provide relevant insights into the functioning of ties with migrants. During the fieldwork some questions had to be reformulated in order to improve parts that turned out to be problematic in practice. The first months were a testing phase after which the questionnaire was adapted. Halfway through the year a final adaptation was made for the specific purpose of removing questions that had proven not to be applicable to any of the respondents. The full version of the transaction questionnaire can be found at www2.fmg.uva.nl/ghanatransnet.

The transaction study was conducted on a monthly basis. This frequency was chosen so as to allow a short enough recall period for respondents to collect precise information and to ensure that the intervals were long enough not to bother respondents too often during the course of the year. The fact that the interviews were repeated enhanced the quality of the answers. Information collected at the beginning could be checked against information collected during the course of the year and growing relationships of trust also led to answers which were more detailed and in-depth and which would not have been obtained if only one-off interviews had been conducted. Questions relating to transactions within the framework of all the themes were asked at individual level, but transactions pertaining to funerals involving the respondent's family were gathered at family level and were entered into a different database. This was done because funeral expenses are borne by entire families and it is difficult to isolate the part contributed by an individual.

The date of the first transaction interview with each respondent determined the date on which all subsequent interviews were conducted, i.e. if the first interview took place on 10 July 2003, the subsequent eleven interviews would take place on the tenth of each following month. This means that data from most interviews covers parts of two months and that the reporting periods differ per respondent. The calendar month in which each individual transaction took place was established so that I could convert the 'transaction months' into 'calendar months' in order to compile a merged database which was suitable for analysis. Monthly transactions that were the sum of daily transactions, such as the sale of farm produce, were divided proportionally over the two calendar months that each interview covered.³ Respondents were not always available on the selected date. In those cases assistants carrying out the interviews were instructed to choose a date as close as possible to the selected date. If a respondent was not available at all during a particular month, the following interview covered a two month period (in principle therefore $49 \times 12 = 588$ transaction interviews were conducted, minus some missing interviews that were merged with the subsequent month's interview). Towards the end of the research clarification, interviews about transaction study data were held more regularly and more frequently with each of the respondents. These were meant to clarify doubts that arose after having entered (elements of) transaction data and after having compared this data with network data, or other data on respondents.

The questions in the transaction study not only relate to spending or receiving money, such as buying materials for house construction, earning a salary or selling farm produce, but also to non-financial transactions such as advising someone on a business matter, or communicating with a migrant. They also cover both incoming and outgoing transactions and therefore provide an insight into both respondents' support receiving relationships and support giving relationships. In this way, both formal and informal remittances are covered as well as cash and kind remittances. The method is therefore a more comprehensive way of studying remittances and economic activities of receivers than has been used in most other (remittance use) studies. As a 'shadow document' of the actual transaction data, a monthly record was kept for each respondent in which any contextual information relating to the transactions was noted. This complemented the transaction data as well as the thematic data gathered for each respondent. Assistants also collected context information during the transaction interviews.

³ If an interview took place on 10 July, two thirds of the reported amount for the sale of farm produce, for example, was entered for June and one third for July.

- Network density interviews

Towards the end of the period of fieldwork, a combined list was compiled of names from the name generator interview and the names of those with whom the respondent engaged in frequent or substantial transactions. The respondents were asked to indicate the mutual contacts. The aim of this interview was to collect information needed to calculate network density (see Borgatti 2000). The information was used to see how differences in density can influence network functioning. The network density data was collected partly by assistants and partly by myself. The interviews were short and easy to conduct with respondents who had small networks, but were extremely time-consuming and boring for respondents with large networks. In some cases the interview had to be spread over two sessions.

- Thematic interviews

Thematic interviews were conducted with each of the respondents on the same themes as covered by the transaction study. The aim of these interviews was to gather additional and background information which would help interpret the transaction data and gain a better understanding of people's economic decision-making. Not all themes were covered for each respondent. For example, respondents who had never owned any farms were not interviewed about farming. An additional topic referred to in the interviews is respondents' perception about life abroad and, in particular, what they knew about the life of their migrant relative. Ideas about what life is like abroad may influence some people's activities and expectations in their relation with a migrant. The general assumption in home communities is that migrants are well off but it was important to find any individual differences in perceptions among the respondents in order not to jump to incorrect conclusions.

- Life histories

Another important method used to acquire a better understanding of economic decision-making by the respondents and changes in their networks over time was the life history. Specific attention was given to crisis moments in the past and how they were solved. Questions were asked about who helped respondents and about people respondents had helped, as well as information on important decisions and important moments in life such as marriages, childbirth, deaths, getting a job and joining or leaving groups. Special attention was paid to decisions regarding the migration of network members, implications for respondents and whether the respondents had ever wanted to migrate in the past. Since it was often difficult for people to remember in which year certain events took place, a record was drawn up of the

years in which major national or village level events had occurred to which events in the lives of respondents could then be related.

Life history interviews were often lengthy sessions especially in the case of elderly respondents. In some cases these interviews were carried out in two or three sessions with each session focussing on a particular period in a respondent's life or a particular aspect of their life.

- Family and household inventories

A final type of interview that was held with each respondent was an inventory of the respondent's close family members, two step family members⁴ and household members⁵. Names from this interview were compared with life histories, name generator and transaction studies and revealed the extent to which the social networks overlap or differ from those of family and household members. The literature on African social organisation generally places a considerable emphasis on the role of family and household members. This exercise made it possible to assess the importance of family members and household members for the respondent. If these interviews had not been conducted, no information would have been available on the sizes of families and households and it would not have been clear whether all, most, or just a few of the total family and household members were included in the network.

Methods used at the community level

- Mini survey among JSS two students

When asked about the proportion of migrant households in their communities, local leaders make estimations varying from, '*almost every household here has migrants*' to e.g.: '*I can think of twenty families with migrants*'. Leaders in small communities who have regular contact with their inhabitants sometimes seem to be quite well informed about the proportion of migrant households in their communities, but in the absence of reliable statistics some leaders in large communities tend to over-estimate the percentage of migrant households. To establish a more reliable percentage of migrant households in each of the communities and therefore gain an insight into the proportion of the population that the respondents are part of, a mini survey was conducted among 14-year-old students in the second class of Junior

⁴ The names and relationships of the three closest generations were collected. These included the same generation (siblings) and, depending on the stage in the life cycle the respondent has reached, two generations of children, grandchildren, parents, or grand parents.

⁵ See section 'Operationalisations and definitions of key concepts' for the definition of household used in this study.

Secondary School (*JSS 2*), based on a cross section of the schools in each of the research communities. A total of 883 students in 17⁶ private, public, high performance and weaker schools were asked to participate. In the medium-sized and large communities this meant certain schools were selected and in the small communities all the existing schools participated.

The students were asked to state the place of residence of their mother and all maternal uncles and aunts (sisters and brothers of the mother). The reason why they were asked to provide information on only their maternal family and not on members on the paternal side as well, was to avoid double counting because one student's maternal family may be another student's paternal family. Double counting by students who are each other's maternal cousins was avoided by asking them to fill in one form together. The decision was made to ask for information on the respondents' parents' generation in order to generate a database of people who, by age, are a cross section of the working population and therefore form a category in which most migrants are likely to fall. Another selection criterion was that the students were old enough to understand the questions properly and knew their families well enough. The question forms were given to them by their own teachers who were informed beforehand about the purpose of the survey and the intentions of the research programme. This created an atmosphere of trust among the students and because most teachers have basic knowledge about the students' families they were able to correct any mistakes.

The results of the mini-survey were calculated as follows. It is assumed that each of the students lives in a household and that at least some of the household members have a maternal family link to the student. If a student stated that s/he had one or more maternal aunts or uncles abroad, his or her household was defined as a migrant household. The percentages of students with one or more maternal migrant aunts or uncles was taken as the percentage of migrant households. The proportions of migrant households per community that came out of this exercise were verified in the two smallest communities where the numbers of migrants were fairly precisely registered. The average household size of respondents that was found in the household inventory was used to calculate the approximate number of households in each community. Taking into account that one migrant can be related to more than one household and that one household can have more than one tie to a migrant in the maternal family, the above estimations were consistent with reality in the two

⁶ Four schools participated in Offinso, four in Mampong, six in Kumawu, two in Asiwā/Anyinase and one in Brodekwanō.

smallest communities. It was thereby assumed to be consistent with the situation in larger communities as well.

- Thematic reports

Each community has a different institutional, cultural and political environment which, to different extents, influences the lives and economic activities of its inhabitants. To understand the differences between communities and to be able to place the respondents' data in the context of their communities, assistants wrote thematic reports about their communities. The themes covered by the reports partly overlapped those of the transaction studies (housing, business, agriculture, funerals, community projects, education and communication) but also covered different issues (festivals, chieftaincy, religion and migration). A topic list was composed for each of the themes so that the reports contained the same type of basic information. The assistants were asked to add anything to the reports that was specific to their own communities and, if necessary, interview key informants. These reports provided a wealth of information because they were written by insiders in the communities.

- Monthly reports on events and developments in the communities

Another task which was also related to the themes of the transaction study was the writing, by the assistants, of monthly reports of events that had taken place in their respective communities. An example of such an event is an increase in farm produce prices. Recording this information led to a better understanding of the transaction data since respondents were found to be earning more for the same produce than in previous months. Other examples were the occurrence of local 'bans on funerals', meaning that no funerals were allowed to be held in a community, or the progress of community projects which influenced respondents contributions. Had it not been known that there was a 'ban on funerals' in a certain month in a certain community, it would not have been clear why respondents in that community did not attend any funerals that month.

- Community histories

Interviews were conducted on community histories with a number of selected community leaders. Specific attention was paid to developmental issues such as road construction, the introduction of telecommunication systems, migration from the community, public transport, the construction of schools and health facilities and the sources of money for these developments. Questions were also asked on how national disasters such as the drought in the 1980s and local disasters impacted life

in the community and how people had overcome these disasters. Wherever possible these interviews were conducted with more than one person in each of the communities and preferably included an elderly person with community level knowledge.

- Western Union transactions to Offinso and Mampong

Halfway through the year, the transaction study revealed that around one third of remittances were sent through Money Transfer Operators, which in most cases is Western Union. Information on Western Union transfers was collected to establish the proportion of remittances sent through Western Union to each of the case study communities which had come from Netherlands-based migrants, as compared to other countries. Since Money Transfer Offices do not normally publish information of this nature, this information had to be collected in the field. Two of the five research communities, Offinso and Mampong, have a Western Union money collection point, in both cases situated in the local post office. Each individual transfer collected in these two towns is recorded on a separate form. Permission was granted to inspect all the forms relating to remittances collected from July 2003 to June 2004.

Information was collected on 2,500 transfers that had taken place during this period. A note was made for each individual transfer of the amount received, the country of the sender and the exchange rate. Mampong data was collected from July 2003 until June 2004 and there are no missing values. Offinso data was collected from December 2003 until May 2004.⁷ It was assumed that the Offinso figures collected showed a similar pattern to those of Mampong, and they were extrapolated to the same period as the Mampong data. This exercise resulted in a precise dataset of remittances to the two communities and, in combination with the data from the transaction study, it was possible to estimate total remittances to the two communities (including those not sent via Western Union). This dataset was also used to calculate transaction costs in the form of service costs and exchange rate differences.

National level interviews

The transaction study showed that 50% of the respondents are full-time or part-time (cocoa) farmers and that some of them depend on the sale of farm produce. Policies regarding cocoa and other common crops and their prices on the market directly affect the livelihoods of these respondents. To understand more about the circumstances under which they farm, background and historical information was gathered

⁷ Collection of this data started in December 2003. The Offinso forms for the months before December 2003 had already been sent to the head office and could no longer be traced. Hence the missing values.

from the Ministry of Agriculture on these crops and the occurrence of different crops in the Ashanti Region compared with other regions. This information was then used to fill knowledge gaps in the life histories of some respondents. Information was gathered from a number of other key informants about the history of Ghana in relation to migration, the general attitude towards migration and migration trends, as well as sayings related to migration.

Other methods

Apart from the methods outlined above, various other tools were used to obtain valuable information for the research. One of these was (participant) observation. Observations by a researcher were related to the researcher's personal interests and understanding of situations and perceptions, and then incorporated into the observed 'reality'. Depending on personal relationships with people in the field and the level of trust between the researcher and people in the field, and depending on the researcher's characteristics (e.g. man/woman, old/young, black/white), different researchers can get access to different situations and will observe different things. The observations made during the fieldwork were therefore related to my characteristics (e.g. woman, young, white) and to my personal interests (such as food preparation, social interaction, use of language, cultural activities). I always tried to let my observations be guided by both my personal interests and research-related interest, such as the link between the observed scene with network members abroad. Whenever possible I asked questions about what I observed.

During monthly stays in the villages I ate in respondents' homes, visited their friends, helped with various chores and played with children in the house. These activities meant I witnessed blazing rows between respondents and their family members, phone conversations with migrants (during which sometimes the telephone was given to me), crying and dancing at funerals and fervent prayer for visas in charismatic churches. All these observations were noted down in a field diary and, if they concerned respondents in the Amsterdam or Accra studies, they were shared with the research team.

Other information gathering tools were the frequent use of The Daily Graphic newspaper and programmes on national television. Besides that, I collected a wide range of documents relevant to the research subjects, such as obituaries, invitations to fundraising meetings or funerals, bank loan regulations and letters of appeal for support to community projects.

Of particular interest were documents that were not commonly available and for which a relationship of sincere trust with the giver was necessary before they could

be obtained. An example of such a document is a particular respondent's funeral donation card which records all the funerals in her community and the donations given by the respondent since 1997. Another example is the diary and cash book that one of the respondents kept during his entire working life. The precision of the recordings in this document was far beyond the precision of any life history conducted with the other respondents and thereby forms an excellent case to build on. A final example of a document that was given to me and which allowed a very detailed insight into a matter that is normally regarded as private, are the itemised funeral accounts of an important funeral that took place in one of the communities during the research. This was an important source of information for one of the joint programme-based publications (Mazzucato *et al.* 2006).

During the research I established valuable contacts with some educated and key people in communities and, through frequent informal talks with them, I learned a lot about community level developments or issues in local or national politics. Examples of these people are the vice principal of the Offinso Training College who had lived and worked in Nigeria for a number of years and who had been installed as a sub chief just before I met him. He was able to tell me a lot about local (migration) history, local politics and chieftaincy issues. In Kumawu a key informant was a close but critical friend of the royal family of Kumawu who obtained his PhD. in Germany on local agricultural and herding practices. He enlightened me about cultural values of the Ashanti Region, family issues, and agricultural and development issues in Kumawu. It was there too that I occasionally talked to the former principal of Tweneboah Koduah Senior Secondary School of Kumawu who originates from the UK and married a local woman. Having one leg in Europe and one in Ghana, his point of view on remittances and migration was very revealing. Another example of a person from whom I obtained valuable information was a retired teacher who lived in Brodekwano. Being in touch with migrants and being responsible for a migrant-financed educational project, he was able to provide me with insights into the functioning of migrant-financed projects in Brodekwano and the problems that can arise in connection with such projects. Other examples of people with whom I frequently discussed community and migration-related issues were a returned migrant and an elderly educational specialist in Asiwa and a retired teacher of very advanced age in Brodekwano.

Outside the research communities I also maintained contact with a number of key informants. I had informal contact with the chief of a neighbouring village of Asiwa. From that chief I learned a great deal about land issues, inheritance and marriage issues in the Akan tradition. In Juaben I occasionally visited an assembly man who

enthusiastically informed me about developmental issues in his community and in Ejisu I had friendly contacts with a number of residents. During the research Ejisu (and also Juaben) was one of the pilot communities for the National Health Insurance Scheme, so I used this opportunity to ask these people specifically about their experiences with, and their opinions on, this scheme. This type of information could not be collected in the case study communities because none of these were yet participating in the scheme (only employed people in the case study communities paid the insurance premium).

Assistants

Since interviews had to be conducted with 49 respondents in five different communities, and monthly transaction interviews had to be repeated for a period of one year, it was impossible for one person to do this alone. Assistants were therefore hired in each of the five geographical locations. They were assigned the task of collecting transaction interview data, as well as writing thematic reports and monthly reports about events and developments in their respective communities. A total of nine assistants⁸ helped carry out the transaction study and collect thematic and additional information in the case study communities. Six of the nine were teachers. I had looked intentionally for teachers because of their general knowledge and because they had free time to become involved in the research. Teachers in Ghana generally do not have to work long hours. Contacts with candidates were made through visits to schools or through prior contacts that I had in the community. The most important selection criteria were:

- fluency in Twi (spoken) and good command of English (written and spoken)
- respectful social attitude
- the ability to maintain distance as regards the respondents and at the same time create an atmosphere of trust
- no migration plans for the research year

A number of meetings were conducted centrally with the nine assistants. The first meeting was primarily meant to explain the research and educate the assistants about working with the transaction forms. The subsequent meetings were meant to evaluate the work, answer questions and inform the assistants about the next steps in the research. The discussion also covered mistakes that are frequently made and ways to avoid these mistakes. An example of such mistakes were wrong estimations

⁸ I hired one assistant for Asiwa and Brodekwan, two in the Mampong-Agona cluster, three in Kumawu and three in Offinso.

given in response to the question about income from businesses. Because most respondents did not have a habit of calculating their expenditures and earnings, most of their answers were unreliable. During the meetings I explained ways in which more accurate answers could be acquired by asking sub questions that respondents would find easy to answer.⁹ By exchanging experiences with each other, the assistants were able to improve the quality of their work. In some meetings I held group discussions about the themes I had already asked them to write reports about with the aim being to deepen my knowledge and compare information across the communities. During the time in between meetings I monitored their work regularly and discussed and helped correct any mistakes or unclear information provided by the assistants. This prevented me from finding out about mistakes in the transaction forms after the research, when there would be no opportunity to ask clarifications from the assistants anymore.

Reflection on methods

Influence of selection methods on findings

The selection methods for cases in this research were deliberately chosen with a view to finding respondents with ties to migrants. Although using Netherlands-based migrants as gate-keepers led to a relatively large number of respondents with Netherlands-based migrants in their networks, analysis of the data indicates that the findings can be quite confidently applied to ties with migrants in other countries as well. The sample also includes more female than male respondents, and more elderly respondents with adult children than younger respondents with infant children. This is considered a research finding. It is likely that the ties that Netherlands-based migrants maintain with their rural home communities are predominantly with older and female people. By comparison, the ties that the same Netherlands-based migrants maintain with urban people in Accra include more male and younger people (see Smith 2007).

⁹ For example: in the case of a woman who sells plastic ware and keeps the money she earns in a pot that she empties every day, sub questions included: 'How much money did you have in your pot yesterday?' 'Was it very different to the amount you normally have in your pot?' 'If so, how big was the difference and do you know why?' 'How many days have you worked this month?' 'How many times have you bought plastic ware this month?' 'How much did you spend on each of these occasions?'. Sometimes this exercise had to be done only once with the assistant just adding to this information in subsequent months by simply asking how many days the person had worked and whether there were any unusual things that influenced the business that month.

The procedure for asking migrants to indicate who of their network members can be selected for the rural part of the research (used for 25 of the 49 respondents) may, in theory, have led to more people with active and friendly relationships since it is likely that migrants will give permission to include mostly these types of ties in the research. However, the other 24 respondents were selected using a reverse approach. These 24 respondents provided more distant relationships. Respondents' migrant relationships therefore constitute a range of friendly and discordant relations, close and distant ties and remitting and non-remitting people. The respondents themselves vary from being pure dependants on migrants and people who support migrants, and from those who have frequent contact to those who have no contact at all. The sample thereby forms a reflection of the variety of ways a network can function.

In the final phase of selecting respondents, an effort was made to choose as many people as possible with different individual characteristics residing in communities of different sizes. The variety of respondents thereby represents a broad spectrum of ways in which social networks can function.

Rapport with respondents

Being in frequent contact with the researchers in the Ghana TransNet Research Programme, who interviewed the migrant relatives of my respondents, meant becoming aware of things that my respondents were not supposed to know, or having to pass on personal information about respondents to researchers. Ethically (because we promised respondents confidentiality), scientifically (because a researcher should not interfere in the research subject) and pragmatically (because we did not want to endanger the carefully nurtured trust respondents had in us) it was important that this kind of information did not reach people it was not intended for. This sometimes led to awkward situations, for example when we found out that a respondent with a severe medical problem who had received remittances for an operation in a hospital, spent the money on offerings in a shrine in search of spiritual healing. I was also confronted by a situation in which a respondent knew that I could get hold of the phone number of a Netherlands-based relative via the research team and asked me for it, while I knew that the migrant in question did not want my respondent to have it.

Some of the respondents did not completely understand that the research would really take a full year and started asking when the research would be over after only a few months. For them it was difficult to see why I would come back twelve times with the same questionnaire. Even repeated explanations did not convince them of the necessity of this method. In these cases it was sometimes difficult to keep their

motivation high. An effective way of doing so was to re-explain the intentions of the research and assure them that the results were important. A few respondents doubted the very intentions of the research and in those cases it was more difficult to convince them to participate. This mostly happened at the very beginning.

Generally, the Akan are distrustful towards people asking questions about migrants. Especially when questions concern illegal migrants, people are very careful about giving out any information because they know it can harm migrants. Since the remittances provided by migrants often help them in their livelihoods, it indirectly harms them too if anything happens to the migrant. The most important thing to mention to these respondents was that their migrant relatives had given permission for them to be included in the research and that the research intentions are honest. It was very helpful if these messages were conveyed to them by trusted local people, such as the research assistants or local leaders, so it was very important that these people were properly informed about the research so that they could use the right arguments to convince people. In the interest of the respondents themselves and the migrants in the Netherlands I ensured that everything they told me was treated confidentially and that their names would be changed in all publications of the research. I particularly had to assure relatives of illegal migrants that these migrants could not be traced using information generated by the research. However, most respondents did not have any doubts about the research intentions and cooperated enthusiastically.

Privacy, sensitivity and reliability of data

The issue of privacy was important during the research. It was not always possible to obtain true and complete answers due to the presence of others during interviews with respondents and some sensitive subjects could not be discussed in depth while certain other people were present. Wherever possible I ensured privacy during interviews and instructed assistants to do the same. However, it was not always possible to bar people from interviews with others. In these situations the best I could do was be aware that the presence of others could influence respondents' answers. In instances in which I thought this had happened I would go back to the respondent on another occasion and ask certain things again. Examples of information that was not given correctly when others were present are the amounts of remittances received, or gifts given. In this research it was important not only to examine what people say, but also what they actually do. Therefore, the transaction study was a useful tool for checking information that people had given at the

beginning of the research. Careful use of this tool allowed me to detect and correct rough estimates, initial socially desirable answers and under or over-reporting.

Another issue related to the reliability of information was the phenomenon that people tend to forget or repress certain memories of the past. An important part of the analysis in chapter 7, about the crisis coping ability, relies on memories of people about crises they experienced and how they coped with them. It was surprising that, while during the research year eight people experienced a crisis, only sixteen crisis cases were counted during the entire life times of all respondents. Statistically this number should have been many times higher, but it is likely that, once a crisis is over and a number of years have passed, people do not always like to be reminded of such negative events. Even if they do not actually repress these memories, some events happened too long ago to be remembered properly by people or people's memories of such events tended to change. This phenomenon should also be taken into account when interpreting data from the past.

Issues regarding working with assistants

There were a number of advantages to having assistants residing in each of the communities in which the interviews took place, as opposed to one or more central assistants being responsible for all respondents. First, their knowledge of the local situation helps them to report on community level issues. Second, having assistants who live where they work reduces their travel time and allows for a flexible working style. For example, whenever a respondent was not at home and could not be interviewed, the assistants could easily come back at some other time of the day. Third, it is much easier to arrange appointments with assistants and respondents if the assistants live in the same location as the respondents rather than if assistants and myself have to travel from Kumasi to different places. Since travelling by Ghanaian public transport often involves delays, a lot of time would have been lost in waiting for each other. Finally, for the transaction interviews it was sometimes helpful that assistants and respondents knew each other beforehand so that the assistant could help remind a respondent if s/he forgot to mention something.

There is also a downside to this closeness with respondents, for example in cases in which a respondent did not want the assistant to know something and therefore did not mention it during the interview. In instances in which I suspected that this had happened, I went to the respondent for a private conversation in which I would ask again about this information. During interviews it was sometimes the case that assistants 'forgot' that their role was that of interpreter only and they would start offering their own opinions on interview topics, or would engage in private conver-

sations with the respondent. After such conversations, it was sometimes difficult to obtain the necessary information and filter what information had come from the respondent and what had come from the assistant. However, time and training helped the assistants to become more astute. One respondent preferred to be interviewed only by me and not by assistants. I had to respect this wish and allocate time to interview this respondent myself each month. One challenge I faced as regards working with a number of assistants was that styles of information gathering and reporting could differ due to the different personalities of the assistants and this had the potential to add to differences in findings across communities. The central meetings that were held with assistants were intended to make the reporting styles as uniform as possible.

One assistant also became a respondent one month after he was recruited. The migrant with whom he had a tie initially did not mention his name, but later added his name to his list of network members. This assistant agreed to be both assistant and respondent, but did not fill in his transaction form himself. This was done by another assistant in this community to avoid mistakes. In the course of the year this situation did not appear to produce any disadvantages, but advantages instead because the frequent interaction with this person meant I got to know a lot about him, without having to spend much extra time interviewing him.

Because of limited communication possibilities with assistants I had to plan field visits carefully. During community visits I normally arranged a date for the next visit so that no phone communication with assistants would be necessary in the meantime. This was especially crucial for the smallest communities because no telecommunication technology was available at all. The only way I could convey messages to people in the small communities (for example about an unscheduled visit the next day) was by sending written notes through trotro drivers. However, this was not a reliable way of communication since the notes sometimes arrived late or not at all. Even in the other communities where telecommunication facilities were available, it was often difficult to reach assistants because none of them had phones in their homes. As a result, communication had to take place through communication centres.

Working in a team

The triangulation of research findings was possible through communication within the Ghana TransNet Research team. This enabled me to get to know things about respondents from other sources and ask more relevant or detailed questions. We shared our most important findings on respondents in other locations in the form of

bi-weekly news reports. If findings were so urgent that they could not wait two weeks to be distributed, we e-mailed each other immediately to enable speedy responses and, if necessary, changes to our fieldwork programme. One example of how this news sharing was valuable was when a relative of our respondents died. The first one of us who found out immediately alerted the other two so that each of us could visit the respective family members. This enabled us to show that we cared about them and dedicate some more time to visiting them in the period directly following the death. Our attitude was appreciated and this contributed to the good relationship we had with this family and their willingness to share detailed information about their activities regarding the funeral. Being one of the first to visit the respective family members also allowed to find out how the news spread to all family members and where the news arrived first. Had we not shared this news in an early stage, valuable information would have been lost.

One challenge that required teamwork came about during the phase in which respondents were being selected when the planning of fieldwork activities had to be adapted to activities of others. Careful planning was necessary especially in connection with the Amsterdam study. My activities in the field depended strongly on which respondents agreed to participate in Amsterdam. Contact information for the rural respondents had to be obtained through the Amsterdam study in order to locate them in the communities. Whenever the information was not accurate enough it proved difficult to find the right people. Sometimes rural respondents were initially suspicious and a word of approval was then necessary from the migrant to convince them of the intentions of the research. For that purpose the Amsterdam respondent had to be asked to contact the rural based respondent before the work could start.

Reflection on my role in the research

I tried to participate in the day-to-day activities of all the respondents (e.g. by being present in the school where a respondent teaches, visiting the farm of a respondent or helping a respondent cook) and I tried to offer support in difficult situations (for example by visiting them when they were ill, or listening to them when they were sad). This attitude evoked respect and sympathy from respondents and certainly enhanced the development of trustful relationships. It also allowed me to see respondents in different settings than only during interviews. Spending informal time with respondents allowed me to chat about things that were not necessarily interview topics, and this helped me to get to know them better and also interpret information given to me during interviews better. However, the group of respond-

ents was too large to really get to know each of them well. I developed a close relationship with some respondents, while contacts with others remained more formal.

This attitude did, however, confront me with situations in which I influenced the research, for example when it was explicitly expected of me to follow local customs by making donations to funerals or by giving support to ill respondents in the form of provisions. Not doing these things would have been disrespectful but, with a view to not influencing research results too much I tried to limit such gestures. However, in the course of the year it became more important to show a human face to respondents in order to keep them motivated. When travelling back and forth to the Netherlands during the research I sometimes carried goods or money for respondents. I would not actively offer this kind of assistance, but I would not refuse when asked. In the same way I was used as a link in the communication chain between respondents and their migrant relatives by conveying regards and signs of life. Gifts that I gave to respondents are not recorded in the transaction study and my influence on the research findings was analysed to some extent by reflecting on the hypothetical question of if and how things would have been done had I not carried goods to migrants or had I not provided other services to them.

Some respondents who participated hoped to be rewarded in one way or another. Some of them explicitly asked me what they would gain from it, which of course is a legitimate question when agreeing to give time to a researcher for a full year. I explained to the respondents that there would be tokens of appreciation for them, but that there was no budget for large rewards. I explained that the most important thing they could gain from the research was that the information they provided would be published in a book that would highlight the situation they are living in and that, hopefully, policy makers would read the book and understand the need to reconsider migration policies. That is why I told the respondents that it was important that the information they gave me was correct and complete. Most respondents fully understood this and agreed to comply. Of course, I could not offer them the guarantee that anything would change for the better and I made sure they understood that as well. I explained that I am a researcher and not a policy maker, but that policy makers can learn from what researchers find out. Nevertheless, some respondents, and also friends or family members around them, repeatedly asked me for all kinds of gifts. A very frequent request was for a visa to permit travel to the Netherlands. To me it was an indication of how desperate these people were to leave Ghana. Obviously I could not do anything for them in this regard but explain that the Netherlands is not a panacea for their problems.

I chose to be based in Kumasi, which is the most central location to all case study communities and the only location where I had access to a phone, internet, printer and copying facilities. The (one way) travel time to the communities varied between 1.5 to 2.5 hours. Whenever possible I visited each of the communities on a weekly basis. During community visits I interviewed an average of three respondents a day and informally met with two or three others. A theoretical option would have been to have a temporary base in each of the communities at which I could, for example, have stayed for one week a month. This would have allowed me to spend more informal time with respondents, but would not have allowed me to visit each community within short intervals. Since I felt that visiting each of the respondents more than once a month was crucial in order to maintain good relationships with them and to collect first-hand information from them rather than only hearing about them from assistants, I did not see this as a viable option. After all, each individual respondent's story was important to me and, because I had told them that, most of them expected to see me frequently. Out of respect for the respondents I felt I had to live up to their expectations as much as possible and not let them feel that they were just one of my many research cases. Showing informal interest in their lives was also the least I could do in return for all that they were doing for me. In the rural Akan context this is an important element of fieldwork.

The respondents were not internationally mobile during the research year, but nonetheless they were often out of town. This situation required the flexible planning of fieldwork activities. I normally prepared three or four interviews with respondents in the community that I would visit on a certain day and ended up carrying out two or three of them. On some days, however, I did not manage to meet any of the respondents I planned to interview and had to improvise other interviews in order not to have wasted the travel time. Once a month I spent one or more nights in some of the communities. I stayed in the homes of respondents, assistants or friends. I sometimes went round to the respondents in that particular community on the first day to tell them I was in town and to make appointments to meet them on the same or the next day. Spending time in communities after dark and before sunrise allowed me to engage in informal conversations with people, and make informal observations. It also allowed me to work in the evenings and to start early in the morning. I also used this extra time to converse with key informants in the communities.

Not being based in the communities full-time limited the possibilities for (participant) informal observations. This was inherent in the research method I had chosen. The number of respondents spread out over five communities simply did not

allow me to spend much informal time with them. My challenge was to find a balance between the depth and the scope of the information. Fewer respondents would have allowed for more depth, but would have meant less scope. The scope of my data certainly contributed to the strength of the research and visiting the respondents and communities on a regular basis as described above assured me of as much depth as possible. My command of Twi, the local language, was limited. Although I was able to converse on a basic level, I could not interview people in Twi. About half of my respondents were able to communicate in English so that I could interview them and converse with them myself. My limited command of Twi was a handicap in my contacts with the other half of the respondents and for communication in public places. For that reason I asked the assistants ‘to be my eyes and to be my ears’ i.e. to report anything of interest to the research to me in the form of monthly written reports.

Operationalisations and definitions of key concepts

The economic activities of the respondents are the outcomes of economic decisions that may be influenced by ties with migrants. Examples of how these ties may affect the lives of respondents is through their use of remittances, but also by assisting migrants in the construction of their houses, or by taking care of their children. It is reasoned that every economic decision implies social or cultural reasoning, and many cultural or social practices have economic implications or incur costs. Culture, social environment and economic behaviour cannot therefore be seen in isolation. As a result, ‘economic activities’ are defined broadly as: the allocation of money and goods as well as the use of time. Examples of economic activities of respondents are advising a person on a farming matter (because of the benefit that the receiver may get from the advice), attending a funeral (e.g. because of the insurance element of this activity), or receiving a phone call from a migrant (because of the flow of ideas). In addition, each of the above activities can also be quantified as an economic cost.

Concepts relating to networks

The concept of ‘social network’ has been used in many studies and can refer to different kinds of groups such as ego-centric networks, complete networks or groups of people defined in some other way. Depending on the operationalisation, social networks can vary in size from tens to hundreds of people who maintain contacts with each other on the basis of varying intensity and frequency. In this study the

concept of ‘social network’ (shortened to ‘network’) is operationalised in a practical and functional way. It refers to the ego-centric networks of the respondents which are composed of the combined lists of names that were mentioned during transaction interviews and name generator interviews. Social networks in this research therefore consist of people who made actual transactions with respondents in the period 2003-04 and of people who have a social, affectionate or practical relationship with respondents as mentioned by respondents themselves. This latter group includes people who could have been asked for support by respondents but did not actually provide it. The social networks include people who have been important for respondents both during the research year and in the past. Because all network members either have a function for respondents or respondents have a function for network members, the networks can be characterised as ‘functional networks’.

This operationalisation excludes people who do not have any of the predefined relationships with respondents. Therefore, the numbers of people in the social networks are relatively limited. The largest network contains 46 people. Naturally, the total number of people with whom respondents interact (e.g. gossip with, do communal labour with, or participate in church collections with) is much larger than the network size and may in some cases even exceed the number of community inhabitants. However, there were fewer people with whom functional relationships had been maintained over some period of time. After all, human beings are found to have a cognitive limit of about 150 of such functional relationships (Hill 2003). The social networks operationalised in this study are a subset of relationships maintained by respondents, consisting of the most important ties between them.

The ties maintained by respondents vary from frequent and active contacts to dormant relationships that are activated only in times of need.¹⁰ Network members with whom no transactions and in some cases even no communication took place during the research year, but who were nonetheless described as important people by respondents, are referred to in the name generator interview, while the transaction study revealed ties with people with whom either frequent and/or substantial

¹⁰ Some people who were only referred to in the transaction study had carried out very small one-off gift transactions with respondents. Such transactions are too insignificant and these people are therefore not regarded as fulfilling a function for the respondent. As a consequence, they are excluded from the networks. The cut-off point was determined for each respondent individually by looking at the range of support transactions per respondent. If the smallest transactions were far off the main range, they were eliminated. This means that a person who gave a one-off gift of €0.10 to a respondent whose other gifts ranged from €10 to 200 during the research year, is not included in the network. On the other hand, a person who gave a one-off gift of €0.10 to a respondent who received gifts ranging from €0.05 to €2 is included. This process led to the elimination of a total of 40 network members, mainly from the three largest networks.

transactions (including communication) took place. These ties are not only ties *with* whom transactions took place, but also people *for* whom or *in whose remembrance* transactions took place (e.g. school fees for children or donations at funerals). The average overlap between the two interviews was 26%, varying from 7% in some networks to 69% in others, indicating that some respondents predominantly transacted with different people than the ones they mentioned in the name generator interviews, while other respondents transacted with a lot of the same people whom they mentioned in the name generator interviews. The fairly limited overall overlap shows that the two tools complement each other in identifying network members.

Location-wise, network members are divided into three categories. People who reside in the same communities as respondents are referred to as 'local' network members. The geographical location of 'local' therefore refers to one of the five research communities in which respondents reside. Network members outside the communities of respondents but within Ghana are referred to as 'domestic' network members. These include both urban and rural ties. Some of them may have moved from the respondent's community to elsewhere, while others may originally be from their own place of residence. Data on these network members does not allow us to establish which of them are domestic migrants. This implies that the 'domestic support' received by respondents does not necessarily originate from domestic *migrants*, and care should be taken when comparing findings of this study with findings in migration literature which often uses the distinction between international and domestic migrants. All network members outside Ghana are referred to as 'migrants'. The word 'migrant' in this study therefore refers explicitly to *international* migrants. This includes both people with legal and illegal status in the host country, employed and unemployed people and people who have not settled in one single host country, but instead travel up and down between two or more countries outside Ghana. People who have spent a period of their life abroad but currently reside in Ghana are not referred to as migrants.

As regards relationships between network members, a main distinction is made into three types, which are further divided into subtypes. The first main type includes close family members. These are (biological *and* adopted/step) children, (full *and* half-) siblings, parents and (ex-) spouses. The second includes the extended family, which means all other family members on both the paternal and maternal sides, as indicated by respondents. The third group includes non-kin network members. In addition to the network members, an inventory was made of all close family members who are alive during the research year. Since this is a clearly defined group, it was possible to establish the proportion of close family members

who are part of the social networks as indicated by respondents and the proportion who are not. Such analysis was not possible for extended family members because there is no clear boundary that separates extended family from non-kin.

Box 3.1 Three examples of respondents whose dependence in their networks or whose roles in their networks changed dramatically within the research year

Twist of bad luck - from being the 'centre' of a redistributing network to being in dire need of support
54-year-old Nana Tewiaa has many people around her from whom she regularly receives gifts and to whom she regularly gives presents or financial support. In December 2003, halfway through the research year, her adopted son suddenly fell seriously ill. His medical treatment was expensive and coincided with the funerals of seven family members to which she had to make substantial donations. All of this was a serious drain on her funds. She ended up needing large amounts of money from her network members, while never before having had to accept money from any of them.

Careful strategy - from being a modest local support provider to a possible remittance sender
27-year-old John had been earning a modest but stable income as a teacher in his hometown for some years but he had secretly been preparing his migration to the UK with the help of his migrant brother. He suddenly left in December 2003. Before his departure he used to support his mother with food and cash. Having left his secure job and being a newcomer in the UK, John changed from being a net supporter in his social network to a net support receiver, and is probably on his way to become a remittance sender to his family back home.

Reversal of roles - from being dependent on network to being a support provider
By mid 2003, 35-year-old Akua was a subsistence farmer and produced farm crops worth no more than €30 a month. The land she was farming belonged to her husband's family. A few months later she decided to start a small chop bar. Through hard work and with the help of free family labour Akua was able to develop it rapidly into a successful enterprise. The first month's profit from her chop bar was just €60, but by mid 2004 she had a monthly profit of more than €300. From being dependent on her local family, Akua has reached financial independence within a year.

Source: Thematic interviews and transaction data

By nature, social networks are in a constant process of formation. New ties are created, existing ones are lost and old ties are reactivated. The network shapes and compositions cannot, therefore, be regarded as fixed and independent variables in relation to the respondent characteristics or in relation to the transactions made between network members, but rather as temporary situations in dynamic processes of life. The networks described in this study are the networks as they were during (most of the) research year, 2003-04. In the preceding year, or the following year, the shape of networks might be different. One could imagine that a respondent meets

certain people through his job and starts making transactions with them, or starts building up friendships with them. As such, new network members are included in his social network. In this way the person's job causes a change in his social network. It is also possible that a respondent is able to find a job through a certain tie in his social network, whereby his social network influences his working status.

For some respondents the research year was just like any other year in their recent past. Others, however, experienced extraordinary events which impacted their transactions, social networks and their personal situations. Some of these events had a positive impact on their lives, e.g. when new job or travel opportunities came up, but other events were negative, e.g. grave illnesses, or the death of a family member. These events may have forced the respondent to activate previously inactive network members to become support providers. Some of these events can alter the networks (see Udry & Conley 2004 for a theoretical discussion of this phenomenon in Ghanaian social networks). Box 3.1 shows a few examples of events that changed respondents' lives within the time span of the research year.

The household

The definition of household members was drawn up using the most common elements of the traditional definitions of the household, namely 'co-residing' and 'sharing food'. One problem regarding the operationalisation of 'household' is that the number of people who co-resided and shared food with respondents changed constantly during the research year. Examples are people who came to stay and share meals with a respondent for a period and then left some time later. Births and deaths were also natural causes of changes in household composition. Apart from these fluctuations, it is common practice for husbands to receive their daily meals from their wives (in some cases more than one), who reside in different houses, and it is often the case that members of overcrowded (family) houses or compounds share meals but sleep in adjacent houses because of a lack of space. In addition, some respondents resided part-time in a house in their rural community and part-time in a larger town, meaning that they have 'multiple households'. Within a residence, the group of people who share food may change from day to day. All these forms of living challenge the traditional notion of what a household is (see e.g. Hanson 2004, Guyer 1981 and Murray 1987 for discussions on the diversity of household realities in the Akan, the Ghanaian or the African context).

The operationalisation problem was solved by defining 'household' as the group that *most often* shares daily food *and* at least occasionally shares a roof with the

respondent.¹¹ As a consequence, some of the male respondents who receive their daily food from someone who does not share a roof with them are recorded as having a household size of one only (the respondent himself). Women who cook food for someone *outside* their house, but who eat together with people *within* their house, are recorded as having households with the number of people who actually eat together with them. This form mainly applies to women whose husbands have more than one wife and who do not live together with them.

Concepts relating to transactions

The transaction study that is used to follow people's economic and social activities throughout the year defines 'transactions' as exchanges of goods, money, services or communication (through telephone, post, audio cassettes, internet or physical travel). The concept of 'support' is used by some scholars in a broad sense and by others more narrowly. In this study, 'support' relates to gifts and loans in cash or in kind, and free services that are quantifiable in terms of money. Support from respondents' community members is referred to as 'local support'. Support from outside the respondent's community, but within Ghana, is referred to as 'domestic support' and support from migrants is referred to as 'remittances'. In fact, 'remittances' in this study are defined as 'money or goods that are transferred from one person to another, that are not meant as a payment, not intended for the sender, and that cross a national border'.

Other studies include transfers that are intended for the sender (for example for the construction of a migrant's house that is supervised by a local person) in the definition of remittances, but in this study this is deliberately not the case since this type of transfer can be very large and is usually spent within a short time. It would therefore give a false impression of the volumes of remittances received by respondents without them ever actually having owned this money. It must, however, be acknowledged that the size of the amounts is an indication of the level of trust that migrants have in respondents as regards handling these amounts. The word 'remittances' therefore only refers to support from *international* migrants. The words 'remittances' and 'migrant support' are used interchangeably.

The support can be intended to solve crisis situations, but also for daily upkeep or to make investments in e.g. businesses or farms. The support *includes* gifts or loans from churches or social groups, but *excludes* loans from banks or moneylenders, as well as transactions that are meant for the sender but for which the respondent

¹¹ The household member inventory was drawn up at the end of the research year. Observations during the year helped make an accurate estimation of household sizes.

functions as an intermediary, such as amounts to be spent on the construction of a house for a migrant. There were no cases of informal credit provision by shopkeepers, as it is not an appreciated method of support.¹² With regard to support given by respondents to their network members, donations to churches and to other people's funerals are not defined as support transactions because these amounts usually do not go to individuals. An exact overview of the transactions that are included in the definition of support as used in chapter 5 is shown in box 3.2.

Box 3.2 Transactions that are regarded as support (both given to and received by respondents)	
cash	<p>Unlabelled cash gifts or loans (i.e. the giver has not specified how it should be used).</p> <p>Payment of education costs for network members (e.g. school fees, exam fees, feeding fees, stationary, books, uniforms).</p> <p>Payment of health costs for network members (e.g. drugs, in-patient and out-patient treatment in hospitals or health centres).</p> <p>Benefits from welfare schemes, social groups and churches.</p>
kind	<p>Gifts in the form of food (e.g. crops from farms, provisions or cooked meals). NB: This <i>includes</i> food items given to network members outside the household and food items received from people outside the household. It <i>excludes</i> intra-household gifts and receipts of food (i.e. feeding household members).</p> <p>Gifts in kind other than food (e.g. clothes, footwear or toiletries). NB: This <i>excludes</i> gifts from the researcher to respondents as appreciation for participating in the research, with a view to minimising the researcher's influence on measured transactions. It <i>includes</i> 'luxury gifts' such as mobile phones or cosmetics from network members which constitute a negligible 2% of total support to respondents.</p>
free services	<p>Free errands (e.g. sending a person to convey a message to someone, sending a person to arrange something, chores for people outside the household) including errands by household members.</p> <p>Free local agricultural labour (e.g. weeding, harvesting, planting) including labour by household members.</p> <p>Free local labour in businesses (e.g. minding someone's business in absence, assisting in selling of wares) including labour by household members.</p> <p>Free supervision of farms, businesses and houses for migrants (e.g. checking construction and farming activities, buying materials, dealing with labourers, informing migrants of progress).</p>

¹² A number of shops in the research communities even had a 'no credit' notice.

The monetary value of all these forms of support was established in order to calculate their volume. For goods and food this was done using the market value at the time of giving. Services are assigned a monetary value by multiplying the number of days by local daily wages. The supervision of houses and farms is regarded as a high-skilled activity and agriculture/business labour and errands are regarded as low-skilled activities. Due to inflation, the daily wages for low-skilled labour increased from €0.80 to €1.20 and the daily wages for high-skilled labour increased from €1.50 to €2.00 during the research ~~var~~. Services are rated at the amounts applied at the time of rendering. Shortage of agricultural labour was calculated in the same way. The number of labourers short for the number of days that would have been necessary to complete the work was multiplied by the daily wages.

The support described in box 3.3 is different from forms of support which are difficult to quantify in terms of money, such as upbringing and feeding infant household members (including children of migrants and other non-biological children) or providing food and free accommodation (including free use of water and electricity) to dependent household members and doing household chores. Other examples are emotional support, providing information, prayers, advice and encouragements. These forms of support are not dealt with in chapter 5, but are examined in chapter 6 instead.

It is important to note that the unit of analysis in this study is individuals¹³, and *not* households, and that quantifiable forms of intra-household support are therefore included in the operationalisation of economic support. This concerns all health-related and education-related costs for their own infants and free labour received from household members as shown in box 3.3. Van der Geest (1998a, 2002) provides examples in the Akan family structure of how support from parents to children affects the support they receive during old age. This study shows that support giving actually starts during childhood and that early forms of support can play a crucial role in how support relations between infants and the people around them develop later on. It is therefore important to include payments of school fees for children or agricultural labour provided by a child.

Support transactions are placed in the context of income derived from work by respondents. In this study the word ‘total income’ is used for the sum of *all support* and *all income from work*. Respondents may have had other sources of income. Statistics from a large nationally representative survey (GLSS4) show that, apart

¹³ The unit of analysis in the chapter about migrant involvement in community development is the community.

from support and income from work, an average of 4% of income comes from ‘other sources’ (Mazzucato *et al.* 2005). It is likely that this refers to, for example, pensions and benefits from welfare schemes. Income from pensions and welfare schemes was also recorded in this study, which means that the percentage of unmeasured income in this study is probably smaller than 4%. ‘Support’ plus ‘income from work’ is therefore regarded as respondents’ ‘total income’.

‘Support’ refers to the sum of local, domestic and foreign support. ‘Income from work’ in this study includes four types of income. The first is salaries in the formal sector, the second type includes proceeds from the sale of crops as well as consumed crops, the third type is profits from (informal) businesses and the last type covers pensions for people who have retired from formal jobs. Agricultural produce was valued by using local market prices of the month in which they were harvested, multiplied by the estimated quantity. Prices of cocoa are fixed for a year. Until December 2003 the price per bag of 64 kg was €53.10 (¢531,000) and in January 2004 this increased to €57.40 (¢574,000). All the amounts in this study were collected in the local currency, cedis (¢), and converted into euro. The cedi value of one euro in 2003-04 varied from between ¢9,133 to ¢11,699.¹⁴ An average exchange rate of ¢10,000 was used for all conversions.

Some support is specifically meant to cope with crisis situations. ‘Crisis situations’ are defined as ‘extremely difficult situations which take up 30% or more of a respondent’s regular income’ (total income minus crisis related support). Crises can relate to the respondent him/herself (e.g. if the respondent has a serious illness, or suddenly loses his or her source of income), or to network members of a respondent for whom the respondent is the main responsible person (e.g. an illness or funeral of a family member).

Chapter 5 relates income and support of respondents to the poverty line. Various ‘poverty lines’ are referred to in the relevant literature. Examples are the so-called ‘one dollar a day’ line and the ‘two dollar a day’ line. Another poverty line that is often used in Ghana-related publications is €250 per capita per year, which can be interpreted in ppp-terms as a ‘4.5 dollar a day’ line.¹⁵ In Ghana, the ‘one dollar a day’ line should be regarded as the extreme poverty line, or the ‘food poverty line’, i.e. the level at which all income is spent to obtain the minimum number of calories required to survive (Coulombe & McKay 2003). Because the respondents in this study are not the poorest of the poor, it does not make sense to work with the

¹⁴ www.oanda.com/convert/fxhistory

¹⁵ Table A.3.1 in the appendix shows how the poverty line used in this study with calculations of the ‘one dollar a day’ line and the ‘two dollar a day line’.

absolute, extreme poverty line or other low lines. Therefore, the decision was made to opt for the higher line of €250 per capita per year. This equals the 40th percentile overall poverty line based on consumption basket calculations, as mentioned by Coulombe & McKay (2003) and roughly corresponds to the 42nd percentile of the value of ranked asset index as used by Cavalcanti (2005).

Therefore, the word 'poverty line' in this study always refers to €250 per capita per year in 2004. It is important to note that intra-household food transactions are not included in the calculation of support as explained in box 3.3. The respondents at the lowest end of the income and support ranking received daily meals from household members, so none of the respondents went hungry during the research year.

Summary

A case study structure involving 49 respondents in five rural case study communities was chosen for this research. Half of the respondents were selected through a network study among migrants in Amsterdam and the other half was selected by searching rural communities for people with ties to Netherlands-based migrants. During this procedure, information that was gathered during a two month rural appraisal, prior to the main fieldwork, played an important role. The sample included a variety of types of network ties and reflects the different ways transnational relationships can develop. Both quantitative and qualitative data was collected on the 49 individuals and the five case study communities during a period of one year (2003-04). The relatively limited number of respondents allowed for repeated visits, participation in daily activities and observations, plus more formal interviews that were conducted with each of them.

A name generator interview was conducted to identify network members of the respondents and a transaction study was conducted on a monthly basis to gain an insight into relevant transactions with regard to selected aspects of rural life of people with ties to migrants. The combined list of names that was generated by these two methods formed the social networks of the respondents. Other methods at individual level were network density interviews, thematic interviews, life histories and family and household inventories. At community level a mini survey was conducted to establish the estimated proportions of migrant households in each of the case study communities, community histories were conducted to establish the main developments and in two of the five communities all Western Union transactions during the year were recorded in order to gain an insight into the volume of

remittances sent to these communities. Research assistants in each of the communities were asked to write thematic reports and monthly reports about events and developments in their communities.

Being in close contact with respondents has implications for the distance that is maintained with them and the influence that a researcher has on the research. An effort was made to find a balance between fulfilling respondents' expectations and requests for assistance on the one hand and maintaining as much distance as possible on the other hand in order to reduce the researcher's influence on the research. This was done in a way that made it easier to build up relationships of trust. This was crucial in order to obtain the information needed in view of the delicacy of some research topics, such as donating at funerals and receiving remittances.

The last section of this chapter included definitions of concepts relating to the social networks of the respondents and concepts applicable to their transactions.

Migrant involvement in community development¹

Today, the development of many rural communities in the Ashanti Region of Ghana is being supported to a considerable extent by migrants. Community development is defined here as *the activities needed to generate an increased presence of, or improved access to, public (not commercially exploited) facilities at the village level*. These include facilities that are financed using both public and private funds, both locally and from migrants. In rare cases such public facilities, such as water provision services, are operated as commercial enterprises and the surplus generated is used for public investments.

In spite of the wealth of publications on migrant remittances and community development, few studies have approached this subject from the side of rural communities by investigating for example activities, governance styles and institutional environments (defined as the set of institutions, rules, and norms) which make rural communities successful in the involvement of migrants in community development. Knowledge of these things is important because it may explain why

¹ An abridged version of chapter 4 (Kabki *et al.* forthcoming), written in collaboration with Valentina Mazzucato and Ton Dietz, is to be published in Van Naerssen *et al.*, eds, (forthcoming). Data from chapter 4 is also used in a programme level paper, prepared for the AEGIS conference, in Leiden, in July 2007 (Mazzucato & Kabki 2007). This paper combines rural data and data from migrants in the Amsterdam-based part of the Ghana TransNet Research Programme, and focuses on the power dimensions at play in migrant involvement in community development.

some communities are successful in involving migrants in the development of their communities while others are not. Some exceptions as regards studies that do pay more attention to these things are Cotula & Toulmin (2004), Akolongo (2005) and Mohan (2006). Other literature mostly describes the *types* of migrant support and their *impact* on communities, or focuses on the motivations and characteristics of senders (see e.g. Addison 2005, Levitt & Nyberg-Sorensen 2004, Higazi 2005, Loup 2005, Orozco *et al.* 2005, World Bank 2006b).

Despite the gap in academic knowledge, policy and practice institutions are expressing a growing interest in the prospects of involving migrants in development activities. As a result, there is a need for more studies providing evidence from communities and the functioning of migrant-financed development (Loup 2005, European Commission 2004). While acknowledging that there are migrant-related factors that may influence the willingness of migrants to support their home communities, this chapter focuses on the agency of home communities and asks reasons for the differences in the level of success of migrant involvement in community development.

As a preliminary part of this study, an appraisal was conducted in 2003, consisting of interviews with community leaders in 26 rural and semi-rural communities varying in size from 800 to 36,000 inhabitants and located in eleven of the eighteen districts of the Ashanti Region. An in-depth analysis of the functioning of the institutional environment within communities is based on five case study communities. Two are small (3,000 and 4,000 inhabitants), two are medium-sized (13,000 and 16,000 inhabitants), and one is a relatively large community (32,000 inhabitants). These five communities were visited on a weekly basis over a period of fifteen months. Observations were recorded and semi-structured interviews were conducted with traditional leaders, local government officials and opinion leaders, as well as other inhabitants. In-depth interviews focused on the history of migrant involvement in each of the five communities, with particular reference to migrant-financed projects. In addition to the interviews, detailed financial accounts of development, tax collections, migrant contributions, and the costs of development activities were collected.

The section below provides a brief overview of the history of community development preceding the period of mass emigration and the actors in development, other than migrants and local inhabitants. This is followed by an overview of the volume and type of migrant support in 26 rural communities, and a description of the five case study communities. The main part of the chapter consists of an analysis of the institutional environments in these five communities to identify the

factors that may relate to the differences in migrant involvement between these communities. These include local and domestic inhabitants' contributions to development, the link between funerals and community development, and the importance of leadership in communities. A number of conclusions are drawn at the end of this chapter.

Background

History

Cocoa revenue has always played a role in Ghanaian community development. The difference between the local and the world market price has been used for development with varying degrees of success. In the past, cocoa growing communities used to deduct one kg of cocoa locally from each bag of 64 kg produced for their own community.² However, the period from independence in 1957 until decentralisation in the late 1980s was characterised by a rural-urban imbalance in the provision of basic services. In particular, smaller communities developed at a slower pace than urban centres. During that period many of the larger rural communities had been provided with basic utilities, but most communities with fewer than 5,000 people had no electricity supply, no access to proper drinking water and no paved roads. One of the aims of Ghana's decentralisation and the subsequent privatisation exercise was to reduce the rural-urban imbalance (Haruna 2003). However, in practice, the withdrawal of state involvement in the provision of basic utilities such as water, electricity and medical supplies has widened this gap even further (Konadu-Agyemang 1998, Vehnamaki 1998). For these smaller communities the ability to solve collective problems and continue to develop was largely determined by the qualities of local leaders and their abilities to raise funds both inside and outside their communities.

On an incidental basis some communities had already obtained support for development from migrants in the 1960s and 1970s. However, it was during the period of intercontinental mass emigration, from the late 1980s onwards, that community leaders started realising that their citizens abroad were valuable resources for development. Unlike the early migrants who went overseas predominantly for educational purposes, those who migrated from the early 1980s onwards sought employment abroad. When these migrants began to show off their earnings by constructing beautiful mansions in Ghana, people started to regard them as rich

² Information about the uses of cocoa revenue for development was received from Cocobod Office in Kumasi and from various interviews with village elders in cocoa growing communities.

and as alternative development actors. Communities increasingly started seeking strategies to attract support from them. Many of the smaller communities successfully resorted to migrants and some of them financed basic facilities partly or even completely using migrant money. Migrant money began to replace cocoa money in the period of mass emigration in the 1980s and is therefore a relatively recent phenomenon.

Other development actors

In most communities the church has been an important actor as regards development. Churches have had a tradition of providing education since colonial times, when many village schools were started by mission churches. In most rural communities, churches have also been organising adult literacy classes, either on their own initiative, or in cooperation with the government and sometimes funded by international development agencies. Churches are preferred partners for the government in this kind of activities because of their ability to reach and organise (poor) people. Given the absence of a nationwide health insurance scheme,³ church welfare schemes also contribute to development by providing limited insurance for the poorest. Some village churches receive support from former members who now reside abroad. Although much of this money is used for the beautification of church buildings, some of it is spent on development activities, like the construction of classrooms or adult education programmes.

Foreign NGOs also make contributions to the development of rural communities in the Ashanti Region. Although this generally happens on a limited scale, some communities receive a relatively large amount of this kind of support. Offinso is an example of such a community. A Dutch foundation, which made initial contacts with the Roman Catholic Church in Offinso, donated two water tanks. Users pay a fee for the water they fetch and this money is used for maintenance of the tanks and construction of a public toilet and classrooms for two schools. Moreover, a Dutch surgeon who works for an NGO often ships large quantities of medical equipment to the Offinso hospital⁴ where he also operates on patients during a period of a couple of months per year. A Kenyan NGO supports a children's welfare project managed by the Queen Mother of Offinso. Other examples of projects sponsored by foreign NGOs are the construction of a school in Brodekwano by the German 'Frederic

³ At the time of the research the introduction of a National Health Insurance Scheme was in its pilot phase.

⁴ This is a large hospital and because of the specialism in urology that the Dutch surgeon has brought to it, patients from all over the country seek treatment here. His support is therefore not limited just to the Offinso community.

Elbert Foundation' in 1983 and the financing of a community centre in Asiwa by the Dutch NGO 'Stichting Doen'.

Foreign money also enters communities through government funds. World Bank money, as well as money from the EU, UN or other international bodies, is distributed among local governments and virtually every community profits from one or more projects funded with foreign money. An example of how this functions is the World Bank's 'Highly Indebted Poor Countries' (HIPC) initiative in which all 110 District Assemblies in the country are given one billion cedis (€100,000) to be spent on community projects related to health, sanitation, basic education and the provision of water. Examples of HIPC projects in Offinso are the construction of a six classroom block, a library and office rooms for two schools and a 20-seater public toilet. The District Assembly Common Fund (DACF), the Ghana Education Trust Fund (GET Fund) and the Social Investment Fund (SIF) are other examples of decentralised funds that receive money from the central government and through which foreign money is spent at community level.

Some communities have a special kind of Chief, the 'Development Chief' or 'Development Queen Mother' (*Nkosoahene* or *Nkosoahemaa*). (S)he is usually a person who has done something beneficial for the community and is honoured for that by being traditionally *enstooled* in an impressive ceremonial and public show. A promise for help can already be enough for someone to be *enstooled*. The *enstoolment* binds the person morally to the community for future support requests. A *Nkosoahene* can be a migrant, a local citizen, or a foreigner. Of the five case study communities, Kumawu and Offinso are the only ones that received support of this kind. Kumawu has a local Development Chief who contributed towards education and water provision and Offinso has given a German citizen, who was introduced to Offinso through the Queen Mother, a traditional honorary title similar to that of Development Chief for his support for various projects managed by the Queen Mother, which include women and orphan children's welfare projects.

The volume and type of migrant support in 26 rural communities

All 26 rural communities researched have migrants. In each community, scores were given for migrant contributions to development (see table 4.1). In some cases exact recordings of migrant support over a number of years were available and they were shown during interviews. In most other cases community leaders and other inhabitants were able to precisely indicate the items donated or development activities undertaken by migrants, but unable to give the exact value of the migrant support.

The ideal scoring method would have been to divide the value of the migrant contributions by the number of migrants overseas, but since this information is not available for most communities, estimate scores were given. If, for example, a large community has twenty schools, but only one school received migrant support in the form of books, the contribution would be recorded as 'no or negligible migrant support', while if one of the two local schools in a small community receives support in the form of extra classrooms and a bursary fund, the contribution would be recorded as 'considerable migrant support'. The scores were adjusted according to community size and the estimated proportion of migrant households in the community.

Events in Ghana's recent history are reflected in the type and volume of migrant support to the 26 rural communities. The period in which communities started benefiting from migrant support and the period in which the decentralisation exercise took effect, both started in the late 1980s. Small communities that had not been provided with basic utilities such as electricity, road infrastructure, health and sanitary utilities until decentralisation, received much more migrant support than larger and more developed communities which already had these utilities before decentralisation.

Because the government's electrification programme had already reached most of the large and medium-sized communities of the 26, none of these communities needed to request migrant support for electrification projects. The only exception is the medium-sized community of Nyinahin, which is yet to be electrified. This community receives substantial migrant support with a view to the provision of electricity in the near future. Ten of the fifteen communities smaller than 7,000 inhabitants had been electrified by 2003 and eight of these with migrant support. Of the five communities which are presently without electricity, three are working on an electrification project with the help of migrants of which Asiwa efforts are particularly successful. More information on how the process of electrification and the migrant involvement function can be found below.

None of the communities smaller than 7,000 inhabitants have a hospital. Some have a small health centre and others have no health facility at all. Very little of the migrant support provided to these small communities is meant for the health sector, but migrants from some of these communities do support large hospitals in other towns. Sometimes advanced medical equipment is sent by migrants from small communities that can only be used in larger communities. Villagers from small villages benefit indirectly from this type of support because, if they fall ill, they can receive treatment in a large district hospital. Moreover, migrants from medium-sized

or large communities sometimes prefer to support more advanced hospitals in other towns rather than a substandard hospital in their own hometown.

In the area of education, migrant support is more random with support not being provided particularly to large or small communities. Existing schools may be extended with classrooms, new schools may be set up or items such as books and computers may be sent.

Table 4.1 Migrant support to public utilities in 26 rural Ashanti communities since the period of mass migration

	community	inh.	number of migrant households ²	number of migrant business in the community ³	electrified in 2003?	sector and level of successful migrant support ¹					overall migrant support ⁷	
						elec-trifi-ca-tion ⁴	health ⁵	edu-ca-tion ⁶	other			
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)
large	Pankrono	36,000	++++	+	yes	-	-	-	?		-	low
	Mampong	32,000	++++	+++	yes	-	+	-	-		+	low
	Konongo	27,000	++++	+++	yes	-	++	+	-		+++	low
	Agogo	25,000	++++	++	yes	-	+	-	+	public toilet	++	low
medium-sized	Kumawu	16,000	+++	+	yes	-	+	++	+	street lights	++++	low
	Offinso	13,000	+++	+++	yes	-	+	-	-		+	low
	Juaben	12,000	+++	++	yes	-	++	?	++ +	day care centre	+++++	high
	Ejisu	11,000	+++	++	yes	-	-	-	?		-	low
	Agona	9,000	+++	+	yes	-	++	++	-		++++	low
	Juaso	8,500	+++	++	yes	-	++	+	-		+++	low
	Nyinahin	8,000	++	+	no	+++	+	+	-		+++++	high
small	Kuntanase	6,000	++	++	yes	++	++	-	-		++++	high
	Domeabra	5,000	++	+	yes	++	-	++	++	road	+++++	high
	Dominase	4,500	++	++	yes	++	++	-	+	community centre	+++++	high
	Abonu	4,000	++	+	yes	-	-	-	?		-	low
	Akyease	4,000	++	+	yes	++	-	++	-		++++	high
	Brodekwan	4,000	++	+	yes	++	-	+++	++	water, library	+++++	high
	Pramso	3,500	++	+	yes	-	++	-	++	community centre	++++	high
	Asiwa	3,000	++	+	no	+++	-	-	++	market	+++++	high
very small	Senfi	2,500	+	-	yes	+	-	-	+	street lights	++	low
	Piase	2,500	+	-	yes	++	-	++	-		++++	high
	Ankase	1,500	+	-	no	++	-	-	-		++	low
	Nkowi	1,500	+	-	yes	+	-	-	+	street lights	++	low
	Pepee	1,000	+	-	no	+	-	-	+	road	++	low
	Obbo	800	+	-	no	-	-	+	+	bridge	++	low
	Sehwi	800	+	-	no	-	-	-	?		-	low

Notes: see next page

¹ Estimated as the value of the most important migrant-financed projects in these sectors. Estimates are based on the assessments of local leaders, discussions with inhabitants, and some recordings of actual migrant contributions.

² ++++ 1,000-2,500 (appr. 30% of households)

+++ 160-900 (appr. 20% of households)

++ 60-150 (appr. 10% of households)

+ 5-50 (less than 10% of households)

³ +++ many

++ some

+ few

- none

⁴ Includes the costs utility poles.

Scores for columns F, G, H, I:

- no or negligible migrant support

+ limited migrant support

++ average migrant support

+++ considerable migrant support

? no information available about migrant support

⁵ Includes items such as hospital beds, wards, medical instruments. Migrant support from Konongo and Juaso migrants was for the Agogo hospital and therefore did not only serve local community development.

⁶ Includes items such as computers, books, sports equipment and the construction of schools.

⁷ Column K is sum of scores of columns F, G, H, I.

Column L is a conversion of scores of column K:

Large communities:

6 or more '+' high

5 or less '+' low

Medium-sized communities:

5 or more '+' high

4 or less '+' low

Small communities:

4 or more '+' high

3 or less '+' low

Very small communities:

3 or more '+' high

2 or less '+' low

Source: Appraisal 2003

A letter written by a retired teacher in Brodekwno to migrants in the Netherlands is an example of an appeal for support.

'We still need some help from you, I mean all the [Brodekwno] citizens in Holland. The government has introduced Distance Education for both JSS three and SSS 3.⁵ These students are taught on the television [...]. I am therefore appealing to you to discuss this at your meeting and beg them to help us buy one for the children. Our school has been roofed,⁶ and our prayer is that we complete it before the next Easter Meeting. We are doing everything in our power and means available to get scholars in the town. We can achieve that due to the effort we are making and the

⁵ Third classes of Junior Secondary School and Senior Secondary School.

⁶ Support for new classrooms had been provided by Brodekwno migrants in the Netherlands.

help we are receiving from you. [...] Try to get everybody to come to help us with the children's education. [...]' (Mr J.K. Frimpong, 27 November 2003).

Apart from the health and education sectors, and electrification, some communities have specific needs for which they appeal for help to migrants. Examples are the construction of community centres or public toilets, providing street lights, or improving (drinking) water facilities.

In some small communities, the basic facilities were financed partly and sometimes almost completely by migrants. Asiwa, Brodekwano and Domeabra are the most successful cases in this category. The only exception is Abonu. This is a small village on the shores of Lake Bosomtwe which attracts quite a lot of Ghanaian and foreign tourists. One of the ways this village derives funds for development is by informally levying foreign tourists. Because of its tourist location, the business climate in Abonu is also more favourable than that of comparable small places. An example of how this can attract migrant commercial investments is that one of the tourist hotels in the community is owned by a migrant. This may explain why it receives relatively little migrant support for public facilities.

Of the medium-sized communities, the two that receive a lot of support in relative terms, Juaben and Nyinahin, are also exceptions. The case of Nyinahin, the community that has no electricity in spite of its size, was already mentioned above. Both locals and migrants perceive this situation as very problematic. Nyinahin has bauxite deposits but exploitation of these mines cannot start until electricity is supplied to the community. Migrants have not made business investments in the community yet, but did contribute substantially towards the electrification project. The case of Juaben is also exceptional because migrants donated very large amounts. Apart from money for the day care centre and various items for the hospital, support has been pledged for a street light project, a library and a community centre. Fundraising activities among migrants by Juaben leaders are particularly effective and migrants who do not support development are sanctioned in the community.

The seven smallest communities among the 26 do not benefit much in relative terms from migrant support. One community reported that it had received a relatively large amount of support, but migrants in the other smallest communities were making only limited development efforts. At first sight this seems paradoxical because the levels of development are by far the lowest, meaning that any migrant support would quickly alleviate some of the problems in the communities. One plausible reason for the low migrant involvement in these communities is that the numbers of migrants are simply too small to raise enough funds for any substantive project to be undertaken in the community. Several community leaders in these

communities indicated that migrants from various neighbouring villages in the area have formed one group abroad. Any migrant support that arrives in the area is shared among neighbouring villages. If, for example, one of the communities needs a utility service, support that arrives in that period is channelled to that community, while another community benefits from support the next time round.

Table 4.1 suggests that migrants from the four largest communities in the sample have a different attitude towards hometown development than those from smaller communities. They provide less overall support and a disproportionately large amount of their support is channelled into the health sector at district level, rather than to community level facilities in their own towns. In the larger communities the proportion of migrant businesses, such as private education and commercial telecommunication or transportation services, is higher than in the smaller ones and this may indicate that migrants from these larger communities prefer making commercial investments to making charity donations. Obviously, these commercial services increase the level of development in these communities. The business climates in the larger communities are indeed more favourable than those in the smaller ones. More inhabitants means a larger market and a more effective road infrastructure makes these communities more accessible. Pankrono is an exception. Being the largest of all communities it only has a few migrant businesses. The community leader in Pankrono indicated that a lot of migrants from Pankrono started businesses in Kumasi because Pankrono is located so close to Kumasi that in recent years it has actually become a suburb of Kumasi. If a choice is to be made for a migrant business location, Kumasi is more favourable than Pankrono itself.

Table 4.2 Volume of migrant support to 26 rural Ashanti communities

		size of rural community							
		very small 800-2,500 inh.		small 3,000-7,000 inh.		medium-sized 8,000-16,000 inh.		large 17,000-36,000 inh.	
		#	%	#	%	#	%	#	%
migrant support	high	1	14%	7	88%	2	29%	0	0%
	low	6	86%	1	12%	5	71%	4	100%
	total (N=26)	7	100%	8	100%	7	100%	4	100%

Source: Table 4.1

Table 4.2 summarises (column L of) table 4.1 and shows that 88% of the communities with 3,000 to 7,000 inhabitants receive high levels of migrant support. In the large and medium-sized communities this percentage is considerably lower, as well as in the communities with fewer than 2,500 inhabitants.

The five case study communities

Levels of development

Of the five case study communities, Asywa (3,000 inh.) and Brodekwano (4,000 inh.) fall into the category of small communities, Offinso and Kumawu in the category of medium-sized communities and Mampong is a large community. Table A.4.1 in the appendix provides an overview of the levels of development in these five case study communities. The level of physical development, such as basic road infrastructure, basic communication services, health and education facilities increases with community size. Asywa and Brodekwano, the two smallest communities of the five case study communities, have no piped water, no education facilities beyond junior secondary level, no health personnel, and no postal and telecommunication facilities, while Offinso (13,000 inh.) and Kumawu (16,000 inh.), the two medium-sized communities, have all these facilities plus a public transportation system and a senior secondary level school. Mampong, the largest community (32,000 inh.), even has semi urban facilities such as a university department, a hospital and maternity home, and limited mobile phone and internet services.

Kumawu is less developed than Offinso, in spite of its larger population size. This is because, it is the only one of the three larger communities which is not a district capital, and therefore has no government resources within its territory. In decentralised Ghana there is a tendency for money for development to be spent close to District Assemblies and not necessarily in places where it is needed most. Kumawu is probably an example of a place which receives less government assistance than it is entitled to.

Contributions from migrants

Asywa has about 90 migrants who have paid 88% of the costs of the ongoing electrification project and have also donated to the construction of a marketplace. Their donations over the past three years total more than €8,000. Brodekwano has about 100 migrants who are currently financing a community-based Education Development Fund and are constructing classrooms for one of the two schools in the

community. These migrants have also co-financed the electrification of their community, have contributed to water provision and have built a library. An estimated €3,500 has been raised by Brodekwano migrants during the past three years.

Migrant contributions to community development were smaller than in the other three communities, certainly in relation to their size and proportions of migrants. Migrants from Kumawu have supported hometown development by financing street lights in two streets, by supplying computers to a senior secondary school, and by donating money for the local health centre. Mampong citizens abroad have contributed to street lights and sent books for use in the library. Most support contributed by Mampong migrants was, however, specifically directed to the District Hospital in Mampong, which received various kinds of equipment. In Offinso, the only migrant donation that could be recalled by inhabitants and leaders was a limited quantity of hospital equipment and a private car for the Queen Mother, both sent by Netherlands-based migrants. Since the car does not really serve the community as a whole, it is contestable whether this can actually be labelled community support.

There are no communities smaller than 3,000 inhabitants among the five case study communities and therefore no in-depth information about this category is available. However, since six of the seven very small communities (in the sample of 26 communities) have received relatively little migrant support, the argument seems to be justified that, of the 26 villages, those with 3,000 to 7,000 inhabitants received considerably more support than either the smaller or the larger communities.

Local and domestic inhabitants and community development

Local inhabitants in the communities themselves are a relatively small resource as regards community development activities. One of the ways in which the contributions of inhabitants are being collected is in the form of local taxes. Each of the five case study communities has its own rules. Asiwa residents pay €2 per head per year for general development purposes and Brodekwano residents pay €0.80 (males) and €0.40 (females). Vulnerable groups such as the unemployed, the sick and people under 18 or over 60 are exempted from paying. In Asiwa, for example, 384 of the total 3,000 inhabitants are officially registered to pay development tax. Their payments are meticulously recorded in lists. The effectiveness of the system partly lies in the direct communication between leaders and the population in which leaders can constantly remind people to pay their outstanding taxes.

In addition to taxes for local residents, Brodekwano has also imposed a development tax on people from Brodekwano who live elsewhere in Ghana. This tax amounts to €2 per female and €4 per male per year. Besides taxes for general development purposes, Asiwa also collects a special annual tax of €5 from males and €3 from females for the ongoing electrification project. An additional sum of €0.10 a month is collected from local Asiwa citizens for the digging of a new borehole and for the maintenance of existing boreholes. In Kumawu and Offinso only *ad hoc* and sub-community level collections take place for e.g. street lights in a particular neighbourhood or renovation of classrooms. In Mampong no development tax is collected from inhabitants.

Citizens who reside outside their communities, for example in Accra or Kumasi, often form 'hometown associations' and sometimes contribute to the development of their hometowns. This group of people can be a valuable resource for development as they can visit their hometowns relatively easily and on a regular basis. During their visits they can see the problems of their hometowns with their own eyes and they can be asked to provide help by community leaders. Non-residents occasionally make voluntary contributions towards hometown development either individually or in groups. An example of such a group is a joint hometown association for citizens of Asiwa and a neighbouring village Bobiam which was inaugurated in 2003. People in this 'Asiwa-Bobiam *Nuado Kuo*' (literally 'Development Group') donated €100 to a public toilet in Asiwa.

Offinso and Kumawu celebrate traditional festivals⁷ that attract local inhabitants, migrants, other non-residents and visitors to the community. During these festivals, appeals are made and these yield considerable amounts of money. These funds are managed by the traditional leaders and are meant for community development. No public accounts of the expenditure of these funds are available, but it is common knowledge that a considerable percentage is spent on the renovation or decoration of the chief's palaces. Mampong does not celebrate a local traditional festival, but fundraising for community development used to be organised at Christmas or Easter. Since 2002, however, Mampong inhabitants have boycotted these harvests because the traditional leaders could not account appropriately for money raised during previous harvests.

⁷ Offinso has the *Mmoaninko Festival*, which is held to celebrate the victory after the second Ashanti-Dorma war in the eighteenth century and the vast stretch of land that was awarded to the then Offinso chief, Nana Wiafe Akenten I. Kumawu has the *Papa Festival* to commemorate the brave warriors who died in the many wars against the former great overlord Ataala Fian of the Afram Plains.

Table 4.3 Institutions and rules pertaining to development in Asiwa, Brodekwano, Offinso, Kumawu, and Mampong, anno 2004

	Asiwa 3,000 inh.	Brodekwano 4,000 inh.	Offinso 13,000 inh.	Kumawu 16,000 inh.	Mampong 32,000 inh.	
Taxes and collections	compulsory development tax imposed on local residents	yes	yes	only <i>ad hoc</i> and at sub community levels	only <i>ad hoc</i> and at sub community levels	no
	compulsory development tax imposed on migrants	no	yes	no	no	no
	appeal for voluntary migrant contributions to development	yes	yes	only <i>ad hoc</i> and at sub community levels	only <i>ad hoc</i> and at sub community levels	only <i>ad hoc</i> and at sub community levels
	compulsory communal labour by local residents	yes	yes	no	no	no
	annual <i>harvest</i> for development	yes	yes	yes*	yes*	no
	funeral donation card system	yes	yes	no	no	no
Sanctions and incentives	local residents' compulsory participation in all funerals of community members	yes	yes	no	no	no
	migrants who have not contributed to development have to pay a fine before holding a funeral in the community	yes	yes	no	no	no
	migrants who make a substantial donation receive honour in the community	yes	yes	yes	yes	yes

* These harvests are organised by the traditional leaders and used mainly for the decoration or renovations of their palaces.

Source: Own data

In Brodekwano and Asiwa, the Easter Harvest is a very important event every year. It constitutes an important source of income for development. For example, the 2003 Asiwa Easter Harvest yielded €731 and the 2004 Brodekwano Easter Harvest yielded €1,500.

Local inhabitants not only contribute to projects financially, but also through their labour. This form of contribution is common practice in smaller communities. Examples include the labour required to erect the poles for the migrant-financed electrification project in Asiwa and the labour used in the construction of the migrant-financed classrooms in Brodekwano. In Asiwa and Brodekwano, bricklayers and carpenters are exempted from paying development tax. Instead they have to use their skills in contributing to communal labour. In the larger communities of Offinso, Kumawu and Mampong hardly any communal labour is organised. Only in rare cases do people in a neighbourhood come together to solve a local problem, to clean out a gutter or remove weeds from a stream, for example.

An important fundraising mechanism in small communities is the collection of contributions at funerals, which are recorded on funeral donation cards. Contributions via funerals are only collected in Brodekwano and Asiwa where 10% of compulsory funeral donations is reserved for community development (this system is elaborated on in the next section).

Table 4.3 summarises the institutions and rules pertaining to development in the five case study communities. In short, the local rules and norms pertaining to local inhabitants' contributions to development differ across the five communities. The smaller communities are more persistent in collecting contributions from their inhabitants than the medium-sized and large communities are. Transparency in handling the funds collected from local people is an important issue and this seems to go wrong more easily in larger communities. The direct communication between the leaders and the population contributes to the transparency in small communities.

The effectiveness of sanctioning through funerals

The Akan refer to the place where their ancestors were born as their hometown. Especially if they have been born there themselves this is the town with which they will feel a lifelong connection. Eventually, this will also be the place in which they will want to be buried. This allegiance may lead migrants to donate voluntarily to hometown development, but migrants do not always make their donations out of free will.

In general, people who leave their hometown for a larger town within Ghana, or for greener pastures abroad, and stay there for some years are perceived to be rich by those in the hometown. Those who migrate abroad are thought to be richer than those who migrate within Ghana. Most people in small communities with low levels of development perceive the difference in wealth between migrants and themselves as enormous and expect something back from the migrants. The sharing of wealth, and honour in giving, are deeply rooted values in the Akan culture. In Asiwa and Brodekwano, the two smaller villages, those who leave for greener pastures are explicitly expected to share their wealth with the village. This expectation is so strong that if a non-resident citizen does not contribute to village development, the family in the village loses respect and the migrant does not receive a warm welcome when returning (permanently) to the village. In the case of a generous donation, however, the village would treat the migrant's family with great respect and honour the migrant upon his or her return.

Funerals are one of the most important life cycle events at which migrants are expected to donate. They are the main form of entertainment in small villages and are celebrated much more lavishly than marriages, birthdays or *outdoorings*. In Asiwa and Brodekwano, the expectation that all inhabitants, and migrants in particular, should contribute to development is formalised in the local rules regarding funerals. A retired teacher who raises funds among migrants from Brodekwano explains: "*Here we derive our funds from funerals. It is there and then that those who default in paying their rates are made to settle them before they are permitted to celebrate their funerals*" (Mr J.K. Frimpong, personal communication).

This rule applies not only to migrants and their families, but to all inhabitants. In 2004, for example, two Brodekwano residents died and their families were not allowed to hold their funerals until they had paid a total of €150 in outstanding development fees. In such cases the actual *burial* can take place in village soil, but the family is not allowed to hold a *funeral* in which they collect donations from visitors. If a large amount is due that cannot be paid immediately and the funeral cannot be postponed, the practical solution often applied is for the funeral to be held. However, the amount due plus a fine, which is often more than the actual fee, is deducted from the donations the family receive during the funeral. If the total amount to be paid is larger than the donations, the family has to pay the remainder after the funeral.

In Asiwa and Brodekwano, funerals are organised on a monthly basis. In 1997, the Unit Committees⁸, which are responsible for development activities, introduced the ‘donation card’ system, now common in small Ashanti villages. This system involves compulsory fixed funeral donations being collected from the residents at every funeral, whether they physically attend or not. 10% of these donations are devoted to community projects and 90% is given to the bereaved family. Donations are recorded on special funeral donation cards that both resident and non-resident adults in each of the two communities hold. Between 1997 and 2003, 64 funerals were held in Asiwa. In 2003, the compulsory donation for each funeral was €0.05⁹ and, of the total €200 donated in that year, €20 was made available for Asiwa development.¹⁰

The Asiwa Unit Committee does not force migrants who are known to be unemployed to contribute to development but, as the chairman explained, “If a family member dies, the community will show that it is serious.” Unemployment can only exempt migrants from paying towards hometown development temporarily, but this obligation cannot be cancelled completely. The relatives of migrants in the village can also free ride without much problem as long as all family members are alive. They can even take drinks and enjoy themselves at other people’s funerals without being approached by the Unit Committee for their dues. However, as soon as someone in their own family dies, they must pay their dues to avoid a major loss of face. According to the chairman of the Asiwa Unit Committee, some migrants only contribute to development when a family member dies and their payment includes a penalty which would be much higher than the amount actually due. This attitude is, however, deplored in Brodekwano, where one of the leaders said, “*As long as there is death and people refuse to pay their special rates for development until they get funerals, we can realise some funds. But do we have to tarry for people to die before we can go on with our projects?*” (Mr J.K. Frimpong, personal communication).

The strength of the sanctioning element becomes clear in relation to the amounts collected at the development collections that are held annually. These collections are festive events at which inhabitants, including migrants and visitors, are invited to donate. These events form an important local source of income for development

⁸ Unit committees (previously called ‘town development committees’) handle money that is collected for development purposes, coordinate actual activities, discuss developmental issues with all family heads of local clans and maintain contact with district government bodies. The Asiwa Unit committee has seven members and its secretary maintains contacts with migrants.

⁹ From 1997 to 1998, the donation was €0.02 and until 2001 €0.03 was collected. In 2001, the compulsory donation was increased to €0.05.

¹⁰ Five hundred people donated €0.05 to eight funerals, 10% of which was meant for development.

activities in addition to taxes and the 10% of compulsory funeral donations. They also constitute an annual opportunity to collect fines from people who did not pay their compulsory funeral donations. The 2003 Asiwa Easter Harvest, for example, yielded €731.

Table 4.4 Breakdown of 2003 Asiwa Easter Harvest (Development Collection)

Sources of money		€	
Asiwa residents, voluntary donations	38		
Fines for not physically attending people's funerals ¹ (these three people donated but did not attend funerals)	50	local money	
Two goats killed and sold (fine for their owners for leaving them roaming about) ²	19	135	
Fine for defaulting on communal labour, ten people ²	8		
Fine for defaulting on registered labour for sanitation ²	11		
Plot allocation fee, six people	9		private funds
Asiwa citizens elsewhere in Ghana, voluntary donations	111	domestic money 111	492
Fine for people who did not pay their 2002 contribution and who celebrated a funeral or 'ekatetie' celebration* in the meantime, six people ¹	246	partly domestic, partly from migrants 246	
District Assembly	59	government money	public funds
National Disaster Management Organisation (NADMO) donation of roofing sheets **	180	239	239
total		731	

*Some of these people are not from Asiwa but wanted to hold this celebration in Asiwa in addition to a funeral elsewhere. 'Ekatetie' is a shorter version of a funeral where people sit down and collect donations. Each of them paid €5.

** The roofing sheets were meant for victims of a rain storm. However, after a meeting with village leaders it was decided to use some sheets to roof the police quarters. The rest were sold and the money was used for the market project.

¹ funeral-related fines

² non-funeral-related fines

Source: Own data

Table 4.4 gives the complete breakdown of this Harvest and shows that funeral-related fines amount to 40% of the total amount (€50 ‘fines for not coming physically to people’s funerals’ and €246 ‘fines for people who did not pay their 2002 contribution and celebrated a funeral in the meantime’). Funeral-related plus non-funeral-related sanctions amounted to €88, making fines 46% of the total amount collected.

Only one fifth (€135) of the total amount of €731 was contributed by inhabitants of Asiwa, the ultimate beneficiaries of development activities or ‘projects’ in their community. Roughly half (€357) came from people outside Asiwa and about one third (€239) from the government. In addition to the €731, an amount totalling €3,000 for the ongoing electrification project was requested from migrants. The dependence of the community on the benevolence of non-residents and particularly migrants is therefore clear.

Comparison of funerals in small communities and in larger communities

In Offinso, Kumawu, and Mampong the situation is different from that of Asiwa and Brodekwano. Migrants who ignore donations to the development of their towns can still organise grand funerals for their family members. However, the funeral of a migrant (or a family member) who is publicly known to have made a considerable contribution will be attended by noticeably more people and so the funeral will be more beneficial for the family because of the higher amount of donations received. An example was the funeral in 2002 of a person from a family in Mampong who was actively involved in a biodiversity project including snail farming and tree planting. His funeral was attended by a lot more people than is usual in the community. As a sign of appreciation for what the person had done for the community, the Mampong chief attended the funeral, and the family were greatly respected as a result.

In contrast with the small communities, people in the medium-sized and large communities of Kumawu, Offinso, and Mampong are generally free to choose which funerals of community members they attend. Five or more funerals may be celebrated in a community on any one day, so it would be physically impossible to attend them all. However, there is also more freedom with regard to funeral attendance. If someone in Mampong decided not to attend any funerals at all, the consequences would be less severe as it is more difficult to keep an eye on everyone in large communities. There is no such freedom in small villages like Asiwa and Brodekwano, where not attending a funeral would result in gossip and, more importantly, in having to pay a fine. Another difference with small communities is

that the compulsory funeral donation system does not exist in medium-sized and large communities, implying that it is not through funerals that 10% of fixed donations automatically become available for development.

To summarise, in the two small villages of Asiwa and Brodekwanu, funerals and community development are interlinked in four ways. First, people who have not paid all the compulsory development fees in the past are denied the right to organise funerals for their family members. Second, at each funeral, 10% of compulsory registered donations are earmarked for development. Third, people who fail to attend other residents' funerals are fined and this money is also used for development purposes. Fourth, local residents or citizens outside the village who donate generously to development are well respected and their funerals are attended by a lot more people than other funerals. The bereaved family benefits from a larger amount of donations from those attending. This last link between funerals and development is the only one that also applies in the medium-sized and large communities of Offinso, Kumawu, and Mampong.

There is also a cultural and a financial element to the sanctions used in the two small communities to force migrants to contribute to development. The cultural element is the importance attached to holding a 'fitting funeral' as the last respect paid to a deceased person while the financial element concerns the consequences for individual families of non-payment of the development fees. These two elements make sanctioning very effective in small villages. The compulsory 'funeral donation card' contributions to development in Asiwa and Brodekwanu show that, although the amounts collected form just a minor additional amount to the development taxes and special rates that are collected from inhabitants, not obeying the system can have severe consequences for families. The honour that is attached to making donations is deeply rooted in Akan culture. The *dishonour* attached to not contributing is a painful sanction in itself for both migrants and their families in small villages, where it can become 'the talk of town'. Asiwa shows that, if these feelings are institutionalised effectively, migrants may be motivated to donate generously to development. Asiwa community leaders realise that development depends strongly on outside support; they ensure ongoing development by seeing to it that the system of attracting support works effectively.

Local leadership and trust

Asiwa electrification project: the leader as networker

Asiwa is the only one of the five case study communities without electricity. In principle, it is the government's responsibility to provide electricity to all towns and villages in Ghana. However, since remote villages tend to be served more slowly than larger and more economically viable towns, getting an electricity supply to a small community may take a long time. If a community does not want to wait its turn, the people have to raise the money themselves. The items that are needed to electrify a community are high-tension and low-tension wooden electricity poles and wires. Each house will then have to purchase a meter from the electricity company before electricity is provided. The government will serve communities where electricity poles have been purchased and erected by the local population quicker than communities where this has not been done. Communities with development-minded leaders who are able to motivate their people to spend private money on a communal facility like electricity will therefore be rewarded by receiving electricity more quickly than other communities.

In the past, the Asiwa community only consumed electricity when large (often migrant-financed) funerals were celebrated and a generator was hired. Some of the surrounding communities already have electricity and, through constant communication and comparison with other communities, Asiwa people perceive themselves as lagging behind those with electricity. Many people in Asiwa have expressed their eagerness to have a permanent electricity supply and are willing to contribute to it personally. However, raising the estimated €9,000 to purchase the 90 electricity poles necessary for the government to install the wires would be virtually impossible for the local inhabitants. Support from outside therefore has to be sought (see box 4.1).

The electrification project in Asiwa shows that the contacts that the committee chairman made with overseas citizens were vital when it came to mobilising migrant money. It was his creativity and persistence in reaching them that resulted in €5,000 plus an expected additional €3,000 being made available by the migrants. In fact, international migrants contributed 88% of the cost of the electrification project, with internal migrants and local people each contributing 6%. Without that money, Asiwa would have had to wait a long time before being supplied with electricity.

Box 4.1 Asiwa electrification project

In the period in which Asiwa was preparing the electrification project, an obligatory fee was imposed on all local and non-resident citizens of Asiwa. Males had to pay €5 and females €3 specifically for electrification. Asiwa citizens abroad were not asked for a fixed amount, but were invited to make group donations, for example with home town associations. The chairman of the Unit Committee responsible for community development made an effort to contact Asiwa migrants around the world. He did so through contacts with four migrants in USA, the Netherlands, and Belgium. The migrants have no formal obligation to contribute to the project, which is understandable because they would not be using the electricity. On the other hand, local residents expect the migrants to share their perceived wealth. €5,000 was donated by all the migrants together over a period of some years, while 'only' €1,000 was raised by local residents and Asiwa citizens in other towns within Ghana. Probably around €500 came from people residing in places like Accra and Kumasi. The missing €3,000 is expected to be donated by those abroad. The contribution by local people amounts to only 6% of the total cost even though they are the ones to benefit from the electricity. In non-financial terms, however, their contribution was larger because the electricity poles were erected in the village using voluntary local labour.

Source: Thematic reports, community histories

Brodekwno education project: the leader as organiser

The case of the Brodekwno education project clearly shows the importance of a local leader. Brodekwno migrants have been contributing to the construction of classrooms for one of the two existing schools in the community and to the 'Brodekwno Education Development Fund', a local fund that pays for secondary school education for the four best primary-school leavers of the community each year. The relatively small group of Brodekwno migrants have thereby made a considerable impact on the standard of education in their home community. Migrant support alone, however, would not have brought about a change in Brodekwno because the implementation of the project in the village itself is a crucial stage of the project, during which things can still go wrong. A retired teacher, popularly known as 'Teacher', has been the driving force behind the project from the start. With his passion for education, he maintains contact with migrants, raises money from them, draws up construction plans, enlightens people about the importance of education and encourages people to participate in communal labour for the construction of the classrooms.

Because of the high illiteracy rates among Brodekwno adults, the relatively high costs of education, and a number of other reasons, many parents in Brodekwno are not very enthusiastic about sending their children to school. The adults are frequently compelled to involve their children or grandchildren in agricultural work to reduce labour costs. With some exceptions, the population of Brodekwno does not

see much added value in education for their children. When Teacher suddenly lost his wife in October 2005 and could not be present in Brodekwano for two months, it became clear how important it is for someone to be physically present to motivate people for a project. In these two months the Brodekwano inhabitants had only attended work once. Teacher now worries about who can take his place as regards mobilising the people for the communal labour that is required.

Box 4.2 Brodekwano education project

'Teacher' taught in Brodekwano from 1968 to 1976. Some of his former pupils currently reside abroad. In 2001, when Teacher was sixty years old, he set out to raise the standard of education in Brodekwano. He initiated the local 'Brodekwano Education Development Fund' and asked migrants to donate to it. He keeps records of the school results of all Brodekwano primary school students. At the end of the year, he takes the top four from his list and provides them with all materials and fees for their junior secondary school (JSS) education. In this way he tries not to waste talent in his village because the children always run the risk of not being allowed by their parents to continue their education after primary school.

Teacher is particularly frustrated that none of the Brodekwano-based youth (not counting those who have left the village and reside in larger towns) have ever reached senior secondary school level (SSS). By providing students with JSS education he hopes that some of them will eventually reach SSS. A circumstance that adds to his frustration is that he is surrounded by highly-educated people in his family. His (late) wife was an Education Officer and four of his children are studying at Kumasi University (KNUST), Accra University (University of Legon), Harvard in USA, and Oxford in UK.

The construction of the classrooms was quite problematic. Free local labour was used to transport the sand and other unskilled work was used for the construction. Masons and carpenters in Brodekwano also applied their skills during the construction work. Initially they did so without charge, but one day they decided that they wanted to be compensated for their time on the project, because they could have done paid work during that time. Teacher, who is in charge of the construction, decided that they were right and gave them an allowance slightly lower than they would have earned elsewhere, in contrast with the unskilled labourers, who still received nothing. However the unskilled labourers thought it was unfair that they were not being paid because they too could have used their time productively, for example on their farms.

An emergency meeting was called to discuss the problem. A large part of the meeting was devoted to enlightening the people once again about the importance of education. Teacher explained that the precious funds received from the migrants would be wasted if labour were to be hired while free labour could be had from their own population. He explained why it was not reasonable to ask skilled labourers to work for free. In the end the people agreed and decided to resume work. In 2004, the construction of the classrooms was still going on and some of the unfinished classrooms were already being used by students of the school.

Source: Thematic reports, community histories

Teacher mobilises migrant money mainly through letters and phone calls to one person in the Netherlands, who in turn acts as a 'spider in the web' with other

migrants. As a return service to the migrant, Teacher spends time and money conveying reliable information to this migrant about the situation of his family in Brodekwano. In particular, news about illnesses in the family and requests for money to pay for treatment reach the migrant through Teacher. Teacher's involvement reassures the migrant of the truthfulness of the stories. Teacher also looks after the migrant's niece whose higher education the migrant is sponsoring. Teacher sends the girl's school results to the Netherlands so that the migrant can monitor her progress.

The examples of community projects suggest that an essential prerequisite for the success of migrant involvement in development projects is that the leader's behaviour instils trust in migrants and local people. Both Brodekwano and Asiwa have trustworthy leaders who have managed their projects properly and transparently. Local inhabitants as well as migrants were able to monitor the expenditure on the projects, they had their say in decisions, they were regularly informed about progress, and many of them participated in construction activities. The confidence of both migrants and local inhabitants increased and they became willing to participate in the projects. The Brodekwano project in particular suggests that trust in the community itself is crucial. Since Asiwa and Brodekwano are small communities, where most people know and communicate regularly with each other, it is relatively easy for leaders to understand the problems of the community and for the people to hold their leaders to account. A hypothesis to be tested in further research is whether small communities are more successful in creating the favourable conditions with regard to trust in local leaders and thereby enable local leaders to involve migrants (as well as local people) in development projects.

Mampong market project: a lack of trust and transparency

The situation in Mampong is quite different from that of Brodekwano. In the recent past, two incidents in Mampong have severely eroded the trust of both migrants and local people in the local leaders and contributions to development have consequently stopped.¹¹ One of these incidents involved a market project which had started in 1960 with migrant support but which had to be regarded as a failure by 2004 as a result of the disagreements and misunderstandings between migrants and local leaders. The other incident was the repeated misuse by traditional leaders of large sums raised in three Easter Harvests since 1992.

¹¹ The aspect of power relationships between migrants and local leaders that affect the way development projects are carried out especially in larger communities is developed elsewhere (Mazzucato & Kabki 2007).

Box 4.3 Mampong market project

Mampong has a decades-old marketplace situated in the centre of the town. All market vendors from Mampong and the surrounding villages use this location to conduct their business. It is a cramped place with many small wooden stalls. It is not roofed and the lanes are not paved, so in the rainy season it becomes muddy, smelly, and unhygienic. Although people are not happy with the poor circumstances, they still like the place because of its centrality.

In 1960, the construction of a new marketplace on the outskirts of town started. Local leaders chose a place about ten times larger than the old market. Money was allocated by the local government and some donations were received from an early group of migrants. Other migrants also promised money.

Long lanes of roofed cement stalls were constructed as well as store rooms and sanitary facilities. The first structures were eroded by the weather before they could ever be used and had to be demolished. After a complete reconstruction with money from various sources, the market was about to be finished in 2004, and it had the appearance of a successful undertaking. All the stalls had already been allocated to vendors and those who subscribed late were placed on a waiting list.

Nevertheless, in spite of its neat and attractive appearance, the people of Mampong were unenthusiastic about the market and so it has never been used. Vendors complain that the new stalls are too small and customers complain about the long distance they have to walk to fetch their daily groceries. Besides this, there are not enough sanitary facilities. The initial enthusiasm has totally dissipated and critics fear that the only way to get the new location functioning is by force.

Moreover, migrants who wanted to support the project did not intend their support to be a free gift. An agreement was drawn up between the migrants and the local leaders that the rent paid by vendors for the stalls would be transferred into an account so that part of this money would flow back to the migrants. However, local leaders did not keep to this agreement. In addition, there was no communication with the migrants about the decisions made during the construction. Migrants who initially promised money later withdrew from the project because they had lost confidence in it altogether.

Source: Thematic reports, community histories

The Mampong market project turned into a failure for various reasons. First, the construction took more than forty years to complete. A Mampong leader visited the first migrants in the US and the UK in 1960 as part of a government delegation and was able to generate some support from them for the market project, which started around that time. However, the old unhygienic market place is still in use. Second, local leaders did not involve migrants, vendors or consumers in decisions about important issues such as the location of the market, the size of the stalls, the number of sanitary facilities, and the use of the proceeds of the trade. As a consequence, all the parties lost faith in the project and migrants who initially promised money later withdrew their support. Third, because migrants withdrew their support, alternative money sources had to be sought for the completion of the project. Finally, because neither vendors nor consumers are enthusiastic, it is highly doubtful whether the market will ever be successfully used.

A major difference between the Mampong market project and projects in Brodekwano and Asiwa is that, because the Mampong project has taken more than 40 years to complete, a lot of different local leaders have been involved in the project, in contrast with Brodekwano and Asiwa, where one person has been primarily responsible. Because the people of Mampong have yet to see any positive results, they have lost faith and were hesitant about participating in new projects. Because their traditional leaders could not account for the amounts of money collected in three fundraising initiatives since 1992, which yielded quite impressive amounts of €4,000, €6,000, and €10,000 from both local inhabitants and migrants, both migrants and local people had lost faith in their leaders by the late 1990s.

What happened in Mampong is indicative of the dynamics in other large communities and to some extent in medium-sized communities as well. Leaders may start projects enthusiastically and with good intentions but, in the end, the institutional environment in a community is decisive for a project's success. One of the traditional leaders in Offinso visits migrants occasionally and is able to collect funds for development. Her handling of the projects is not like that used in Mampong, however. Perhaps out of foresight as regards how things can go wrong, she does not collect money on behalf of local leaders, but for small-scale women's and orphan's projects which she coordinates herself. In Kumawu there is a development-minded person who actively approaches migrants during their visits home and asks them for developmental support on behalf of the community. He is not involved in the implementation of community projects himself. However, the handling of the money, which is donated by the few migrants he is able to persuade, needs professionalisation in order to become more effective. Only a few small projects have been implemented with the help of migrant money and therefore the impact of his actions remains limited.

Summarising conclusion

Evidence from 26 rural Ashanti communities shows that – in relative terms – communities with population sizes of between 3,000 and 7,000 receive more migrant support than other communities. The characteristics of the institutional environments of the five communities are one explanation of the differences in migrant involvement. In small communities, the enforcement of migrant involvement in development comes from *within* communities. Sanctioning systems are very effective and are strongly embedded in Akan cultural values by being inextricably bound with funerals. In larger communities, contributions to development have a

more voluntary character because of the absence of effective sanctioning systems. Leadership and projects are also more easily corruptible in larger communities, and inhabitants are less motivated to contribute to development activities because there is more freedom from gossip and less dishonour for people who decide not to contribute.

Sanctioning is only possible if there are leaders who can impose these sanctions and who can motivate people in communities to live up to their obligations. The presence of leaders is crucial for development initiatives in a community. The Brodekwano and Asiwa examples have shown the different attributes that leaders should have in order to be successful. Actively networking among migrants is one of these. Enlightening local people about the need of certain improvements, being able to manage conflict situations, and handling financial resources responsibly are also very important. The Mampong example has shown that the chance of corruption in larger communities is greater and that development projects can fail if leaders do not behave in a trustworthy and transparent manner. Events in Offinso and Kumawu show that inactive or inefficient community leadership may lead to very few or no migrant-financed community projects. In these communities, projects tended to be initiated on a personal level by active people with migrant contacts.

To summarise, in order to successfully involve migrants in community development, the institutional environment of rural Ashanti communities must contain at least three elements. These are effective sanctioning institutions, the presence of active leaders and, above all, an atmosphere of trust. Smaller communities are more likely to have these three elements, and are therefore more likely to be successful than larger communities in involving migrants in community development.

From a policy perspective, the findings of this chapter are encouraging for small communities because they indicate that, as long as the institutional environment is kept intact, migrants will be able to help develop their home communities. However, findings for larger communities seem to be pessimistic about the possibilities of involving migrants in community development. However, the findings from this research indicate that initiatives for migrant-financed community projects should explore the organisation of migrant support at neighbourhood, association or church levels in these larger villages and towns. It is conceivable that trust, leadership, and sanctioning are more effective at those levels in the larger settlements, thereby increasing the chances of success.

Networks, support received and support provided

A lot of villagers in the Ashanti Region work in the small-scale farming or informal sectors, which are typically characterised by income insecurity.¹ Many others are unemployed or are unable to work because of poor health or old age. Rural areas typically have fewer job opportunities and rural households generally have more dependants than urban ones (Aryeetey 2004). Because rural parts of the Ashanti Region do not have state-initiated social protection provisions, the income insecurity in the informal sector leaves large proportions of its population vulnerable to income instability. Although the occurrence of extreme poverty in the Ashanti Region is not as high as in some other rural areas of Ghana (Mazzucato *et al.* 2005), many rural Akan are not able to generate enough income from work to sustain themselves and their families at desired levels. Many studies have shown that, in spite of a range of strategies they have themselves initiated to adapt their livelihoods, many rural people largely depend on informal local networks for support (see e.g. Leliveld 2003, Dercon 2005, Ayalew 2003, Fafchamps & Lund 2003). A lot of respondents in this study were also unable to sustain themselves with only their income from work and therefore partly depend on support from relatives and friends.

¹ Only 16% of income in the Ashanti Region comes from formal wages, 38% from self-employment in the agricultural sector and 29% from other self-employment. Figures for Ghana as a whole are similar: 19%, 40% and 27% respectively (Mazzucato *et al.* 2005: 144).

Data from a large, nationally representative household survey² indicates that Ghanaian households derive an average of 10% of their income from support, including migrant remittances as well as local and domestic support (Adams 2006, Mazzucato *et al.* 2005)³. This reflects the importance of network support for some sections of the Ghanaian population. The 49 respondents in this study even derive an average of 52% of their measured total annual income⁴ from support, both from abroad and from within Ghana. One third of the respondents earn an annual income from work that is lower than the poverty line of €250 per capita per year⁵ and life for them would be difficult without support. However, support receipts from network members are also important for the other two thirds who earn annual incomes which are higher than €250.

Although a lot quantitative studies indicate the importance of both foreign remittances and local support derived from social networks, many of these studies leave questions about the dynamics in support networks unanswered. This is partly due to the fact that these studies are based on datasets that were not specifically designed for the purpose of studying remittances and support networks (those on Ghana mostly use GLSS data). This chapter aims to fill this knowledge gap and contribute to debates on migration and remittances by giving a precise quantitative analysis of the support transactions of 49 respondents during an entire year and of their support networks.

The first section of this chapter answers a set of descriptive questions. These are: What are the characteristics of the respondents' networks in terms of size, composition and density? How much support do respondents receive from their network members? How important is this support for them, in relation to their own income from work and in relation to the poverty line in Ghana, and what do respondents use their support for? It also answers questions about support provision *to* network members and about the balance with support received *from* network members. The second section focuses on a more explanatory question: What network characteristics or individual characteristics can explain differences in levels of support receipt by respondents? Both the first and the second section investigate

² This is the fourth round of the Ghana Living Standards Survey (GLSS4) which was conducted in 1998/1999 and covered 5,998 households. At the time of writing, this is the latest available version. Data collection for GLSS5 took place in 2003-04.

³ Mazzucato *et al.* (2005: 144) found 9% and Adams (2006: 32) 11%.

⁴ As explained in chapter 3, the total income is defined as the sum of measured local, domestic and migrant support, plus measured income from work. This is probably close to the complete income, but there may be other sources of income about which no data were collected.

⁵ The poverty line that is used in this study, €250 per capita per year, can be interpreted as a ppp '4.5 dollar a day' line (see chapter 3).

support receipt from both local, domestic and migrant network members, but pay specific attention to support from migrant network members. The last section contains summaries and conclusions.

Characteristics of networks and support

Support and income from work

The measured total income of the respondents in this study averages €1,731 per capita per year. This is 5.4 times higher than Ghana's national per capita income⁶. The respondents are situated in the wealthiest region of Ghana after Greater Accra Region, which partly explains their higher total income. However, the latter is most likely the result of the fact that they were selected to have ties to migrants and that 82% of them receive remittances from migrants (see table A.5.1 in the appendix), as opposed to only 8% of the overall Ghanaian population (Mazzucato *et al.* 2005). This accounts for a vast difference in the level of income because remittance recipients generally have higher total incomes than non-remittance recipients.⁷ Some respondents, however, receive high remittances which are specifically meant to solve a particular crisis situation such as high hospital bills; these crisis-related remittances count towards their income, but would not have been received had they not incurred the crisis.

Both the support amounts and the share of support in the total income of respondents are high not only when compared to national statistics, but also to figures for the Ashanti Region. While people in the Ashanti Region derive an average of 13% of their total income from support (Mazzucato *et al.* 2005), respondents in this study derive 52% of their total income from support and the larger part of this support originates from migrants as shown in figure 5.1 (Box 5.1 relates the remittances received by respondents to figures at community level).

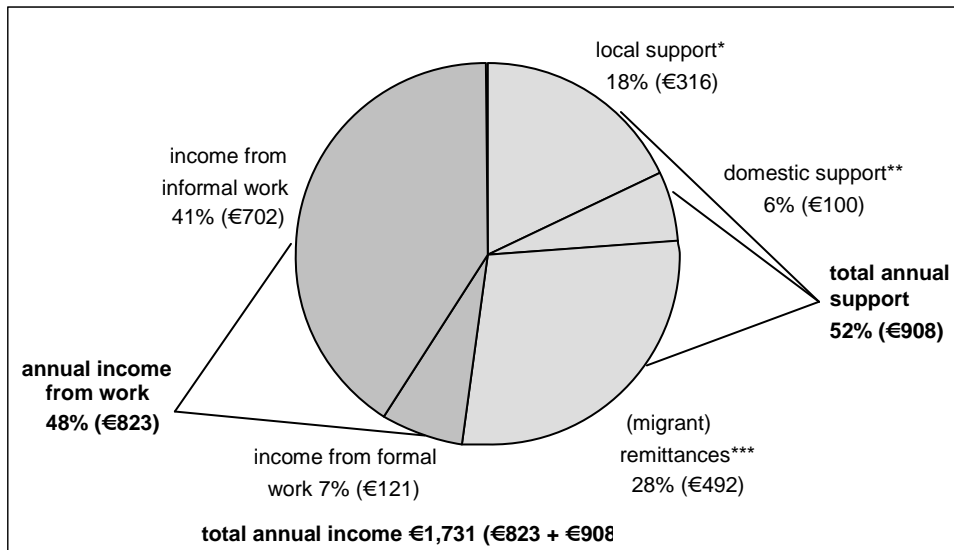
As explained in chapter 3, this study uses the oft-cited poverty line for Ghana of €250 per capita per year. At national level, 40% of the population lives below this line. With support added to their incomes from work, 4% of the respondents (two respondents) live below this line. However, in a hypothetical situation *without*

⁶ The 2004 GNI per capita for Ghana is \$380 (World Bank 2006), which converts to roughly €318.

⁷ The measured difference might also partly stem from the fact that the recording of income among respondents was more thorough (with more frequent visits and more explicit questions about transactions) than in the GLSS survey, which was a one-off interview in which transactions might have been underestimated. However, it is unlikely that this can explain the large measured difference between the two groups.

support the percentage of respondents below the poverty line would increase to 35% and would thereby be close to the national figure.⁸

Figure 5.1 Structure of the total annual income of respondents (average per person amounts)



* local support refers to support from within respondents' communities

** domestic support refers to support from outside respondents' communities but within Ghana

*** (migrant) remittances refers to support from outside Ghana

Source: Transaction data 2003-04

Within the respondent group there are large differences in levels of both annual income from work and annual levels of support. The average annual income from work is €823 per respondent. Some respondents had no income from work at all, while the richest respondent earned more than 24 times the poverty line (€6,100). Seventeen respondents (35%) earn incomes from work which are below the poverty line (see table A.5.2 in the appendix). Without exception, all respondents received support from their social networks and the average annual amount of total support (the sum of local, domestic and migrant support) per respondent is €908. This

⁸ This situation is indeed hypothetical, because if the migrant network members had not migrated, they would have probably been engaged in Ghana and would have possibly contributed to the respondent's income as well. Moreover, if respondents would not have migrant network members to support them, they would possibly have to generate more income themselves to make up for the migrant support they would have received otherwise. It is acknowledged that these opportunity costs play a role in a real situation but since it is difficult to estimate what the respondents' real income would have been without migrant support, these are not taken into consideration in this analysis.

amount varies from €50 to €5,950. Only 12% of the respondents receive total support amounts that are lower than the poverty line and the support received by the other 88% is on average four times higher than the poverty line (see column C in table A.5.2 in the appendix). Considering the total income (the sum of income from work and support), there is a 50-fold wealth difference between the poorest and the richest respondents.

For some respondents the support they receive is just a minor addition to their own considerable income from work. For others it forms the bulk of their total income and they could not survive without it. Comparing the ten respondents with the lowest incomes from work with the ten respondents with the highest incomes from work, the lower own incomes from work are hardly compensated by higher support from network members, and the higher incomes from work are generally coupled with high support amounts. Eight of the ten respondents with the lowest annual incomes from work (all lower than €70) receive less than €500 support and have total annual incomes of less than €600, while seven of the ten respondents with the highest annual incomes from work (all €1,500 or more) receive more than €500 support and have total annual incomes ranging from €2,200 to €8,250.

Box 5.1 Remittances to respondents related to figures at community level

The average migrant remittance receipt per respondent was established as €492. As described in chapter 2, according to the Mampong and Offinso Western Union administrations, remittances worth €498,572 were sent to Mampong and remittances worth €160,037 were sent to Offinso during the research year. Mazzucato *et al.* (2005) estimate that two thirds of remittances by Ghanaians are sent outside official channels. Data from this rural study indicates that 50% of remittances are received outside official channels (33% are received through money transfer agencies, 17% through banks and 50% through personal carriage). According to these estimates real remittance receipt by Mampong and Offinso inhabitants should therefore be assumed to be at least twice, but possibly up to two thirds, higher than the amounts recorded at the two WU offices. As a result, they are closer to €1 - 1.4 million in Mampong and €300- 450,000 in Offinso.

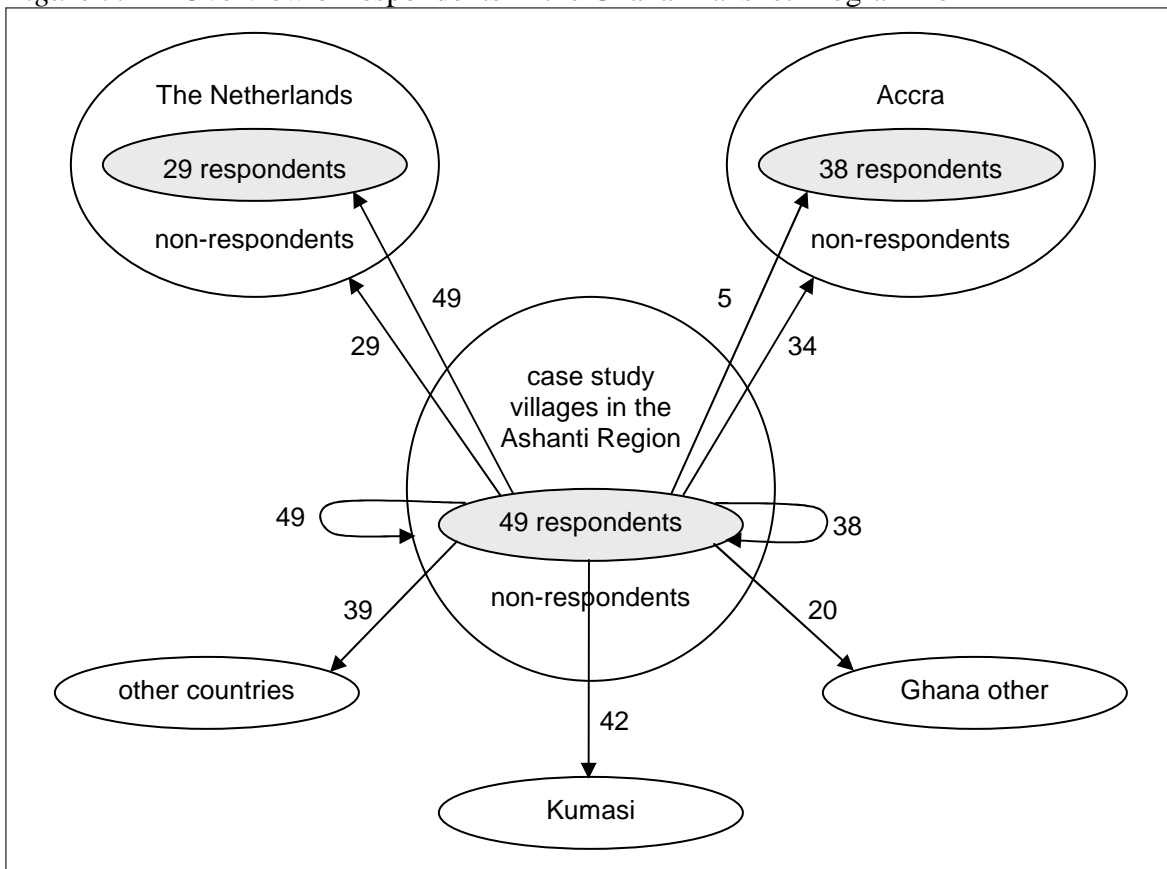
Source: Original documents in Western Union archives of Mampong and Offinso Post offices

Network members and support

The above section examined income from work and income from support. Here the focus is on the source of support, namely the social networks. Respondents referred on average to 25 people as being members of their social networks. Most networks vary in size from 15 to 30 members.

Figure 5.2 shows the numbers of respondents in each of the locations of the Ghana TransNet Programme and the numbers of respondents who have one or more network members in other locations. The central oval shows that all 49 respondents who were selected in the five rural case study communities in the Ashanti Region have network members (non-respondents) in their own rural communities and that 38 of them have one or more other respondents as members of their own networks. These are the network members who are referred to as ‘local network members’.

Figure 5.2 Overview of respondents in the Ghana Transnet Programme



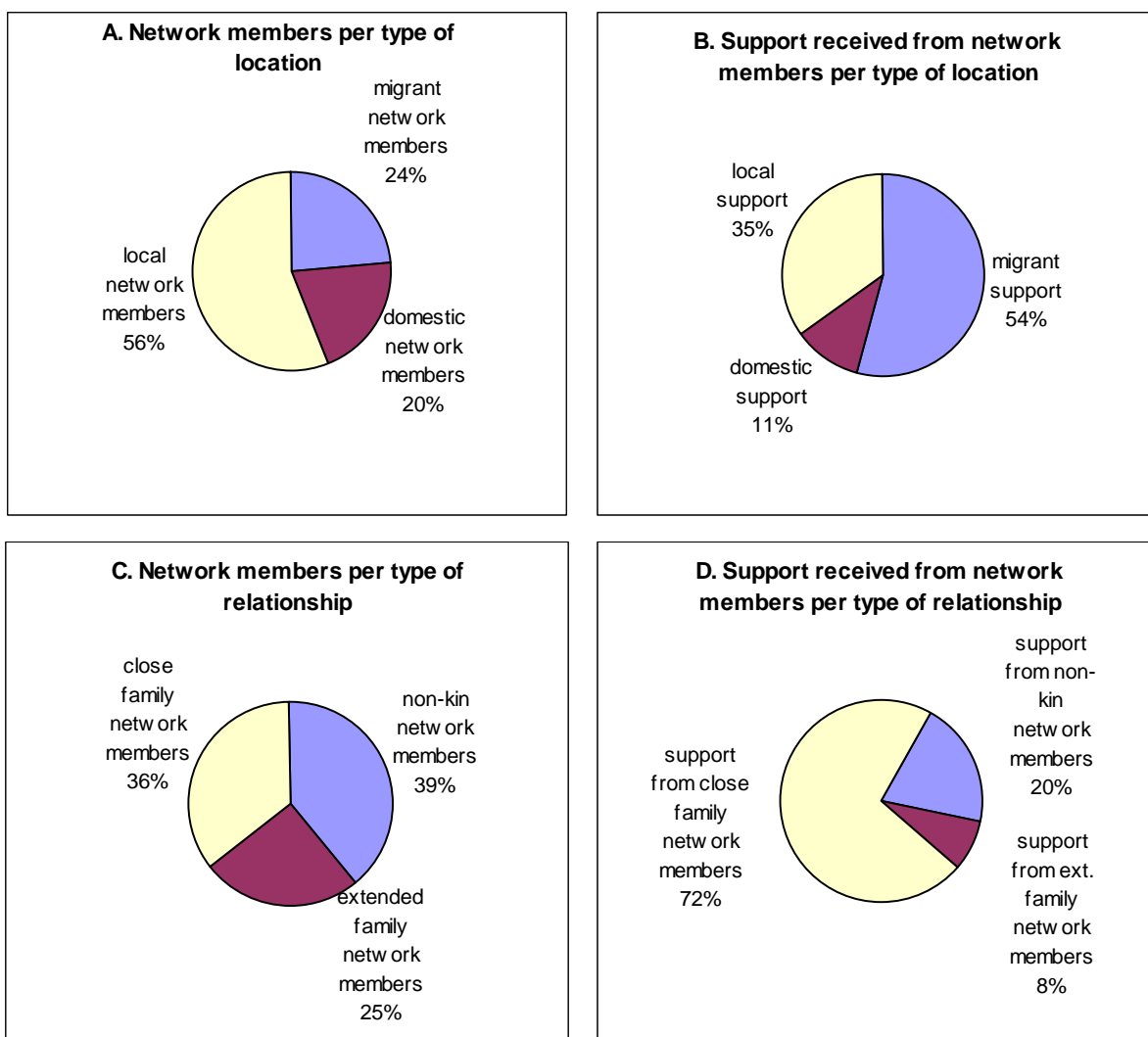
Notes: Figures in the ovals show the numbers of respondents selected in each of the three research locations. Figures with the arrows represent the number of respondents who have one or more links to people in other locations

Source: Transaction data and network data

All 49 respondent also have at least one migrant network member in the Netherlands-based part of the Ghana TransNet Research Programme. The majority of respondents also have ties to people in other countries, as well as in Accra and

Kumasi. In view of the setup of the research programme, it is remarkable that only five Ashanti respondents have ties with Accra respondents involved in the overall research programme. This is probably due to the fact that a number of migrants in the overall programme mentioned ties in *either* Accra *or* in their Ashanti home community. Another reason may be that some migrants intentionally keep separate contacts with rural and urban people and that, as a result, only few rural and urban members of some migrants' social networks know each other.

Figure 5.3 Network members and support received from network members



The 49 respondents have a total of 1,223 network members and received total support worth €44,500 in the research year.

Source: Tables A.5.10 and A.5.11 in the appendix

What is more remarkable, however, is that only 20 respondents (40%) have ties to people in Ghana outside Kumasi and Accra, that is in villages near the case study villages or elsewhere in Ghana. On the whole, the respondent group can be characterised as a group predominantly with ties in their own community, urban centres and abroad. Obviously, it is likely that respondents maintain contacts with people in other locations, but these people do not have any of the functions mentioned in the name generator interview and there are no records of transactions with these people. They were therefore not defined as members of the respondents' social networks.

Figure 5.3A shows that the greater part of the network members (56%) reside in the communities of respondents (local), 20% in other parts of Ghana (domestic) and 24% abroad (migrants). On average, 36% of the respondents' networks consist of close family members⁹, 25% of extended family members¹⁰ and 39% of non-kin (see figure 5.3C).¹¹ There is tendency for respondents with larger networks to have proportionally fewer ties with family members and for respondents with smaller networks to have more family members. On average, 61% of respondents' network members are kin (close *and* extended family), but the proportion of kin varied from only 25% in some of the larger networks to nearly 100% in smaller networks.

Migrants often provide support at certain points in time, with long intervals in between. However, they are the largest per-person support providers to respondents (compare figure 5.3A and B). This is consistent with nation-wide estimates in Mazzucato *et al.* (2005) and is not surprising as many Akan describe the rationale of migrating precisely as: "*help those at home and get something for oneself*" (Kabki *et al.* 2004: 89). The high support receipt from migrants therefore fits in with the general pattern of expectations that migrants should remit to their families back home. In terms of relationships, close family members are the largest per-person support providers to respondents. Migrated close family members are the most important support-providing subgroup, constituting 8% of all network members and providing 43% of all support (see tables A.5.10 and A.5.11 in the appendix). In contrast with migrant network members, local and domestic network members provide more frequent support, but less support per person. This is understandable

⁹ The close family is defined as (biological *and* adopted/step) children, (full *and* half-) siblings, parents and (ex-) spouses.

¹⁰ The extended family is defined as all other family members both on paternal and maternal sides.

¹¹ This is the average of percentages per network (and not the average percentage of all networks together). Other average percentages regarding support from network members are calculated likewise. See tables A.3 and A.4 in the appendix for more details.

because migrated close family members generally have more financial strength than local close family members.

In terms of location, 56% of the network members are members of the respondents' community, but only 35% of all support was provided by them. With regard to urban ties, all respondents, even the respondents with the smallest networks and those living in the most secluded locations, have at least one urban tie with Accra or Kumasi in their networks. Urban network members are categorised as domestic network members. These are relatively low per-person support providers and more domestic network members do not, in most cases, contribute to a higher support receipt.

Respondents' extended family members are also low per-person support providers (see figures 5.3C and D) which is surprising in view of the supporting role ascribed to the Akan extended family in literature (see e.g. Goldstein *et al.* 2005 and La Ferrara 2006). However, this corresponds to the gradual shift from the extended family structure to the nuclear family structure in the Akan social system (see e.g. Clark 1999). This shift has brought about the phenomenon that certain financial duties which were traditionally performed by particular members of the matrilineal extended family, such as the financial caring for children by uncles, are gradually shifting to members of the nuclear family. Clark (1999) states that it is increasingly difficult for young generations in the Ashanti Region to make a living and that they increasingly rely on local elderly people for daily meals and a place to sleep. De Jong *et al.* (2005) also documented this phenomenon recently in Burkina Faso under the term 'reversed intergenerational contract'. This is quite contrary to traditional Ghanaian norms of intra-family support whereby elders are supported by their adult children and not vice versa (see e.g. Aboderin 2004, Van der Geest 2002). Box 5.2 gives an example of one such respondent.

Box 5.2 An example of support by a grandparent

Pomaa is 18 and has a one year-old-child. Since there is no one in the house who can take care of her child, she does not work but sometimes helps her grandmother sell fish at the market. Occasionally she receives minor support from her boyfriend who lives and works in Accra. During the research year she tried to set up a charcoal selling business from her home so that she could work without having to leave her child alone, but it was difficult to get enough starting capital. She borrowed from friends a few times and repaid them after she sold the charcoal, but her friends could not sustain this situation and she had to give up. She now lives with her grandmother. Her sister and mother also share the house, but she is not on good terms with them, so she is dependent on her grandmother for food and other support.

Source: Life histories

The Akan household¹² has long been romanticised in literature as a mutually assisting group of people. Respondents in this study have household sizes varying from one to 25 members and include on average 67% of their household members in their networks (see table 5.1).¹³ However, an examination of the proportion of household members that give each other material (or other quantifiable forms of) support reveals a less romantic picture. Only 12% of all household members provide quantifiable support (that is support other than upbringing and food) to respondents and only 5% of all household members receive support from respondents. This mainly consists of health and educational costs. In many households there is no material support exchange at all. However, the role of household members should not be discarded as unimportant because the Akan consider non-quantifiable intra-household support as an important form of support and it often forms the basis of life-long reciprocal forms of support thereafter, as was explained in chapter 2 and as is further elaborated on in chapter 6.

Table 5.1 Household members and close family members in respondents' networks

	all household members of respondents in 2003-04		all close family members of respondents in 2003-04	
	#	%	#	%
receive support from respondents	18	5	71	13
provide support to respondents	44	12	181	32
neither provide, nor receive support	291	83	310	55
total	353	100	562	100
mentioned in network	237	67	413	73
not mentioned in network	116	33	149	27
total	353	100	562	100

Source: Network survey, transaction data, household and close family inventories 2003-04

Table 5.1 also shows the proportions of support providers and receivers among close family members of respondents. Of all close family members (who were alive in 2003-04) 73% are referred to as network members. The 27% of close family members who are *not* mentioned as members of the networks include a high

¹² As mentioned in chapter 3 the household is defined here as the group that *most often* shares daily food *and* at least occasionally shares a roof with the respondent.

¹³ The name generator interview on which the definition of the network is based included questions that generated both household members and non-household members. Consequently, respondents did not necessarily mention all their household members as network members and not all network members belong to a respondent's household.

proportion of siblings and ex-spouses or 2nd/3rd spouses. The support-providing and support-receiving roles expressed as percentages of all close family members are significantly larger than those of the household: 32% of the close family members provide support and 13% receive support from respondents. However, still more than half of all close family members neither provide, nor receive, support.

Household members are small per-person support providers, so the role of household members is shown to be fairly limited in quantifiable terms, although close family members are much more important for respondents in terms of support amounts because this category contains the migrant children¹⁴ who are on average large per-person support providers.

Of all local network members, 34% are close family members and they provide 66% of all local support (see tables A.5.3 and A.5.4 in the appendix). This is consistent with Fafchamps & Lund (2003) who argue against the notion that support takes place at broad village level and found that support transfers take place mostly among closely connected individuals of friends and relatives. Non-kin are the largest category of support providers, but because they mainly provide small amounts of support, the non-kin are less important per-person support providers. Most non-kin support providers are church members. It is common for church members to provide small amounts of provisions or cash to each other when a fellow church member is ill, mostly to show that they care for the ill person and to compensate for lost wages.

The use of remittances

In the respondent sample of this study, 74% of remittances which were received were either not labelled by the migrants who sent them, or the intended purpose of the money was not known (see table 5.2). The respondents therefore seem to have considerable freedom to decide what to spend these amounts on. In addition, labelling by senders does not necessarily say anything about the actual spending of the money because respondents may decide to use money for urgent expenditures first (other than what it was intended for). It may also be the case that a respondent does not agree with the migrant's labelling and decides to spend the money on something else. An example is a respondent who suffered from an illness and received money for hospital treatment from his migrant brother. At that moment, however, he was convinced that traditional healing by a fetish priest would be more helpful. He therefore did not take his brother's advice to seek hospital treatment, but instead used the money on shrine visits and sacrificial offerings. Since monitoring

¹⁴ 'Migrant children' refers to respondents' *adult* children residing abroad.

opportunities of migrants are limited due to distance, migrants sometimes never find out about things like this.

Table 5.2 Labelling of remittances by migrants (%)

remittances received from migrants	
unspecified / for general upkeep	74
for health	9
for housing	8
for business	6
for education	2
for farming	1
total	100

Source: Transaction data 2003-04

Table 5.2 therefore does not provide many clues about the actual use of remittances, but most respondents indicate that they spend remittances on ongoing costs such as daily upkeep or agricultural labour, as well as on solving severe crises such as health bills for serious illnesses and high funeral costs. However, the average measured expenditures on farming, business and housing investments amount to roughly 60% of the average total income. The other 40% of the total income is thus spent on (measured) other expenses such as education, health, funerals, church and gifts and (unmeasured) expenses such as food and clothing. The percentages may in reality be slightly different because there is a possibility that savings (in the form of stocked food items) are used for expenditures, and also because it may be arbitrary to assume that the part of income that is in the form of services (e.g. agricultural labour) can be spent as if it were money.

A study by Asiedu (2005) showed that over 70% of remittances to Ghana are used for recurrent (consumption) expenditures including funerals, hospital bills and education and that 30% are used for various kinds of investments. The transaction questionnaire that was used for the 49 respondents of the present rural study was designed to collect *all measurable income* of respondents, but *only part of their measurable expenditure*. Expenditures on food and other daily necessities were not recorded. The transaction data therefore does not allow a comparison to be made with Asiedu's study. Neither is it possible to exactly follow remittances up to their destination because they are often not spent immediately and thereby get mixed up with money from other sources.

Considering the above-mentioned figures, it seems that respondents in this study spend proportionally more on investments than those in Asiedu's study. It is important to mention, however, that by spending money on, for example, funerals and on agricultural labour, some of the remittances received by respondents have a multiplier effect in their communities (see e.g. Mazzucato *et al.* 2006). Indirectly, therefore, more people than only the respondents themselves can benefit from these remittances.

Support flows

All respondents *receive* and *provide* support. During the twelve research months, respondents received quantifiable forms of support from their network members worth, on average, €908 and provided quantifiable support which was worth an average of €339 to their network members (see table 5.3). Most local and domestic support provided to network members takes the form of payment of education and health bills for family members and (unlabelled) petty support to, for example, friends and church members. Support from migrant network members to respondents consists almost entirely of cash, but local and domestic network members also provide a lot of support to respondents in the form of services like free agricultural labour.

As table 5.3 shows, respondents did not send any cash to their migrant network members during the research year. The goods and food sent to migrants are mainly traditional items such as sandals and typical Ghanaian food items. The average value of migrant support receipt per respondent is €492, but the average value of support provision from respondents to migrants is only €12. It is therefore clear that, in the respondent sample as a whole, respondents are net receivers of migrant support. These figures assume that all respondents receive and provide support to migrants. However, column A in the last rows of both the upper and lower half of table 5.3 shows that 84% of all respondents *receive* support from one or more migrants, but only 33% of the respondents *provide* support to one or more migrants. If the average amounts are recalculated for the real numbers of respondents who receive and provide support to migrants, the average value of support received from migrants (per receiving respondent) is $(€492 * 49 / 41 =) €588$ and the average value of support provided to migrants (per providing respondent) is $(€12 * 49 / 16 =) €37$. This is still a more than ten-fold difference which shows that, on average, respondents receive more from migrants than they provide to them.

However, these estimates do not represent the whole picture because most support to migrants takes the form of services, and some respondents are engaged in

service provision to migrants much more than others. For some respondents, therefore, the balance is not positive or, at least, it was not positive during the research year.

Table 5.3 Annual quantifiable support to and from network members (in 2003-04)

RECEIVED FROM NETWORK MEMBERS				
	A	B	C	
	migrant support	local and domestic support	total support received	
average amounts per respondent per year in euro				
	€	€	€	%
cash	467	253	720	79
goods	23	25	48	5
food*	2	19	21	2
quantifiable services	0	119	119	13
total received	492	416	908	100
# (and %) of respondents who receive support	41 (84%)	49 (100%)	49 (100%)	
PROVIDED TO NETWORK MEMBERS				
	support to migrant network members	support to local and domestic network members	total support provided	
average amounts per respondent per year in euro				
	€	€	€	%
cash	0	273	273	81
goods	1	12	13	4
food*	1	14	15	5
quantifiable services	10	25	35	10
total provided	12	327	339	100
# (and %) of respondents who provide support	16 (33%)	49 (100%)	49 (100%)	

* As explained in chapter 3, support in the form of food includes, for example, crops from farms, provisions or cooked meals. It also *includes* food items given to network members outside the household and food items received from people outside the household. It *excludes* intra-household gifts and receipts of food (i.e. feeding household members). Food support was rated at the market value at the time of giving.

Source: Transaction data 2003-04

Most quantifiable services to migrants involve supervision of house construction or farms. Some services to migrants, such as advising them about a suitable location for a house, do not involve spending migrant money. However, in many cases people in rural communities are responsible for buying materials or paying

labourers. Table 5.4 shows the types of quantifiable services that respondents provide to migrants during the research year sorted by the length of time they spend on average on these projects. Respondents are often not compensated for the time they spend on these services. Some of those who spend a lot of time, which they could have used productively themselves, use migrant money to buy food for themselves and their families on the days they work for the migrant. Migrants normally know about that and agree with it. Some others receive remittances with the implicit agreement that occasional services are to be done for the migrant.

Table 5.4 Quantifiable services of respondents to migrants 2003-04

time spent on the services	type of migrant projects	types of service rendered	respondents providing this service		approximate total value of service* €
			#	%	
1-2 days	house construction	advice, food preparation for labourers	2	4	5
3-12 days	house construction and business	advice, assistance in purchasing materials, checking progress	9	19	45
13-25 days	house construction and business	advice, assistance in purchasing materials, checking progress, safeguarding the property	3	6	60
26-52 days	business and farming	advice, assistance in purchasing materials, farm inspection, overseeing finances	1	2	90
53-365 days	business and farming	responsible for all ongoing activities	1	2	300
totals			16	33	500
average value of services per respondent (€500/49 esp.)					10

* Supervising jobs are categorised as high-skilled labour. Daily wages for high-skilled labour were €1.50 in 2003 and increased to €2.00 in 2004 (see chapter 3)

Source: Transaction data 2003-04 and thematic interviews

Among all respondents, Akwasi spends most time working for a migrant. He hardly receives any compensation but expects future rewards. For this respondent, trusting the migrant's future recognition of his services is as important as the migrant's trust in him. Akwasi says about the migrant: *"I know he trusts me. He doesn't pay me or reward me in any way for the work I do for him. I use my own money to*

travel to his farm and do the work for him. I have no problem with that. I know I will be rewarded one day. If one day he takes new friends and enjoys his money and if he then gets into problems I won't help him again. He knows that".

Services to migrants are often of a sensitive nature and are very important for migrants because they often involve investments of money that was earned under difficult circumstances in host countries and there is no way that migrants can do the job themselves because of their physical distance to Ghana (see e.g. Mazzucato 2006). There has been hearsay about migrants having entrusted supervision jobs to people in Ghana who embezzled (*chopped*) part of the migrants' money for their own purposes. Although people in Ghana can unofficially negotiate a margin of *chopping* in these kinds of supervision projects (see also Smith & Mazzucato 2004), there needs to be a relationship of trust and understanding between the migrant and the local person to keep down the risk of misuse of migrant money. Migrants therefore need local people who are trustworthy, responsible and who have knowledge of the local system in order to make the right decisions for them in their absence.

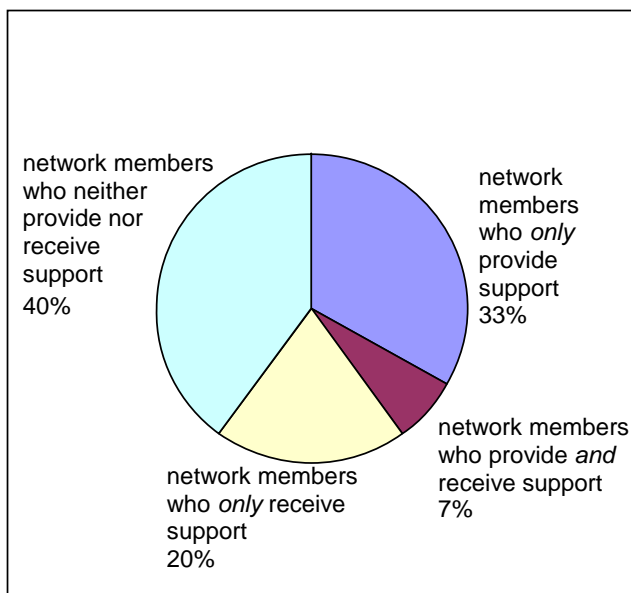
Respondents in this study handle migrant money ranging from €200 to several thousands of euro per migrant project per year while sometimes having lower total incomes themselves. The above-mentioned Akwasi, who is responsible for the largest migrant project for example handles migrant money worth seven times his own total income. This shows how important it is that respondents are able to resist the temptation to *chop*.

Some respondents provide other important, but non-quantifiable services to migrants so, although in quantifiable terms it may look as if they receive a lot more from migrants, in reality there is a lot they actually do for migrants. Table 5.4 does not include these services. An example of the kind of services meant here is raising migrants' children. Most Netherlands-based migrants who participate in this research programme and who have children in Ghana, prefer their children to attend schools in urban areas, so in this rural study not many respondents are asked for this kind of service. The few who do however, spend considerable time, and sometimes money as well, on these children. One example is the 25 year-old Isaac, who sacrifices a number of hours every day to look after four small children of a migrant who is the ex-wife of his elder brother. The children live with the migrant's old mother. Isaac even put his own career plans on hold in order to provide this service. He would have preferred to continue his education in another town, but since his brother does not take any interest in the children, he feels he cannot leave them because the migrant counts on his care. The migrant sends money to her old mother

for the children's school fees and their upkeep. Occasionally she also remits Isaac. He says about the migrant, "I am happy to help her because I find it important that the children are taught good manners and there is no one else who can do that well. But it is my sincere wish that she takes the children to Holland soon, so that I am free to do what I want."

The proportions of network members that *provide* and *receive* quantifiable support are as follows. On average, 33% of people in each network *provide* support to respondents and 20% of people in each network *receive* support from respondents (see figure 5.4). Only a small proportion of network members (7%) provide *and* receive support. Most of them are local close family members¹⁵ and a large proportion are respondents' spouses. Examples of forms of support exchanged between spouses is money for food (the husband gives money to his wife (or wives) and she provides him with his daily food) or labour for labour (spouses work on each other's farms for free).

Figure 5.4 Support providers and recipients:
percentages of all network members



Source: Network survey and transaction data 2003-04

¹⁵ Table A.5.6 in the appendix shows the percentages of network members in each of the categories.

Of all network members, 40% neither provide nor receive support. This does not mean that these 40% are unimportant people. They either receive or provide forms of support that are not quantifiable (such as childcare, household chores or emotional care), or they are important for respondents in another way (for example by sharing ideas as peers), or the relationship with them is cherished because they have been important at a decisive moment in the past (for example by having been a gateway to a new job, or having fulfilled an advisory role). Ninety-five % of people in this category are family members and the majority of them live in the same community as the respondents.

An interesting finding is that, without exception, all domestic ties (that is those outside the community of residence but within Ghana) have a support-providing or support-receiving role in the networks. In spite of being designed to find a range of different types of ties, the name generator questionnaire and the transaction study did not produce any domestic network members *without* support-providing or support-receiving roles. In this regard it is also remarkable that, while a number of respondents have spent (prolonged) periods of their life in other (rural) places of Ghana, for example for farming, the number of ties with people in these locations was negligible, indicating that these respondents have made short-term contacts with local people in these locations which they do not now regard as functional. It is likely that respondents prefer to maintain domestic ties only with people who support them or who are supported by them and may regard the (travel and telecommunication) costs of maintaining ties without practical use unnecessarily high. This may also explain why a lot of the members of a respondent's local network do not fulfil a support-providing or support-receiving role. After all, the cost of maintaining ties with community members is low because most community members live within walking distance, so it is not a financial burden to keep in touch with them. Moreover, maintaining ties with migrants without a supporting role is inexpensive because most migrants bear the costs of phone conversations with respondents.

This section about support flows has shown that, both in terms of the numbers of network members that provide support and in terms of support amounts provided to respondents, the average support *to* respondents is higher than the average support *from* respondents. With regard to migrant support this is understandable based on the rationale for migration. After all, migrants normally have more to offer to their rural family members and friends than vice versa. However, the fact that local support exchange is also directed more *to* respondents than *from* respondents to their network members needs a little more explanation. Local support provision to respondents in the form of services is, in particular, much higher than services that

respondents provide to their local network members. Most of these services concern agricultural labour. The fact that very few of the respondents offered their own labour on other people's farms, while many of the respondents received labour provided by others who came to work on their farms, is the most important factor in the considerable difference between local service provision and service receipt. This can be explained by the relatively high age of the respondents. Some respondents are too old to work on their own farms, let alone to work on other people's farms. The people who work on respondents' farms are often younger family members, such as their own children or grandchildren.

Moreover, the fact that the average number of network members who provide support to respondents is larger than the average number of network members who receive support from respondents is also most likely due to the fact that, according to norms of the Akan support structure, the relatively advanced age that many respondents have reached means they are supposed to receive support from people rather than to provide support.

Explaining differences in support receiving

The migration of members of a family is meant, among other things, to support other family members at home. Migrants also support non-kin back home. The amounts of support received by respondents during the research year varied from €50 to almost €6,000. There are many possible reasons for these large differences in support receipt. Examples are events in the lives of receivers because of which they may need more or less support in a certain period. This will be elaborated upon in later chapters. Other examples include circumstances abroad that relate to migrants' ability to send remittances. These were studied in the Netherlands-based part of the Ghana TransNet Research Programme.

This section instead focuses on characteristics of receivers and their networks. It investigates whether particular types of respondents with particular types of networks receive more remittances than others. Larger networks, networks composed of strong ties and networks with a higher density are associated in the relevant literature with higher support receipt. This section examines the extent to which they indeed relate to higher support receipt by respondents and to what extent they can help explain differences in support receipt between respondents. Selected individual characteristics are then investigated in relation to support receipt in order to find indications for possible causal relations.

Network size

Social network analysis studies concur in mentioning the importance of investigating network size to understand whether or not people receive support. The size of a network is associated with a person's capacity to derive support from it (see e.g. Pool 1980, Granovetter 1983, Degenne & Forse 1999, Faust 2005). Larger networks are generally regarded as providing more opportunities to gain access to material or financial resources. This also applies to some extent to the respondents in this study. Respondents with larger networks tend to receive slightly more support. However, some respondents with small networks are among the high support receivers and a number of respondents with large networks receive very low levels of support. Table 5.5 shows the average support receipt of respondents with small, medium-sized and large networks, and also shows the ranges of support receipts in these three categories.

Table 5.5 Network size and support receipt

size of network (no. of members)	N	local support A	domestic support B	migrant support C	total support (A+B+C) D	income from work E	total income (D+E) F
average annual p/p support receipt (€)							
10-20	17	201	24	255	480	516	996
21-30	21	352	104	708	1,164	947	2,111
31+	11	426	214	444	1,084	1,088	2,172
all sizes	49	316	100	492	908	823	1,731
range annual p/p support receipt (€)							
10-20	17	20-500	0-100	0-1,650	100-1,670	0-1,700	170-2,300
21-30	21	0-1,900	0-450	0-5,350	100-5,950	0-6,100	310-7,000
31+	11	50-1,550	0-1,500	0-2,600	50-3,700	70-4,550	390-8,250
all sizes	49	0-1,900	0-1,500	0-5,350	50-5,950	0-6,100	170-8,250

Source: Network survey and transaction data 2003-04

Table 5.5 shows that the average local and domestic support both increase with network size. Apparently, local and domestic network members form more homogeneous groups in terms of ability to support, and having more of them in a network indeed leads to a higher support receipt from them. The average migrant support is, however, higher in medium-sized rather than in large networks. Migrant network members are a more diverse group in the sense that support amounts vary more (one migrant network member who sends substantial support can make a large difference

in total support receipt). There is a significant, though not very strong, correlation between network size and total support receipt (pmc 0.308, sign. 0.031¹⁶). However, there are many ups and downs in the sample which contribute to the relatively weak correlation. This is an indication that, although people with larger networks tend to receive slightly more support, there must be other, more important things that influence people's total support receipt.

Table 5.5 shows that income from work also increases with network size. It is likely that people with better jobs and higher incomes have more active life styles, i.e. active social, religious or traditional roles in their communities and thereby have more ties to people. These ties may include more different types of people. At the same time, these larger and more diverse networks can be gateways to better income-generating opportunities.

Box 5.3 Respondents with large and small networks

Three respondents mentioned networks with more than forty members. In terms of age, number of children and type of work, these respondents are of different types. However, they all live in medium-sized or large communities. What they also have in common is their active roles in society, albeit in three different ways. One of them is a 25 year-old unmarried man who invests quite a lot of time in religious activities in his church and is befriended with many church members. The other is a 33 year-old accountant at a town hall where he has both amicable and professional contacts with people of different standings. The third is a 54 year-old traditional leader (queen mother) of her community who is frequently consulted about spiritual, emotional or financial matters. The activities, professions and responsibilities of these three respondents thus bring them into contact with a lot of different people every day. They maintain functional social ties with many of them.

People with small networks tend to live in the small or medium-sized communities. These are people of different ages, number of children and types of work. What they have in common is that all of them live fairly secluded lives, and spend a lot of time inside their homes. One of them is at odds with his entire extended family and only included his nuclear family and a few friends in his network. Two other examples are an elderly mother and her son. Their networks consist almost entirely of family members and largely overlap. The son is a teacher but his colleagues do not know much about him because he does not communicate much and he likes to retreat in his room immediately after school. The secluded life styles or problematic relationships with network members these respondents have, may have contributed to relatively low support receipt of some of them.

Source: Network survey, thematic interviews and field observations

¹⁶ The abbreviation 'pmc' stands for 'product-moment correlation of Pearson' and is used in the remainder of the chapter. All pmcs mentioned have been calculated using original (and thus not categorised) figures. 'Sign.' stands for 'significance'. Significances higher than 0.05 indicate *insignificant* correlations, significances of 0.05 or lower indicate significant correlations, and significances of 0.01 or lower indicate very significant correlations. The respondent group has a few exceptional cases. Each time a correlation was calculated, a check was done whether the outcome would be very different *without* the exceptional cases. This led to slight differences, but not to very different outcomes.

The large and medium-sized case study communities offer better job opportunities and a relatively larger number of respondents with larger networks. The smaller case study communities also have relatively more respondents with smaller networks (pmc 0.391, sign. 0.006, see also table A.5.7 in the appendix). The respondents who are described in box 5.3 illustrate how community size, life style and network size can be interrelated.

Although network sizes slightly increase with community size, the percentages of local, domestic and international network members are comparable across small, medium-sized and large communities (see table A.5.8 in the appendix). Therefore, respondents in smaller communities are no more isolated geographically than those in medium-sized or large communities, and respondents in larger communities cannot necessarily be typified as more ‘connected to the outside world’.¹⁷ As a result, people in larger communities do not necessarily have more migrant ties and receive more total support than people in smaller communities (the correlation between community size and total support receipt is weak and insignificant: pmc 0.266, sign. 0.065).

In line with the theoretical predictions, network size therefore has some influence on support receipt. However, since network size is related to factors such as community size and life-style, it is doubtful whether it has a direct influence on support receipt.

Network composition

Granovetter (1973) showed that different types of people in a network can have different supporting roles. He argued that if a person is in need of important information, for example when (s)he is in search of a job, weak ties (e.g. friends or acquaintances) are more helpful in getting relevant information than strong ties (e.g. close family members). On the other hand, if a person is in financial or emotional trouble, more support can be obtained from strong ties (e.g. close family members) and especially those who reside close by (Granovetter 1983). The composition of a person’s network says something about the chance of receiving information or financial help. Moreover, in the Akan context, Udry & Conley (2004) and Clark (1999) provided evidence of different roles played by different groups in social networks.

¹⁷ The average absolute numbers of migrants are slightly higher in the networks of respondents in medium-sized and large communities, but these also include proportionally more distant relatives or friends with whom less frequent contact is maintained.

Figure 5.3 showed that close family members provide more support than extended family members or non-kin. However, the proportions of close family members in the respondents' networks are not related to the level of support receipt. The same goes for the proportions of extended family members and of non-kin network members. (All correlations are very weak (at most 0.234) and insignificant (at best 0.385). Contrary to what the literature suggests, respondents with high proportions of close kin in their networks even received slightly less support on average. Figure 5.3 also showed that migrants provide substantially more per-person support to respondents than domestic or local network members, although some respondents have large proportions of migrants in their networks who receive very little migrant support, and vice versa.

A closer look at the composition of networks shows that it is indeed not the proportions of migrant network members that is related to support receipt, but rather their absolute numbers. Respondents with more migrants (of any relationship to the respondent) in their networks tend to receive more support. This confirms the earlier observation that one or a few migrants in a network can make a large difference in support receipt. Tables A.5.10 and A.5.11 in the appendix show that migrant close family members and in particular migrant children are high per-person support providers. Migrant children provide far more support than local and domestic children together. Migrant children also provide far more support than all other migrant network members. The combination 'child' and 'migrant' proves to be most fruitful for respondents. The percentages in table A.5.10 show that in relative terms it is slightly more important that children migrated than that migrants are children.

Respondents who stated that they had one or more migrant children were found to receive on average more total support than those without (see table 5.6a). However, as mentioned above, migrant children are not always able to remit. There can be many circumstances in host countries that can hamper remittance sending, such as legal problems, unemployment or having started an own family abroad (see e.g. Mazzucato 2005). Therefore, having a migrant child does not guarantee the receipt of remittances, but having more than one migrant child abroad clearly leads to the receipt of more remittances.

Column C in table 5.6a shows that migrant support sharply increases in line with the number of migrant children.¹⁸ Respondents with one or two migrant children received on average €600 remittances per person per year. Those with three or four adult children abroad received almost twice as much and those with five or more received on average €1,790 per person per year.

¹⁸ pmc of no. of migrant children – migrant support receipt is 0.694, sign. 0.000.

Table 5.6a Number of migrant children and support receipt

number of migrant children	N	local support A	domestic support B	migrant support C	total support (A+B+C) D	income from work E	total income (D+E) F
average annual p/p support receipt (€)							
0	30	330	104	180	614	845	1,459
1 or 2	11	211	74	600	885	929	1,814
3 or 4	3	687	16	1,037	1,740	273	2,013
5 or more	5	248	194	1,790	2,232	850	3,082
total	49	316	100	492	908	823	1,731
range annual p/p support receipt (€)							
0	30	40-1,550	0-1,500	0-1,200	50-3,700	0-6,100	170-8,250
1 or 2	11	0-495	0-250	50-2,600	250-2,980	70-1,900	400-4,300
3 or 4	3	20-1,900	0-50	400-1,650	1,250-2,300	10-500	1,260-2,800
5 or more	5	50-570	30-450	350-5,350	760-5,950	250-2,100	1,010-6,850
total	49	0-1,900	0-1,500	0-5,350	50-5,950	0-6,100	170-8,250

Source: Network survey and transaction data 2003-04

The higher migrant support receipt also leads to a higher total support receipt¹⁹ and a higher total income. Respondents with the highest numbers of migrant children were all elderly people, the top two of them being elderly men, both having more than one wife and 17 children, of whom one man had six and the other man had nine abroad. Of the 49 respondents, 30 have no children abroad. Most of them have migrant siblings²⁰ and some have extended family members abroad. However, these respondents receive significantly fewer remittances than respondents with migrant children. Nine of them have adult children who reside in Ghana and the other 21 have no adult children at all. Table 5.6b compares the average support receipt of these two groups and shows that there is still a difference between respondents with and without migrant children. Respondents without migrant children and with only few other people abroad, are the poorest of the respondents.

To conclude, the composition of networks measured in proportions of different types of network members does not have much influence on support receipt, but the number of migrant children has a considerable influence on support receipt. On average, respondents with a large number of migrant children receive more support than those with fewer or no migrant children.

¹⁹ pmc of no. of migrant children – total support receipt is 0.603, sign. 0.000

²⁰ 'Migrant siblings' refers to respondents' *adult* siblings residing abroad.

Table 5.6b Number of migrant children and support receipt (comparison between those who *have* and those who *do not have* adult children)

no. of migrant children	N	local support A	domestic support B	migrant support C	total support (A+B+C) D	income from work E	total income (D+E) F
average annual p/p support receipt (€)							
0 those who <i>have</i> adult children	9	308	258	201	767	755	1,522
0 those who <i>do not have</i> adult children	21	339	38	172	549	883	1,432
range annual p/p support receipt (€)							
0 those who <i>have</i> adult children	9	40-1,000	0-1,500	0-1,200	170-3,700	0-4,500	170-8,250
0 those who <i>do not have</i> adult children	21	40-1,550	0-200	0-1,100	50-1,870	0-6,100	260-7,000

Source: Network survey and transaction data 2003-04

Network density

Respondents are often surrounded by people with comparable social and economic status and if these people also originate from the same social circle of family or close friends they are likely to know each other and exchange information. Through social actions respondents can also come into contact with a variety of people outside their own circle. Some do this more than others and some respondents' networks therefore contain more people from other circles than other networks. A respondent's network members, who would otherwise not know each other, may come into contact with each other and exchange information about the respondent, about themselves or about other people in the network. The information exchange may involve telling each other about problems a respondent is facing and discussing ways to help the respondent. However, it may also relate to monitoring the behaviour of a respondent and checking whether support that was given to a respondent is used in the intended way. It is worth investigating whether networks in which people know each other and who are thereby in a position to communicate directly can be associated with higher support provision to respondents than networks which are composed of more 'unconnected' individuals.

The network density, which is measured on a scale of 0 to 1, is a widely used indicator in social network analysis.²¹ The network density indicates the connectedness of a network, or the proportion of members of a network who know each other (Borgatti 2000). It may reflect the position of the person in the social structure and about the existence of subgroups within a network and how this might facilitate or constrain behaviour in a network (Hanneman 2001). Low densities, which generally appear in networks composed of many different types of ties, are generally associated with a broad spectrum of (information) resources used by a person (Granovetter 1973). On the other hand, higher densities are generally found among people who are closely related, such as kin or people who live in each other's proximity. As mentioned above, these ties are associated in literature with support in the event of, for example, financial problems (see e.g. Granovetter 1983).

Most respondents have high proportions of kin and community members in their networks of whom many know each other. Because of this, 76% of all networks have a density of 0.7 or more and 35% have a density of 0.9 or more, which is considered very dense in social network analysis. Larger networks generally have lower densities (pmc -0.360, sign. 0.011, see table A.5.9 in the appendix) because they contain proportionally more people from different circles, for example colleagues and in-laws. Indeed, for most respondents, the highest support providers in each network know each other. As a result, a lot of respondents have support-providing subgroups in their networks with densities close to 1.

While literature suggests that there is a positive correlation between network density and support receipt, this correlation in the respondent group is slightly negative, very weak and not at all significant (pmc -0.125, sign. 0.392). Quite a few respondents with lower total network densities receive more total support than respondents with dense networks (see table 5.7).

Network densities appear to have more influence on local and domestic support receipt than on migrant support receipt. This is an indication that local and domestic network members who know the other members of a respondent's network tend to provide more support than local and domestic network members who do not know the other members of a respondent's network. Obviously, migrant network members have fewer opportunities to communicate with other network members, so it might be the case that a respondent's migrant close family members do not know his or her local and domestic friends and church members. However, there is no reason why

²¹ The network density is calculated as follows. Suppose a respondent has a network of 20 members. There are $20 \times 19 = 380$ possible relationships between the network members. Suppose the respondent indicates that 190 relationships exist (the two respective network members know each other) and 190 relationships do not (the two respective network do not know each other). The density of this network is $190/380 = 0.5$.

this would influence these people's support provision to the respondent. It is therefore not surprising that the influence of network density on migrant support receipt is limited.

Table 5.7 Network densities and support receipt

network density	N	local support A	domestic support B	migrant support C	total support (A+B+C) D	income from work E	total income (D+E) F
average annual p/p support receipt (€)							
lower than 0.7	12	500	216	526	1,242	956	2,198
0.7 to 0.89	20	295	42	346	683	1,030	1,713
0.9 or higher	17	212	90	638	940	503	1,443
total	49	316	100	492	908	823	1,731
range annual p/p support receipt (€)							
lower than 0.7	12	0-1,900	0-1,500	0-2,600	170-3,700	0-4,550	170-8,250
0.7 to 0.89	20	40-1,230	0-250	0-1,350	50-1,800	0-6,100	350-7,000
0.9 or higher	17	20-500	0-450	0-5,350	170-5,950	0-1,510	170-6,850
total	49	0-1,900	0-1,500	0-5,350	50-5,950	0-6,100	170-8,250

Source: Network survey and transaction data 2003-04

Sex of respondents

Male and female respondents in this study are not found to have significantly different network characteristics in terms of size, composition or density. On average, both sexes also receive roughly similar amounts of migrant support, although on average female respondents receive twice as much local support and more than 1.5 times more domestic support than male respondents (see table 5.8). This leads to an average total support receipt per female respondent of €1,017 and of only €752 per male respondent. However, in spite of this considerable difference in total support received by men and women, there is no significant correlation between sex and total support receipt (pmc -0.124 (female =1, male =2), sign. 0.394).

On average, female and male respondents have 1.1 and 1 adult child living abroad respectively. The more or less equal amount of migrant support received by men and women is therefore in line with this finding. Since women have lower average incomes from work, the total incomes are levelled out almost exactly between men and women.

Table 5.8 Sex and support receipt

sex	N	local support A	domestic support B	migrant support C	total support (A+B+C) D	income from work E	total income (D+E) F
average annual p/p support receipt (€)							
female	29	391	119	507	1,017	713	1,730
male	20	208	74	470	752	997	1,749
both sexes	49	316	100	492	908	823	1,731
range annual p/p support receipt (€)							
female	29	0-1,900	0-1,500	0-2,600	170-3,700	0-4,550	170-8,250
male	20	40-500	0-450	50-5,350	50-5,950	0-6,100	310-7,000
both sexes	49	0-1,900	0-1,500	0-5,350	50-5,950	0-6,100	170-8,250

Source: Network survey and transaction data 2003-04

It is not so clear what can explain the differences in local and domestic support receipt between the two sexes. It is likely that different roles in the family structure and differences in behaviour between men and women relate to different levels of support receipt (c.f. Clark 1999, Goldstein *et al.* 2005). Chapter 6 investigates this in some more detail.

Stage in the life cycle and support receipt

According to an Akan saying children have to take care of their parents when parents start losing their teeth, just like their parents took care of them when they themselves were teething as children: '*Se wo awofo whe wo ma wo se fifria, whe won ma won nse ntutu*'. Indeed, 58% of respondents have adult children and if these children were to adhere to this principle, it ought to be reflected in a higher level of support receipt by older respondents. The 49 respondents are divided into three groups according to their stage in the life cycle. Those with no or mainly infant children are categorised as 'stage 2' (N=21), those with mainly adult children as 'stage 3' (N=24) and those with adult children *and* grandchildren as 'stage 4' (N=4) (children would be categorised as 'stage 1', but all respondents are adults so there are no 'stage 1' respondents). Table 5.9 shows the average support amounts for stage 2 respondents and for stage 3 and 4 respondents. Indeed, although local support receipt is similar in the two groups, respondents in the two most advanced stages of life receive considerably more domestic, migrant and total support on average than respondents with mainly infant children.

Table 5.9 Stage in the life cycle and support receipt

stage in life cycle	N	local support A	domestic support B	migrant support C	total support (A+B+C) D	income from work E	total income (D+E) F
average annual p/p support receipt (€)							
stage 2	21	339	38	172	549	883	1,432
stage 3 and 4*	28	300	148	731	1,179	789	1,968
all stages	49	316	100	492	908	823	1,731
range annual p/p support receipt (€)							
stage 2	21	40-1,550	0-200	0-1,100	50-1,870	0-6,100	260-7,000
stage 3 and 4	28	0-1,900	0-1,500	0-5,350	170-5,950	0-5,350	170-8,250
all stages	49	0-1,900	0-1,500	0-5,350	50-5,950	0-6,100	170-8,250

* These two stages are grouped together because stage four consists of only four people of whom one has an exceptionally high level of support and income and three an exceptionally low level of support and income. There is little point reporting the figures for stage four separately.

Source: Network survey and transaction data 2003-04

Local support to stage 3 and 4 respondents comes mainly from their adult children, but a relatively large number of the stage 2 respondents, who have not yet been able to achieve financial independence, receive considerable support from their parents or spouses. Box 5.4 provides an example of how one such respondent is supported. However, others in this stage of their life cycle receive just a little support from for example church members or friends and instead play support-providing roles in their networks.

The correlation between stage in the life cycle and total support receipt is weak but significant (pmc 0.314, sign. 0.028), but the correlation between age and total support receipt is even weaker and *insignificant* (pmc 0.296, sign. 0.061). As explained in chapter 3, people of similar ages may be in different stages of life and therefore may either be responsible for infant children, or may be dependent on adult children. Consequently, age does not say much about financial responsibilities or possible support receipt. This explains why older people do not necessarily receive more support. However, the weak correlation between stage in life and total support receipt is also an indication that it is not the stage in life per se that is related to higher support receipt, but rather the difference between having or not having adult children who actually provide support, especially migrant children (see tables 5.6a and b). By definition, people with adult children are in a later stage of life than people with infant children, so the correlation between stage in the life cycle and

total support receipt should be seen as an indirect correlation, following from the correlation between migrant children and total support receipt.

Box 5.4 Example of local support to a respondent in an early stage of life

“As long as my father is alive I can eat ten times a day!”

Grace, who is 37 years old, has been supported by her father on numerous occasions during her life. In 1982 he provided Grace with capital to start trading in plastic buckets. She stopped working after three years and her father supported her with *chop money* until 1989 when she began trading *yam*, again with starting capital provided by her father. After the birth of her son in 1990 she stopped working again and both her father and her husband helped her financially. During a subsequent period of trading from 1993, she was financially supported by her husband. Once again she decided to stop soon after she had started because she found the work too tedious. By then she had divorced her husband. She started a new business for the last time in 1999. This time her father was in financial difficulties and could not help her, so she approached a female friend for help and she provided starting capital. In 2002 her second child was born and since then Grace has stayed at home, supported by her father and the father of her second born. Recently, her father gave her premises in front of their house in which Grace wants to start a provision store. She says she is going to start business soon, once her father has provided some stock.

Source: Life histories

Other individual characteristics whose relations with support receipt have been investigated are the level and type of education, the type of work, marital status and church denomination. None of these characteristics were found to have a significant influence on total support receipt by the respondents. The level of income from work was referred to in the previous section and it was found that those with lower incomes tend to receive lower support. A more precise analysis of the relation between income- and asset-related wealth and support receipt is further explored in chapter 6.

Summarising conclusion

On average, the respondents' networks comprise 25 people. Since most respondents include a lot of family members and community members in their networks, the majority of members in most networks know each other. In particular, respondents with small networks have a proportionally large number of kin members and therefore high network densities. People with larger networks tend to include more non-kin members and as a result their networks have slightly lower densities.

Of all network members, migrants are the ones who provide most support per person to respondents. On average they make up 24% of network members while providing almost 55% of all support. Among the migrant network members, migrant children are the most important support-providing sub-group, constituting less than 10% of all network members and providing almost 44% of all support.

The annual total average income of respondents is €1,731, which is 5.4 times higher than the total national average income of Ghana. Respondents derive an average of 52% of their total income from support, which makes network support an important source of income for many of them. In a hypothetical situation without support, around one third of all respondents would have total incomes below the poverty line, a percentage that is close to the national percentage of people below the poverty line.

Most respondents indicate that they use the remittances they receive for expenses such as their daily upkeep, agricultural labour and to solve crises. The structure of the transaction study in this research means that respondent data cannot be compared with earlier findings that Ghanaians use 70% of their remittances on consumption and 30% on investments. Instead, investments in farming, housing and business together form around 60% of measured total income of respondents. This leads one to assume that respondents in this study spend proportionally more on investments than respondents in the earlier study. Because of the multiplier effects of remittances, more people also profit indirectly from remittances.

Most respondents receive far more support *from* their network members than they provide *to* them. They also receive support from *more people* in their networks than that there are people who receive support from respondents. Local service provision to respondents is, in particular, much higher than services provided by respondents to their local network members. This is largely due to the fact that a lot of respondents use a great deal of free agricultural labour provided by younger family members, while relatively few of them work for free on other people's farms. This is explained by the relatively high age of many of the respondents. Some of them are too old to work on their own farms, let alone to help others on theirs. The few respondents who did report that they had helped someone farming, did so on their spouses' farms and their spouses worked on their own farms in return.

Neither respondents' household members nor their extended family members exchanged much support with respondents. Only 12% of all respondents' household members provide quantifiable support to respondents and 5% receive quantifiable support from respondents. The majority of the extended family members do not even exchange any quantifiable support with respondents.

With regard to support exchanges of cash, goods and food with migrants, the average support that migrants provide to their migrant network members is negligible compared to what they receive from them. This is not surprising in view of the rationale for migrating which is largely to try and remit to those back home. It is, however, important to mention that some respondents spend a lot of time on services for migrants in the form of supervising house constructions or farming projects and that some are responsible for spending amounts of migrant money that are larger than their own total incomes. The services that respondents provide are important for migrants not only because of the local knowledge that is required in the absence of the migrant, but also because of the honesty that respondents must have in order to resist the temptation to embezzle migrant money. A relationship of trust between migrant and local person who is responsible for migrant projects is therefore essential. Another important, and even more time consuming, form of support to migrants is the raising of migrants' children. Although a lot of migrants who have children in Ghana prefer them to attend urban schools, some respondents raise and educate the children of migrants in their home villages. As a result, the support exchange between migrants is sometimes far from balanced. These respondents usually expect to be rewarded in the future for what they are doing for migrants.

The differences in support receipt between respondents are considerable. People with migrant children receive considerably more support than those without, and people with a lot of migrant children receive considerably more support than those with fewer migrant children. On the contrary, the proportions or numbers of close, extended or non-kin network members are not related to total support receipt.

There is a slight difference in support receipt between large and small networks. Respondents with small networks receive less support on average but the correlation between network size and total support receipt is not strong, probably due to the considerable variance. A causal link in the relation between network size and support receipt appears to be the type of life style. On average, people with more active life styles have larger networks and therefore have more opportunities to derive support from their networks. This is in line with findings in social network analysis literature. In contrast to such findings, however, denser networks do not relate to more support receipt. Although subgroups of supporting network members in the networks of respondents often know each other and thereby have high densities, the total network density is not in any way related to support receipt.

With regard to personal characteristics of respondents, sex differences are not found to be related to the total support received by respondents. However, female respondents do receive considerably more local and domestic support than their

male counterparts. Finally, the stage in the life cycle relates to respondents' total support receipt. On average, those respondents without adult children receive less support than respondents with adult children. The correlation between the stage in the life cycle and the total support received is not very strong, however, due to the fact that adult *local* children provide much less support than *migrant* children.

The most important explanatory factor for differences in support receipt is therefore the number of migrant children in respondents' networks. A multivariate analysis is, however, desirable for a more in-depth investigation of the relations between the factors. This is not possible with the small number of respondents included in this study. Further research including a larger group of respondents is therefore recommended for which the analysis in this chapter provides a number of leads.

Needing and receiving regular support

In the absence of properly functioning state social security provisions,¹ many Ghanaians, and for that matter the rural Akan in the Ashanti Region, rely heavily for support on their personal social networks. The previous chapter indicated that, on average, as much as 52% of the total incomes of the 49 respondents consists of network support.² Transfers from social network members contribute to what is often called ‘informal or traditional social security’ (Nootboom 2003). Definitions of ‘social security’ often include an element of crisis, and the use of social networks is often studied in relation to the occurrence of crises (see e.g. Leliveld 1994, Townsend 1994, Murdoch 1999, Fafchamps & Lund 2003, Nootboom 2003, Dercon 2005). However, in ‘normal situations’ it may also be crucial to receive support from social network members, simply to make ends meet, to ensure decent daily food, to send children to school, and to buy drugs for non-serious illnesses. Some respondents in this study have no income from work and are entirely

¹ As mentioned in chapter 2, a national health insurance scheme (NHIS) was in a pilot phase during the research year. Only four (salaried) respondents are participating in the scheme. According to the regulations of the scheme, participants first have to contribute for one year before they can start claiming any benefits, so no respondents have yet received any benefits from this scheme. Other forms of state welfare provision are also very limited in rural areas with no respondents receiving unemployment benefit and only two respondents receiving a small pension which is far too small to live on.

² If crisis-related support is excluded (see chapter 7), an average of 49% of the total incomes of respondents still consists of network support.

dependent on network support. This chapter focuses on regular network support for regular daily needs in 'normal situations'.

The previous chapter analysed the level of support receipt in relation to network and individual characteristics and its main finding was that having one or more migrant children is the most influential factor as regards a higher level of support receipt. Respondents' other network and individual characteristics were found to have only a limited influence on support receipt. This chapter therefore analyses factors relating to respondents' behaviour and the way they built up and maintained their networks.

Social security provision in Akan society typically takes the form of reciprocal transfers through social relations (see e.g. Van der Geest 1998a). There are many forms of reciprocity. One example is that efforts to bring up and educate children are reciprocated by these children when they have grown up in the form of support for their parents when they reach old age. If the social security arrangements function well, people in weaker stages of the life cycle are supposed to receive the support they need and people in stronger periods are supposed to provide said support.

Migrants are important providers of support to respondents. The fact that migrants live at a physical distance from respondents and therefore have limited contact with respondents may have implications for the ways in which reciprocal support relations function. This chapter investigates the way ties with migrants have historically developed and the nature of present relationships with migrants. Support provision by migrants is the central focus of this chapter, but this is investigated in the context of the overall support pattern of social security provision.

Older generations of Ghanaians say that, in the past, their support arrangements used to work well and used to provide for weaker members of society, but that modern forces have brought about changes in the traditional family structure and its ability to support its weaker members (see e.g. Oppong 1974, Van der Geest 1997, Clark 1999, Aboderin 2004, Goldstein *et al.* 2005). These authors argue that, currently, increasing numbers of people, both young and old, cannot generate enough support to meet their daily needs. There are considerable differences in support receipt among respondents as well. Some respondents receive generous support which is far more than they need to meet their needs, while others receive barely enough to make ends meet. This chapter discusses the differences between these two groups and investigates possible reasons for these differences.

Various strands of literature address the social security issues facing rural dwellers. For example, anthropological literature on the Akan social support system provides useful insights into the role of culture, behaviour and the functioning of

local networks on the functioning of the social support system (see especially Van der Geest 1997, Aboderin 2004). 'Migration and development' literature on the other hand singles out support transactions from overseas migrants and investigates the extent to which these contribute to the social security of individuals and households (see e.g. Cotula & Toulmin 2004, Azam & Gubert 2005, Brown 2004). In contrast to the former strand of literature, this body of literature is often based on large scale surveys which are generally less sensitive to in-depth insights into aspects of human behaviour that might be related to support receipt. The advantage of this type of survey is, however, that questions can be addressed more systematically, enabling more robust and statistically valid conclusions to be drawn. Other more 'network oriented' scholars highlight the history of support relationships, the functioning and shape of social support networks, and the role of particular people in these networks, such as household members or family members (see e.g. Hanson 2004, Udry & Conley 2004, La Ferrara 2006). Each of these strands of literature make valuable contributions to knowledge about the functioning of social support systems. A large body of literature also exists on informal insurance arrangements in crisis situations. This literature investigates the extent to which social support can compensate income decline during crises (see e.g. Platteau 1997, Murdoch 1999, Hoogeveen 2001, Dekker 2004, Wahhaj 2004, Dercon 2005, Yang & Choi forthcoming).

Since people have greater needs in crisis situations than in normal situations, it is likely, in the case of the former, that they will need to appeal to different network members than those they appeal to in normal situations. In this study, therefore, crisis support and regular support are analysed separately. Chapter 7 analyses crisis support, while support receipt in normal situations is analysed in this chapter, with a focus on the balance between levels of need and levels of regular support receipt. In literature this balance in normal situations is rarely taken into consideration. Sabates *et al.* (2005) is one of the few exceptions. Ligon *et al.* (2002) is another, based on an analysis of the differences in income and expenditure between richer and poorer households.

Based on the combination of literature and findings in chapter 5, a number of aspects have been identified that might be important for the balance between needs and support receipt. These include the importance of having migrant children in the social network, the reciprocal nature of support receipt, the quality of relationships in networks, the extent to which receivers are respected, their level of wealth and the role of sex and the stage in the life cycle. These aspects have therefore been selected for further investigation in this chapter.

This chapter aims to contribute to literature by combining various viewpoints. It focuses on migrant support but then in the context of the overall support provision (that is including local support). The relatively small number of respondents permits an examination of the history and nature of their relationships. However, at the same time, an attempt is made to be as systematic as possible in the analysis of the data by using the same methodology for different factors under investigation.

The remainder of the chapter is organised as follows. It first defines ‘support receipt’ and ‘support need’ in order to identify the respondents who receive more or less support than they need and those who receive more or less exactly the support they need. Then, the characteristics of each of the three groups are described, with a particular focus on differences in wealth, sex, the stage in the life cycle and the network strength between the groups. The following two sections discuss the quality of personal relationships with network members, the importance of taking cultural responsibilities seriously, building up reciprocal support relationships and being respected, all of which are positively associated in literature with support receipt. Thereafter, the findings on network strength and cultural behaviour are linked. The chapter ends with a conclusion.

Defining support need and support receipt

Insights acquired from reading the existing body of literature on remittances to Ghana make it possible to answer interesting questions such as ‘What type of people receive *more support than others* and why are they able to receive *more support than others*’ (see e.g. Mazzucato 2005 for the first question, and e.g. Goldstein *et al.* 2005 for the second one). However, it is even more interesting to examine the question ‘why are some people able to receive *more support than they need*’? because receiving the support one needs is not the same as receiving a lot of support, and receiving less support than one needs is not the same as receiving little support. After all, someone who needs little support may be perfectly content with a small amount of support, while someone with a greater support need would not be able to survive on the same small amount of support.

In order to determine whether somebody receives the support (s)he needs, it is necessary to measure his or her support receipt in relation to his or her support need. Measuring the volume of support receipt is not difficult because all support transfers were meticulously recorded in the transaction study during the research year. It is more difficult to quantify and measure the support need. Following the classical life cycle model of Chayanov (1923) one should look at people’s stage in the life cycle.

Early adulthood and old age are weak stages and the active working years is a strong stage. However, this chapter also takes account of non life cycle related needs. After all, it is not only the stage in the life cycle that influences the needs of a person but also, for example, someone's health status and the level of responsibilities for others.

Respondents' needs could be quantified and measured using the perceptions of respondents themselves, or by trusting the observation of an 'outsider' like the researcher. Another option is to determine what the most recurring non-optional needs of people are during the research year and give scores for the volume of support they would need to meet these needs. Non-optional needs are all needs that cannot be chosen to be delayed or ignored.³ In this way, the support need can be defined more objectively and can be compared with the actual support receipt. This last method was chosen as the most reliable. Three common circumstances are described below in which some respondents may need more support than others. These three circumstances are used as parameters on which the definition of 'support need' is based in a manner which is as objective as possible. A respondent can experience just one, two, or all three of these circumstances during the research year. Scores are given for each of the three circumstances separately and the sum of scores determines the total support need.

The first and most obvious circumstance is an involuntary low income from work during the research year. The nature of the work of some respondents in this study is irregular and involves periods without income. Other respondents consume their own agricultural produce and have very little cash to spend. The situation of these people is referred to locally as 'hand-to-mouth' and a lot of these people cannot sustain themselves or their families without support. There are also respondents with no income at all of their own, such as the elderly or some of the younger respondents who are unemployed. Without support it would be impossible for these people to make ends meet. Low income is, however, not always a given circumstance. Some people may choose not to work precisely because they have someone who supports them. In their cases, support receipt is not a reaction to their needs, but rather their needs are a reaction to knowing that support can be given. Two female respondents choose not to work in order to care for their children and some other, elderly respondents reduced their working hours in farm because their supporting children advised them to do so. However, the majority of cases of low income

³ In this way farm investments, house renovations, gift giving, church and funeral donations are, for example, not regarded as 'needs'. Although their importance is acknowledged, respondents can choose to reduce these expenses in the event that they face other urgent expenses such as health costs, and can do so at least for a certain period of time.

involve people who suffer involuntary unemployment or the elderly. Those with lower incomes thus generally need more support.

A second circumstance that means that some people may need more support than others is having responsibilities for family or household members such as children or elderly dependants. Paying the costs for the upkeep, education or medical care for these members is not an optional expense, so respondents who have such responsibilities would need more support than people who do not. A lot of the respondents faced by this situation are young parents who are responsible for their infant children. However, the group also includes middle-aged people caring for their grandchildren or for their parents. Nevertheless, there are cases of young mothers who care for their children but who use money that their working husbands give them specifically for that purpose. In these cases the real responsibility for the children is with the husbands, and not with the young mothers who effectively only pass on money from their husbands to their children. Only when it is clear that a husband does not feel responsible for the children and that he would not care for them if the respondent would were unable to do so, is the responsibility considered to be that of the respondent. This assessment was made for each divorced respondent or each respondent who cares for children from different spouses. An estimation of the costs for the responsibilities of each respondent was made, taking account of the number of dependants and the type of responsibilities. For example, food and school fees for infant children cost less than food and school fees for high school students.

A third reason for needing more support is health problems such as a chronic illness affecting the respondent himself/herself or a situation in which a respondent is responsible for a person with an illness or handicap. Non-health related problems that a respondent may experience, like theft or loss of assets, are also situations in which more support is needed. This chapter only analyses regular support receipt. As a result, crisis-related needs, here defined as necessary costs exceeding 30% of the total regular income, are excluded from this assessment. These are analysed in Chapter 7. The needs assessment of respondents does not include optional expenses like investments in farming, gift giving, or house renovation. In addition, no costs for a respondent's own upkeep are included as these are considered similar for all respondents in the group. Health problems and situations like asset loss through theft obviously involve expenses that are not optional and people who experience such problems need more support. These types of costs could, however, be a reaction to the availability of support because people who have better access to support can afford more expensive medical treatment than those with no or little access to support. If the actual costs a respondent makes to solve his problems are measured, a

rich person's need can be assessed as being too high and a poor person's need too low. However, the assessment carried out during the research included an estimation of the necessary costs and not only the actual costs – as far as this could be judged by an outsider – in order to make an assessment of the needs which is as trustworthy as possible.

Each respondent is given a score for each of the three 'needs situations' (s)he experienced during the research year, ranging between 0 and 2. Low scores indicate lower needs and high scores are given for greater needs. The sum of scores, theoretically ranging between zero and six, but in practice between one and five, determines the total support need.⁴ Needs scores of six only occur in crisis situations, where crisis costs exceeded 30% of total regular income. Since these situations were not included here, in 'normal times' none of the respondents scores a six as regards need. It is important to note is that eight respondents experienced a crisis during the research year. Since their crisis-related needs and crisis-related support are excluded in the above measurement, the 'normal' situation presented in this chapter is in fact hypothetical (it supposes that they did not experience their crisis), and it does not represent their actual normal situation. Although it is acknowledged that simply deducting crisis needs and crisis support may lead to an arbitrary representation of reality, it is considered better than including these because crisis needs and support are in most cases much higher than regular needs and support and would therefore distort this analysis. It is also acknowledged that giving the same weight (namely 1) to all three needs-scores and for all respondents may not adequately represent reality. If a more precise scoring method of needs were to be implemented, it would result in more detailed but far too complicated outcomes, which are unnecessary for the type of analysis here. This was therefore not done.

'Support receipt' is also given a score of between one and 6, according to the amount in euro, including all forms of measurable support, both from abroad and from within Ghana.⁵ As explained above, specific crisis-related support is excluded here, so only regular support is measured. 'Support' in this analysis not only means cash support, but also support in the form of food or items, as well as services like free agricultural labour.⁶ Respondents also receive other, important forms of support like childcare or advice, but since it is difficult to measure and value these, these forms are not included in the scores that are used to determine whether respondents receive less or more support than they need. These non-measurable forms of support

⁴ See table A.6.1 in the appendix for the exact meanings of the scores.

⁵ See table A.6.1 in the appendix for the exact meanings of the scores.

⁶ See chapter 3 for the exact ways these forms of support are valued in euro.

do, however, play an important role in building up relationships within social networks and more attention is therefore paid to them in the latter part of this chapter.

To determine whether a respondent receives less or more support than needed, all respondents were placed in a 6x6 matrix, each cell containing the number of respondents with particular combinations of support receipt and needs (see table 6.1a). The respondents in the three middle diagonals are defined as receiving roughly enough support. Those above the diagonal are defined as receiving more support than needed and those below the diagonal are defined as receiving less support than needed. Since a score range of one to six is a simplification of reality, this choice is to some extent arbitrary. The selection method for respondents that was meant to find a variety of people instead of a sample that is representative for the rural Akan also influenced the outcomes of this analysis and it is likely that this led to more extreme cases than in a representative sample. However, for the purpose of this study this analysis is considered to provide fairly reliable distinctions between the three groups. To verify whether this method measures the respondents' situation in a way that can indeed be regarded as trustworthy, the outcomes were compared to the respondents' own perception of their financial situation and to the researcher's observations about the financial situations of respondents. Although a few people appear to be worse or better off than the objective measurement, the perceptions of respondents, their observed situation and the objective measurement lead overall to fairly similar categories.

Table 6.1a Matrix of needs and support

support receipt	6	1	1	1	1		
	5		2	1		3	
	4		2	1	2	1	
	3	1	3	6	3	4	
	2		2	5	5	1	
	1	2	1				
	1	2	3	4	5	6	
	support need						

Source: Transaction data and network data

Table 6.1b Matrix of needs and support: the more, enough and less groups

support receipt	6	Respondents who receive more support than needed			Respondents who receive roughly enough support		Respondents who receive less support than needed, 20% (N=10)
	5						
	4	20% (N=10)		roughly enough support		Respondents who receive less support than needed, 20% (N=10)	
	3						
	2	60% (N=29)			Respondents who receive less support than needed, 20% (N=10)		
	1						
	1	2	3	4	5	6	
	support need						

Source: Transaction data and network data

Table 6.1a shows that extremely positive outcomes occur (a need of 3 or less and a support receipt of 6) and that extremely negative outcomes do not occur (a need of four or more and a support receipt of 1). According to this assessment, no respondents were in desperate situations during the research year and some respondents were living a very comfortable life during said period.

Table 6.1b shows one relatively large middle group of 29 people who receive roughly enough support and two relatively small extreme groups at the ends of the spectrum consisting of ten people who receive less support than needed and ten people who receive more support than needed. The people in the two extreme groups are particularly interesting for an analysis of support receipt. Cases from all three groups will be discussed, but most attention in this chapter will be focused on cases from the two extreme groups. In the remainder of this chapter the three groups will be referred to in abbreviated form as the ‘less group’, the ‘more group’ (together referred to as the extreme groups) and the ‘enough group’.

The division in three groups also separates three different ‘types’ of people, most distinctively in terms of stage in the life cycle, sex, network strength and wealth. In short, the more group is on average older, female dominated, has stronger networks and is wealthier than the less group, which is younger, has equal numbers of both sexes, has weaker networks and is poorer.

The more group

Nine of the ten respondents in the more group have adult children and eight of the ten have one or more adult children abroad. The bulk of the support they receive consists of regular remittances from their children abroad, sometimes on top of their

own income and sometimes complemented with local support. Some of the respondents in this group do not automatically receive regular support, but when they are in need they ask for support and they generally then get it as well. Most of them have worked hard during their active life and are now taking things easier. However, some are still working, mostly as farmers. All the respondents in this group are relatively wealthy, taking into account their incomes and assets plus the support they receive. The three wealthiest respondents of the 49, who each have total incomes higher than €7,000 per year, are included in this group.

The less group

All ten respondents in the less group have infant children and most of them are under the age of 40. Three of them also have adult children, but all ten are responsible for paying school fees. Only one of the ten has adult children abroad, but this person does not receive generous remittances from them. Most of the ten people in the less group find it difficult to make ends meet. A number of them are jobless, while the others earn incomes at subsistence level. The support they receive mainly consists of local support. In normal situations, they can manage financially, albeit on the verge of poverty. However, since most of them have a small buffer (in the form of income, assets or support possibilities) they would be in real trouble if a crisis were to occur.

The enough group

The respondents in the enough group vary from being jobless, salaried to self-employed, and from poor to considerably wealthy. The support they receive may come from sources locally or abroad. Of the 29 respondents in this group, 22 receive levels of support that are comparable to, or even lower, than the support levels of those in the less group. However, since they have fewer needs, the levels of support they receive are more in balance with their needs. Examples of people with low needs and low support receipt are salaried young people with few or no children, or old and relatively healthy respondents who are not responsible for anybody. Most of the people with high needs and high support receipt are middle-aged respondents with low or no own income, who suffer from weak health, or have a lot of people around them for whom they have to care. The enough group contains respondents in all stages of life and ten of the 29 have one or more migrant children. Most of these ten receive regular remittances, but some do not.

Stage in the life cycle and sex

*Stage in the life cycle*⁷

Older people with adult children generally receive more support than they need and younger people with infant children generally receive less support than they need. The stage in the life cycle apparently forms an important distinction between the three groups. Table 6.2 shows the stages of life of respondents in each of the groups. Since the enough group, with 29 respondents, forms 60% of the total respondent group and is thereby much larger than the two extreme groups which each constitute 20% of the total group, it is not surprising that the largest percentages of all life cycle categories fall within the enough group. In a random situation, the percentages for the extreme groups would thus be around 20% and in the enough group around 60%. However, table 6.2 shows that a relatively large number of the younger respondents (stage 2) fall within the less group and that a relatively large number of all older respondents (both stage 3 and stage 4) fall within the more group.⁸

Table 6.2 Stage in the life cycle and support receipt related to needs

		support receipt / support need			
		more group	enough group	less group	totals
stage in life cycle	stage 2 (having infant children)	5% (1)	62% (13)	33% (7)	100% (N=21)
	stage 3 and 4 (having adult children or grandchildren)	32% (9)	57% (16)	11% (3)	100% (N=28)
	totals	N=10	N=29	N=10	N=49

Source: Transaction data 2003-04, network survey and life histories

A classic social sciences model that links the stages in the life cycle to needs and support receipt is the Chayanov model of 1923. This model, based on Russian peasant households, identifies two difficult stages during the life cycle. The first is

⁷ Respondents are categorised according to their stage in the life cycle and not according to age because the stage in the life cycle says more about support dependence than age. Consider, for example, two respondents aged 45. One of them may have infant children who need support, and the other may have adult children who provide the respondent support. This makes their situations incomparable. Categorising by stage in the life cycle makes people more comparable. If someone has both infant and adult children, the balance between responsibilities for his infant children and the possible support that can be received from the adult children determines his stage in the life cycle. E.g. a person with more adult than infant children is most likely to be categorised as a stage 3 respondent.

⁸ Testing statistical significance is not very useful here in view of the relative small numbers of respondents in the three groups. Tables 6.3, 6.5, 6.7, 6.8, 6.9 and 6.10 should all be interpreted in the same way.

the stage at the beginning of married life. Although people may physically be strongest during these years, this is the stage during which infant children cannot contribute to the family income but need to be fed and educated, thereby increasing costs and reducing income possibilities and generally leading to financial weakness. The other difficult stage is that of old age when household heads have become too old to work and children have left home and have families themselves. This period is characterised by financial weakness too, because income is relatively low while costs can be high. The Chayanov model shows that labour supply is low during both difficult stages, resulting in a high number of dependants per worker. The period in between could best be called the 'strong period' because the workforce in households is generally largest and the costs lowest.

This model was based on the early 20th century Russian society with mainly nuclear and fixed entities as households. Chayanov concluded that income smoothing opportunities were limited, resulting in the two aforementioned difficult periods. His model was later adapted by Sahlins (1974) who argued that in developing countries more households have an extended structure and that the reality of households is more dynamic, thereby providing more income smoothing opportunities. He found that interests of others outside the household and linkages between households can also contribute to income smoothing. This would mean that the difference between difficult and less difficult periods during the life cycle would be less pronounced.

Van Wey (2006) further adapted the model and argued that migration is one of the ways that function as income smoothing mechanisms in household life cycles. Since migrants are generally financially stronger than their families at home, they are often important supporters. Moreover, with the redistribution effect of remittances, members in households in different stages of life could benefit from this migrant support. Migration therefore adds another dimension to the classical Chayanov model.

If one applies the Chayanov (household) model to the individual situations of the 49 Ghanaian respondents and examines the adaptations to the model, one can conclude that both the stage in the life cycle and the number of migrants in the networks of respondents are important and obvious explanations for the differences in their ability to obtain adequate support. The youngest respondents and especially those with few migrants would be least able to generate adequate support, while the middle-aged respondents and older respondents and especially those with a lot of migrants in their networks would be best able to generate the support they need. Data from the respondent group suggests that, because of redistribution mechanisms

in the Akan support system, present day elderly Ghanaians are potentially better off than elderly Russian peasant in Chayanov's time.

Many of the young respondents are healthy people who have just started a family and who are either not working or are at the beginning of their careers. Because of increasing land scarcity in the Ashanti Region and because most of them are not interested in farming, they are not likely to follow their parents' footsteps and go into farming. In the current economic situation involving high unemployment rates and high cost of living it is understandable that many of the young are struggling to make ends meet. However, the young and healthy are physically the strongest people in society and since their situation is common for the young in Ghana, it is not surprising that many of them receive less support than they need. After all, the people in more advanced stages of life struggled in the past as well and prefer to advise the young to work hard and make headway.

Sex

The analysis in chapter 5 revealed that male and female respondents receive, on average, practically equal amounts of remittances, but that female respondents receive twice as much local support from their networks. Considering the level of support receipt related to the actual needs of the respondents, women dominate the more group while there are as many women as men in the less group (see table 6.3). Eight of the ten people in the more group are women, while in the less group there are as many women as men. Moreover, the division of sexes is roughly equal among the respondents who receive more or less enough support.

This raises the question of whether the women in the more group receive more support or whether they have lower needs. The latter question has to be answered negatively because there is no difference between the needs of the female and male respondents. Exactly 60% of the women and 60% of the men have low needs (score one to 3) and 40% of both women and men therefore have high needs (4 to 6). With regard to support receipt, 67% of all respondents receive low support (score one to 3) and 33% receive high support (score four to 6).

Table 6.3 Sex and support receipt related to needs

		support receipt / support need			
		more group	enough group	less group	totals
sex	female	28% (8)	55% (16)	17% (5)	100% (N=29)
	male	10% (2)	65% (13)	25% (5)	100% (N=20)
	totals	N=10	N=29	N=10	N=49

Source: Transaction data 2003-04, network survey and life histories

Women are relatively better off. Forty % of them receive high support and 60% low support, while among the men only 20% receive high support and 80% low support. While their needs are similar to those of men, the female respondents in this study are therefore more successful in receiving support than men.

Wealth

Most people in the more group are relatively wealthy and most people in the less group are relatively poor. Wealth thereby appears to be related to support receipt in relation to needs. The wealth of respondents can come from two sources. Life histories indicate that some respondents built up wealth mainly through work and therefore have asset and income based wealth. However, other wealthy respondents did not build up much asset and income based wealth, and largely derive their wealth from support. As a result, there are roughly two types of wealthy respondents and, of course, people may have acquired both forms of wealth, or they may have none of the two.

Table 6.4 shows a schematic overview of the wealth dimensions of all respondents during the research year.⁹ All respondents were given a score based on their level of wealth derived from support and on their level of income/asset based wealth. The wealthiest respondents, having both dimensions of wealth, are those in the upper right cell, the poorest, having neither income/asset based or support based wealth, are those in the lower left cell and those with one of the two dimensions of wealth are the ones in the other two cells. All less group respondents are poor in terms of assets and income as well as support. Respondents in the more group either have one or both dimensions of wealth.

The fact that respondents in the more group are concentrated in the upper right part of table 6.4, and the less group respondents in the lower left part shows that respondents' wealth and the support needs situation are related to one another, but this table does not contain information about the direction of the relation. It is, however, possible that wealthy respondents have high needs of support in spite of their wealth. They could for example have problems, or responsibilities for others, costing them much money.

⁹ Table A.6.2 shows the indicators on which the wealth scores are based and table A.6.3 shows a more detailed 6x6 matrix of the dimensions of wealth.

Table 6.4 Dimensions of wealth

wealth derived from support	wealthy	+++ o o o o o	+++++ o
	poor	o o o o o o o o o o o o o o o o - - - - - - - -	++ o o o o o o o
		poor	wealthy
		income / asset based wealth	

Meaning of symbols:

+ = respondent who receives more support than needed (more group)

o = respondent who receives roughly enough support (enough group)

- = respondent who receives less support than needed (less group)

Source: Transaction data 2003-04, network survey and life histories

Theoretically, there could be asset/income wealthy respondents who nonetheless receive less support than they need, but the fact that there are no such respondents (the lower right cell contains no ‘-’ signs), coupled with the fact that respondents with income/asset wealth receive enough or more support than they need, may mean that the year in which generous support is received is preceded by more years of generous support receipt which help respondents invest in farms or businesses and gather wealth. There is also a possibility that previously gathered asset/income wealth influences the present ability to receive support to some extent. Life histories include instances of this. The section on respect and reciprocity below elaborates on this mechanism.

By presenting the wealth situation of the respondents in the same way as the other investigated factors in this section, table 6.5 presents the distribution of income- and asset based wealth in the more, enough and less groups. The wealth derived from support is not included in this table because this constitutes the measurement of ‘support receipt’ and thereby enters the definitions of the three groups. Yet, it is not

surprising to find a high number of income/asset based wealthy respondents in the more group and a low number of income/asset based wealthy respondents in the less group, because the ‘income’ component of income/asset based wealth is one of the three factors that formed the definition of ‘needs’ (involuntary low income, responsibilities for network members and own health- or problem-related costs).

Table 6.5 Income/asset based wealth and support receipt related to needs

		support receipt / support need			
		more group	enough group	less group	totals
income/asset based wealth	high	47% (7)	53% (8)	0% (0)	100% (N=15)
	low	9% (3)	62% (21)	29% (10)	100% (N=34)
	totals	N=10	N=29	N=10	N=49

Source: Transaction data 2003-04, network survey and life histories

Table 6.6 shows that the group of respondents with wealth derived from support is dominated by relatively old people and that males dominate the asset/income wealthy respondents with little support, while females dominate the income/asset poor with much support.

Table 6.6 Types of respondents by dimension of wealth

wealth derived from support	wealthy	female dominated relatively old	female/male balance relatively old
	poor	female/male balance both young and old	male dominated relatively young
		poor	wealthy
		income / asset based wealth	

Source: Transaction data 2003-04, network survey and life histories

Number of migrant children

Analysis of Ghanaian national statistics on remittance receipt shows that migrant children are important remittance senders to Ghanaian households (Mazzucato *et al.* 2005) and chapter 5 of this dissertation identified migrant children as the largest per-person remittance providers to respondents, constituting less than 5% of all network members, but providing almost 35% of all support (see tables A.5.10 and A.5.11 in the appendix). Although Ghanaian migrants in Europe or the United States may be among the local poor in their host countries, their salaries in those countries are generally higher than in Ghana, so most migrants are in a better financial situation than local network members and provide the bulk of support to these respondents. In many networks the presence or absence of migrant children appears to make the difference between receiving more or less support than needed. Table 6.7 shows the differences in number of migrant children between the groups. Comparing the actual percentages in the two extreme groups with percentages that would appear in a random situation (20%), it becomes clear that the more group contains a relatively large number respondents with migrant children and that the less group contains a relatively large number people without migrant children. The two more group respondents without migrant children have migrant siblings in their networks.

Table 6.7 Number of migrant children and support receipt related to needs

		support receipt / support need			
		more group	enough group	less group	totals
number of migrant children	0 migrant children	7% (2)	63% (19)	30% (9)	100% (N=30)
	1 or more migrant children	42% (8)	53% (10)	5% (1)	100% (N=19)
	totals	N=10	N=29	N=10	N=49

Source: Transaction data 2003-04, network survey and life histories

Apart from their greater financial strength that makes migrants larger support providers than local network members, family members in Ghana often seriously expect to be supported by their migrant family members. In many cases, this expectation, and migrants' efforts to conform to this expectation, certainly contribute to support receipt from migrants. After all, being able to support those back home is seen by many Ghanaians as one of the rationales for migrating, regardless of whether that migration was an individual or family-decision. Sharing wealth is one

of the pillars of Akan society and migrants who keep their acquired wealth for themselves are not respected (Van der Geest 1997).

Having infant or adult children is logically interlinked with the stage in the life cycle of respondents. Only people with adult children (and grandchildren) can have migrant children. The functioning of the social support system, whereby generally elder members are supported by younger family members (Clark 1999, Aboderin 2004) suggests that somebody's stage in the life cycle can indeed determine whether somebody is eligible to receiving the support (s)he needs. There is a tendency to expect younger people to fend for themselves and they would therefore receive less support. On the other hand, elder members of society, in particular the ones who have worked and who have cared for others during their active life, should receive support when they need it. Since the stage in the life cycle is positively related to the possibility of having adult children, and for that matter migrant children, it is not surprising that elderly respondents with migrant children dominate the more group and that younger respondents without migrant children dominate the less group.

However, not all respondents can be pigeon-holed this way. Although some respondents are in an advanced stage of life and have relatively strong networks, which include either migrant children or other financially strong family members, they nonetheless receive less support than they need. There are also some younger respondents who do not have family members abroad but who receive more support than needed. These cases cannot be explained in this section. Ghana specific literature stresses the importance of respect and reciprocity in relation to successful support receipt. The section on respect and reciprocity below will explain some of such cases.

In chapter 1 it was mentioned that the role of many respondents in the decision of their migrant network members to migrate was limited. Only five of the nineteen respondents with migrant children actively planned the migration of one or more of their children. The migrant children of the other 14 made their own decision to migrate and they either organised it themselves or underwent chain migration (with the help of other migrants). Some of them did not even inform their parents before they left. Table A.2.2 in the appendix provides more details on the influence of respondents on the migration decisions of their migrant network members. Therefore, in the case of the research respondents, the number of migrant children can largely be considered an exogenous factor. Statistics on the respondents in this group, national statistics on remittance receipt in Ghana and the functioning of the Ghanaian social support system do suggest that the number of migrant children in

somebody's network can be one of the possible explanations why some people receive more support than needed and others receive less than they need.

Past events and personal relationships

Social networks are the result of human interactions and are built up over long periods of time. Goldstein *et al.* (2005) systematically investigated the likelihood of acquiring assistance in times of need using a sample of rural Ghanaians. They found that the quality of the relationship between the person in need and the person from whom support is asked influences the likelihood of getting assistance. Positive events between people, such as exchanging valuable help, advice, or showing affection whenever needed, can boost the quality of people's relationships. Conversely, negative events, such as misunderstandings, betrayal of confidence, or quarrels can damage relationships between network members. Respondents gave numerous examples of how the quality of personal relationships influenced their ability to receive support from others, both positively and negatively. Good relationships can materialise in receiving regular support without even having to ask for it, or in knowing that support will be provided whenever needed. Respondents with poor quality relationships may have network members who are able to support them, but who may have reasons for being less willing to support. Respondents in this situation sometimes need to apply all kinds of strategies to obtain support when they need it. This section focuses on cases of people who experienced particular situations in which they did not receive the support they needed and in which the quality of personal relationships had an impact. During the research year, these people did not necessarily receive less overall support than they needed. However, in the particular situation that is described they needed more than they received.

In western societies, many people have a reserved attitude when it comes to asking other people for money directly. Western state welfare provisions take care of most people's basic needs and insurance systems enable people to insure most unforeseen events. This makes asking for support from individuals in many cases redundant. For many rural Akan, who do not have such provisions, asking for support from friends or relatives is a natural thing to do. Situations in which support is requested can vary from being short of cash for a meal, or more structural circumstances like being unemployed and needing to pay children's school fees. Knowing that the traditional support system works by virtue of both giving and receiving, receiving support is a common occurrence and asking for it is generally not considered to be shameful. Akan often do not apply indirect ways to show they

are in need and they usually make direct requests for support, often in the form of money. The way villagers go about greeting visitors from abroad, as described in box 6.1, exemplifies this.

Box 6.1 Greeting visitors in Akan villages

When word has gone round that a migrant, or a person residing in a city, is visiting town, it does not take long before relatives, friends and even distant acquaintances start visiting the person. They will say that they are going to ‘greet’ the visitor. This ‘greeting’ is more than welcoming the person from abroad and asking after his well being. Often the real reason to ‘greet’ a visitor from abroad is to exhibit one’s needs and ask for support, mostly just some small cash, but sometimes these visits are used to discuss serious problems and to ask for considerable support. Depending on the relationship of the requesting person with the visitor and on whether or not any promises have been made beforehand, some people are satisfied with a little cash for a meal or so. Others, however, expect expensive gifts from abroad or substantial amounts of cash. Migrant visitors know they have to be prepared for requests and always carry enough cash with them.

Source: Observations and informal conversations during fieldwork

In general, friendly, sociable and open people seem to be better able to maintain friendly personal relationships with network members and find the right people to support them in times of need, than reserved and troublesome people who have more quarrels with people around them and who have only a few people left who are willing to support them. Since it is difficult to isolate the effect of the quality of personal relationships on support receipt from other factors that may affect support receipt, this cannot be investigated systematically for all respondents. There are, however, clear cases of respondents who do not get along well with their family members and where support is evidently denied because of this. One of these respondents is Karikari. He hardly even communicates with his family members and does not receive any support from them at all. The only people who support him are a handful of friends. While relying on non-kin, is normally not seen as a correct thing by Akan, Karikari has no other choice. His case is presented below.

support receipt	6	1	1	1	1		
	5		2	1		3	
	4			2	1	2	1
	3	1	3	6	3		4
	2		2	5	5		1
	1	2	1				
		1	2	3	4	5	6
		needs					

The case of Karikari (48)

Karikari is a reserved person who avoids contact with most other people. He explains that he has always been like that: ‘When I was young I did not play much with my siblings’. He now says: ‘The radio is my friend. When somebody asks me something and I am supposed to answer I do so, but otherwise I don’t talk to anybody.’ He does not have his own place to stay, so he and his nuclear family

live in a room in the house of his eldest brother. However, he dislikes the room and spends as little time as possible in that house. He runs a beer bar and stays there from early morning to late evening. Even when he is ill, he prefers to sleep on a cot in front of his bar, rather than to go home. He describes his entire family as wicked (selfish) and has trouble with almost all of them.

Until a few years ago one of his paternal nephews, called Mathew, often helped him serve customers in his bar and Karikari normally offered Mathew food in exchange for his labour. One day, Mathew was working at Karikari's bar and ate a meal as usual. After that Mathew said he was going to Accra for a few days. Instead, he migrated to Europe. At first Karikari was happy because he expected to be rewarded in some way for what he had done for Mathew. However, now he complains that he has not heard anything from Mathew ever since he left, let alone received any remittances. He does not know anything about Mathew's situation abroad, only that he had not had much time to build up a life there and that circumstances might be difficult for him. It is quite common for Ghanaians to call a migrant and ask him or her to call back in a communication centre. In that way it costs around €0.70 for a one-minute call. Karikari says he tried this once, but then found out Mathew had changed his number. Since then, he expects Mathew to call him and is still waiting for a call.

In Karikari's view, he and Mathew were on good terms, but he does not know how Mathew sees this at the moment. Mathew's parents and sister speak to Mathew occasionally. They live in the house where Karikari occupies a room. However, since he does not want to communicate much with them, he does not use them as an information channel.

Karikari used to be part of a successful family business, but he went blind due to an accident at work and he had to stop working at the company. At first his family supported him with starting a new business, but he has not received support from any of his family members for a long time now. As he avoids contact with his family, they also ignore him. Karikari's beer bar is not successful and he is continuously short of money to buy new stock. He has no other choice than to ask for loans from three friends. These people also own bars or did so in the past. Karikari used to be member of a beer bar union together with them. He does not like to ask them regularly, but there is nobody else who would help him and without loans he could not continue running his bar, which is his only source of income. Since he is blind, other options for work are limited.

Withholding information about the purpose of support that is requested by, for example, asking for money for hospital treatment and actually spending it on a consultation of a fetish priest in a shrine, as one respondent did, may lead to distrust on the part of migrants when they find out about it. In general, differences of opinion on how to treat illnesses may make migrants reluctant to send remittances. Respondents may find that a certain illness is not a 'hospital illness' and may therefore have more trust in traditional healers, while some migrants may refuse to contribute to treatment in shrines, which are officially free, but may also turn out to be costly because of travel and accommodation costs and offerings to the priest which often include chickens, sheep, drinks or money. Several interviews clearly

showed that respondents who make honest requests and are transparent in the spending of the support they receive, thereby allowing migrants to know that their money is wisely used and not spent on conspicuous activities, may be more successful in receiving support than respondents whose migrant remitters have reasons to doubt about the purpose of their support. Respondents who know about the opinion of their migrant relatives sometimes intentionally keep them uninformed. Even a ‘normal’ thing like a pregnancy, may be hidden for siblings abroad, as was the case with Amoa during the research year.

support receipt	6	1	1	1	1		
	5		2	1		3	
	4			2	1	2	1
	3	1	3	6	3		4
	2		2	5	5		1
	1	2	1				
		1	2	3	4	5	6
		needs					

The case of Amoa (35)

Amoa has two small children by two different fathers. Halfway through the research year Amoa found out she was pregnant, this time by a third man. She never married any of the men, but the fathers of her two children paid for quite a lot of the children’s costs and she expected the third man to be a responsible man too. She felt that this relationship was even more serious than the previous two.

However, one of her half-brothers in the Netherlands described various pregnancies of his sisters in the village as ‘unnecessarily producing’ and Amoa knew that the information about her pregnancy would upset him. Although she could have used some financial support in the months before the birth, when she could not work as much as she used to, she made sure her brother would not find out about it. Her brother found out about the pregnancy only after Amoa had lost the baby two days after giving birth.

Some respondents in need of support just take their chances and ask their dormant migrant ties for it. Yayaa is an example.

support receipt	6	1	1	1	1		
	5		2	1		3	
	4			2	1	2	1
	3	1	3	6	3		4
	2		2	5	5		1
	1	2	1				
		1	2	3	4	5	6
		needs					

The case of Yayaa (56)

During the research year Yayaa lost an amount of €200 that she had borrowed from a friend while, at the same time, needing an amount of €100 for her son’s secondary school fees during the research year. She managed to find the phone number of an old church member who had migrated a long time ago and who had become a pastor in London. Although they had never spoken to each other since he had left, they used to be very close friends. She liked the way he behaved

in church and used to treat him as her own son. She had no idea what he would think of her request, but said that she had a chance and just wanted to try.

Before contacting this pastor, Yayaa had already asked her ex-husband abroad and an old friend abroad, but so far she had not received any support from them. She was determined to succeed in getting the money for her son because she really wanted him to remain in school. Since she had no

relatives who could pay the fees for her, she tapped more and more ties in her network, including the ones that had been dormant for a long time.

Some respondents have such strong opinions about how the Akan support system should work, and in particular about the supporting role that migrants should have for their family members at home, that they expect to receive remittances from a particular migrant, even without being in particular support need and even without ever speaking to the migrant. These respondents can become upset if remittances are not forthcoming. One example is Satina, who is distantly related to a migrant in her maternal family.

support receipt	6	1	1	1	1	
	5		2	1		3
	4		2	1	2	1
	3	1	3	6	3	4
	2		2	5	5	1
	1	2	1			
		1	2	3	4	5
		needs				

The case of Satina (48)

Satina is a small scale trader in plastic ware and has a small food farm. She manages to earn enough to sustain her family, but her existence can be characterised as hand-to-mouth. Any unexpected drop in income would mean trouble for her. She has a room in a large family house. If she is in need she can receive support from local family members. Her grandmother’s grandmother was the sister of the grandmother’s grandmother of Nana Oppong in the Netherlands. She is therefore only very distantly related to Nana Oppong, she did not grow up together with him and shares few common memories with him. Yet she often complains that Nana Oppong neglects her when she asks him for support during his visits home. She is convinced that Nana Oppong, like all migrants, is better off than herself and her expectation to be supported comes from the principle of sharing wealth. She did not have any special relationship with, nor did she render any services to, Nana Oppong before he migrated and had hardly communicated with him at all since he left. There was, therefore, no reciprocity on the basis of which she could claim support. Nonetheless, she appeared to become more and more disappointed with the situation and one day she became a little agitated and expressed her dissatisfaction by asking: “Who is suffering more: he or I?”

Not asking for support

It also happens that respondents have network members who could support them, but they do not want to ask them for support out of shame, or because of the expectation beforehand that support will not be given anyway and that asking for it will be a waste of time. Yayaa, for example, who lost €200 during the research year and needed €100 for her son’s education as mentioned above, also has a brother abroad, apart from the other people she had already asked for support. She knew that he does not have any money to help her because he has his own family to take care of. So, in spite of him being her own brother and a logical person to request support

from, she chose not to bother him because she did not expect him to support her. She ‘calculated’ the chance of being successful in actually receiving remittances and decided it was a waste of time. Others assess the quality of the relationship with their network members before asking for support. If they feel that the relationship is not close or intimate enough, some of them do not ask because their gut feeling tells them it will not result in a remittance.

People in earlier stages in their life cycle are often indirectly supported by migrant money. Migrants send money to their parents, who distribute it among the children in the house. This indirect support receipt from migrants is more common among younger respondents than receiving remittances directly from a sibling. The redistribution process may lead to frictions within families, however. Adult children may think that the remittances are either not fairly distributed or that the sender does not think of them enough, and that they are getting less than they need. The lack of direct contact with the sending migrant may reinforce this idea and exacerbate conflictual relationships that already existed between young respondents and their siblings abroad. The case of Hannah is an example.

support receipt	6	1	1	1	1		
	5		2	1		3	
	4		2	1	2	1	
	3	1	3	6	3	4	
	2		2	5	5	1	
	1	2	1				
		1	2	3	4	5	6
		needs					

The case of Hannah (27)

Hannah knows that her migrant brother remits to her family as a whole and therefore does not want to ask for additional money, even though she thinks that the remittances are not fairly distributed within the family. There is a large age gap between Hannah and her migrant brother which contributes to the emotional distance between them. She also decided not to ask local network members for support, to some extent because of a fatalistic or resigned attitude towards asking for support, knowing that her requests will be turned down. Hannah feels that she has no right to ask anybody, because apart from providing petty support she never rendered any meaningful services to any of her family members, including her migrant brother, meaning her requests would not be based on any form of reciprocity.

Hannah was jobless most of the research year and therefore found it difficult to raise her young children. She felt that her migrant brother would not understand her, even if she had the chance to sit down with him and explain her situation. She would be helped with petty support, but did not feel free to ask anybody. She has a small network, consisting mainly of her close family members and some church friends, but she said she even felt ashamed to ask any of them. Her best friend is also jobless and therefore would not be able to help her. However, others would certainly be able with petty support. Nonetheless, Hannah preferred to carry on suffering rather than admit she needed support.

Hannah is not the only respondent who has a slightly conflictual relationship with a migrant sibling. Among the respondents there are 16 people whose main migrant tie is a sibling. Five of them describe their relationship with them as problematic or unfriendly, four as normal or friendly, and seven as very friendly. Comparing this with relationships between respondents and their migrant children, one sees a remarkable difference. Nineteen respondents have migrant children as their main migrant ties. Only one of them described the relationship with her migrant child as problematic, three as normal or friendly, while the large majority (15 people) were on very good terms with them. It was established that migrant children are much larger per person support providers than migrant siblings and the accounts of many respondents seem to suggest that the quality of relationships with people in their networks is related to the support they receive from them.

Since the quality of personal relationships can hardly be measured in an objective way, attempting to investigate systematically the relation between the quality of personal relationships and support receipt is a highly arbitrary undertaking, which is the reason why it is not done in this study. Moreover, the direction of the relationship is not always clear. As mentioned at the beginning of the previous section, the quality of relationships between people can change due to all kinds of events. Generous support receipt may be one of the things that can boost the quality of a relationship. The cases described in this section point in two possible directions. Some suggest that having a good relationship with a potential support provider is important for actually getting support from that person, but other cases indicate that if support is not forthcoming, people shape their perception of the quality of the relationship accordingly. Support receipt is appreciated and contributes to good relationships. However, the absence of support may lead to disappointment and may turn relationships sour. The cases presented in this section suggest, however, that there is a strong relationship between the quality of personal relationship and whether or not a respondent receives the support (s)he needs. This aspect therefore deserves to be investigated more systematically in further research.

Respect and reciprocity

Various anthropology scholars argue that, in Ghana, being respected is almost synonymous with receiving support and that almost all support has reciprocal elements (Van der Geest 2002, Aboderin 2004). This section explores how relationships of respect and reciprocity can be built up and the way they can influence support

receipt. It also describes possible consequences if one fails to build up respect and reciprocal relationships and describes the reciprocal elements of support receipt.

Respect is the basic moral value which regulates social behaviour and in the Ghanaian social support system respect is inextricably bound with reciprocity (Van der Geest 1997). One deserves respect for successful achievements, and care and attention for others during strong years of one's life. The respect for people who have done well is shown in the form of giving money, care and attention during weaker periods. This reciprocated support is seen as a materialised demonstration of respect, and many Ghanaians measure respect by the amount of support. Not receiving support is therefore a sign that one is disrespected. Van der Geest, who extensively researched care for the elderly in Ghana, argues that

'Respect [...] creates relations of compelling reciprocity. But 'respect' may also refer to an inner quality. The concept then includes admiration, affection, love. Such respect is the basis of the care which elderly people enjoy from their children or other relatives' (Van der Geest 1997: 536).

Reciprocity and respect are described as universal values and their importance for support receipt is endorsed by other anthropologists as well as by economists and social scientists, such as Mauss (1923), Sahlins (1974), Platteau (1991), Coate & Ravallion (1993), Goldstein *et al.* (2005) and Nooteboom (2003). In Akan society, the support that one receives during old age can be seen as a reciprocation of the support one has given to others earlier on in life. The more support was given, the more support will be received, and vice versa. 'Support giving' can take many forms but the most appreciated forms are (spending money on) education for children so that they can build up a successful life themselves, and (spending money on) building a house that can accommodate family members. A person who has done this is generally respected by his or her children or other relatives who feel that they owe gratitude to the person, and will be inclined to reciprocate this by supporting the person. The principle behind this 'calculated' reciprocity in the Ghanaian support system is the sharing of wealth. Money that is used for the good of the family builds respect, honour and solidarity, but money that remains in the pockets of the rich breeds contempt, envy and hatred (Van der Geest 1997).

Although reciprocity among the Akan is not based on 'contracts' or formal obligations, there is a strong expectation which almost makes it a 'golden rule'. It can best be described by standing midway between the terms 'generalised reciprocity', an altruistic form in which neither the value, the form, the moment and the exact person who should reciprocate a gift are specified, and 'balanced reciprocity' which is a more 'economic' form, hinging on social relations and often involving

implicit expectations of return gifts (Sahlins 1996). The expectation of reciprocity makes it a powerful mechanism. Reciprocity among non-kin is not a matter of course, but within the nuclear family it is definitely beyond dispute. Nonetheless, children can break the ‘rule’ and disrupt the reciprocity in both ways. Van der Geest (1998a) mentions examples of old people who neglected their children and still received proper care at the very end of their lives and of old people who did their best during their active life, but who were neglected by ‘unfair’ children during their old age.

Akan support relations start being built up from early childhood. One of the elderly Akan men who was interviewed by Atuobi *et al.* (2005) described it aptly by saying, “If a child does not respect [the people around him] during his childhood, what behaviour will he display when he becomes an adult?” Informal conversations and observations in the houses of the 49 respondents in this study revealed a lot about how children should behave in order to be respected later on.

Box 6.2 Support flows in the traditional family support system throughout the Akan life cycle

Childhood/puberty (stage 1)

support receipt: practical and emotional care (upbringing, feeding), financial care (paying school fees) from parents, maternal family members or household members

support giving: practical chores (sweeping, fetching water, washing clothes, pounding *fufu*, agricultural labour) to parents or household members

Early adulthood without children, or with infant children (stage 2)

support receipt: mainly financial support (upkeep, starting capital for businesses, other financial care), or practical support (help in upbringing of children) from parents or maternal family members

support giving: practical and/or financial support (going on errands, elderly care, household chores, financing own children or younger family members’ education, house construction) to parents, household members and maternal family members

Late adulthood with adult children (stage 3)

support receipt: financial support (upkeep, assistance in investments) mainly from adult children, other relatives

support giving: practical and emotional care (advice, upbringing of e.g. grandchildren, household chores) to anybody in the (maternal) family

Old age with adult grandchildren (stage 4)

support receipt: practical, financial care (upkeep, medical care, funeral costs), mainly from children, also from other relatives

support giving: practical and emotional care (household chores, help in raising small children) to grandchildren and household members

Source: Life histories, observations and informal conversations

Box 6.2 is based on these conversations and observations, as well as the life histories of respondents, and shows a summary of support flows during the Akan life cycle. The list is not exhaustive, but shows the types of support given and received. Many of these are in fact not very different from other (African) societies, but others are typical for the Akan society.

Reciprocity in care

Various opinion leaders in the study communities observed that developments during the 1980s and 1990s in Ghana, such as declining availability of farm land for young people, and the flow of ideas that migrants bring from overseas, have led to increased importance being attached to education, but that more recently the desirability of being educated has weakened again slightly due to, among other things, widespread perceptions of mainly youngsters who aspire to doing menial jobs abroad and earning easy money abroad. Yet, providing education to one's children is seen as an important parental responsibility. Van der Geest (1998a) describes how elder Ghanaians who failed to educate their children often lose a lot of respect from their grownup children. Aboderin (2004) also describes how present-day adults whose elderly parents neglected their education blame their current struggle in life on their parents' unwillingness to take parental responsibility.

Apart from educating one's children, many other types of practical, financial and emotional care are important forms of support which may be provided throughout the Akan life cycle and which contribute to a person deserving support receipt in later stages of life. Both what people do at present and what they have done for people in their social networks in the past contribute to how they are respected and supported later on. Table 6.8 shows the level of these forms of reciprocal care that the respondents in the more, less and enough groups have given in the past and are giving at present to their network members. Efforts to educate children is one of the four indicators in the assessment of the level of reciprocal care given by respondents.¹⁰ The other three are the level of other (practical, financial and emotional) forms of support in the past, the present amount that is spent on education and health care of network members and this latter form of care as a percentage of the total income. This last indicator is used to avoid a possible, but false, impression that wealthier respondents by definition care more for their network.

¹⁰ Refer to table A.6.4 for the meanings of the scores.

Table 6.8 Reciprocal care for network members and support receipt in relation to needs
support receipt / support need

		more group	enough group	less group	totals
reciprocal care for network members	high	36% (8)	45% (10)	18% (4)	100% (N=22)
	low	7% (2)	70% (19)	22% (6)	100% (N=27)
	totals	N=10	N=29	N=10	N=49

Source: Transaction data 2003-04, network survey and life histories

The table shows that eight of the ten people in the more group have a high level of reciprocal care provision and that the same applies to only four of the ten people in the less group. Of all respondents with a high level of reciprocal care provision to network members, a relatively large proportion receive more support than they need. The previous section showed that the less group is composed of people who are younger than those in the more group. A logical conclusion is therefore that the less group people have not yet had enough time to build up this form of reciprocal care. Indeed, the younger respondents have a lower past record of reciprocal care provision than the elder ones, although the present level of support to network members is not substantially higher among the older respondents.

There are exceptions to the general pattern of younger respondents having a lower level of reciprocal care provision. Isaac is one such exception. His life history illustrates that, in spite of being young, it is possible to build up an impressive high level of reciprocal care provision. This 25-year-old respondent obviously still has a lot of time to provide care to others and build up more reciprocal care relationships. However, in spite of still being young he has done a great deal for people around him, for which he is greatly respected. His network does not include any migrant close family members and this respondent thereby lacks the most valuable category of network members in terms of support provision. Nonetheless, he receives all the support he needs.

support receipt	6	1	1	1	1		
	5		2	1		3	
	4			2	1	2	1
	3	1	3	6	3	4	
	2		2	5	5	1	
	1	2	1				
		1	2	3	4	5	6
		needs					

The life history of Isaac (25)

Isaac is his mother's seventh child and he has three younger siblings. Isaac has an exceptionally caring nature. He has always been ready and willing to help anybody with anything, varying from household chores to heavy physical work or running errands. His eldest brother, who has a different father, married when Isaac was still young and has five children. At the time of the birth of his youngest child in 1999, Isaac stayed with this brother and his wife for two years.

Because his wife was often ill, Isaac and his brother did most of the child care and household

chores. Isaac was planning to study for the four subjects of senior secondary school that he had missed when he left school earlier on. However, because of all the work he did for his brother's family he did not have enough time to study and failed three of the four subjects. He started working as an apprentice land surveyor and gained some experience by practise.

His brother's wife migrated to the Netherlands when the youngest child was not yet one-year-old and the children were sent to her parents' house in a neighbouring town. Isaac also moved to that town but his brother did not make any effort to keep contact with them. The grandparents were too old and physically weak to take care of the children well and Isaac became the person with primary responsibility for their upbringing. He does not live in the house with the children, but visits them a number of times throughout the day to bathe them, dress them, prepare them for school, pick them up from school and do any other necessary things.

Apart from caring for the children, he also assists their old grandfather who has a large farm which frequently needs to be visited for supervision. The grandfather is not able to travel to his farm himself and often sends Isaac to carry out the supervision as well as to arrange the paperwork relating to his farms. Isaac sometimes spends two to three days in Accra in order to do this. Moreover, the children's grandmother regularly asks him to help her with various things. Isaac has to go to banks to collect remittances for her, or arrange medicines for her or her old mother. Isaac is also an active member of his Presbyterian Church. His large social network includes many church friends who he often supports with small amounts of cash or food. Whenever a church activity needs to be organised, Isaac is involved. As such he spends a lot of his time in church.

Isaac's greatest wish is to finish his education and start a career. At the moment he is still working as a land surveyor, but he does not earn much, as he does not have the right diploma's. He prefers to do this in a different town where he is free from responsibilities for his brother's children. He hopes and prays that his brother's wife succeeds in bringing her children to the Netherlands, but the prospects are not very good as she still has not been able to arrange a permanent stay there. As long as she does not have the necessary papers, she cannot bring her children abroad and Isaac will continue to be responsible for them. For the past five years he has sacrificed his own education and career plans for the sake of the children and their mother. His relationship with his brother is no longer any good as his brother has lost all interest in his children's upbringing. This has left Isaac with no other choice than to do it in his place. He promised their mother in the Netherlands not to desert the children. Although he cares for them lovingly, he would have preferred to be free to follow his own life path.

His father is a great support to him. He provides him with financial support whenever he needs it. The children's mother also sends cash or cloth to him occasionally, and some of the children's other family members who live abroad and his own migrant friends also send him remittances. A lot of the other people who support him, such as church members or friends, directly reciprocate support that he has given to them, but others know of his caring nature and send him cash or gifts out of appreciation for what he does for others. In comparison with other respondents, Isaac does not receive a high amount of support, but it is enough to pay for all his current needs.

Gift giving in public

Apart from providing education or supporting family members in need, an important way to share wealth is gift giving to people outside the family, like community members. Gift giving is an intrinsic part of Ghanaian culture. Although it is not an end in itself it creates opportunities to receive counter gifts in the future. Several authors, like Mauss (1923), Dzingirai (2001) and Fafchamps & Lund (2003) describe gift giving as a process involving obligations and reciprocity. Ghanaians, and in particular the Akan, are known for keeping life long 'gift-giving records'. Many of them precisely remember the value of money and gifts they received during their lives and know exactly from whom they received what. They also remember what gifts and money they gave to others. Even the value of small gifts is remembered, which is remarkable in view of Ghana's rapid inflation which means that the same amount of cedis has an entirely different value in different periods of one's life.

The ultimate moment of giving gifts is at funerals in the community. Visitors demonstrate their respect and their view of fair reciprocity in their level of funeral donations. Funeral donations are meticulously recorded and visitors also receive receipts with the amount of their donation on it. Funeral attendance and funeral donations are a way of publicly showing care for others. Not only the receiving family, but all community members can find out how much somebody donates as donations are often announced via a loudspeaker. By donating generously to funerals of community members, one builds a positive impression of oneself which could result in compassion (read: financial support) in times of need. However, more importantly, it can lead to one being remembered fondly and to one being given a grand funeral which is seen as the continuation of respect during one's life. Typically, older persons donate more at funerals of community members than younger people, knowing that their own funerals are more imminent. Contributing to community development, in the form of money or labour, is another way of showing publicly that one cares about the society in which one lives.

Attending funerals in the community (being physically present and showing compassion for the bereaved family), the level of funeral donations (both the amount and the percentage of the total income) and the commitment to community development, are the most important forms of gift giving in public and are referred to here using the term 'public display of care'. In table 6.9 these forms are measured and added up per respondent for the research year. Table A.6.5 in the appendix shows the exact ways these are measured. People in the more group have a higher

than average level of public display of care, but those in the less group do not have a significantly lower than average level of public display of care.

Table 6.9 Public display of care and support receipt in relation to needs

		support receipt / support need			
		more group	enough group	less group	totals
public display of care	high	33% (7)	48% (10)	19% (4)	100% N=21
	low	11% (3)	68% (19)	21% (6)	100% N=28
	totals	N=10	N=29	N=10	N=49

Source: Transaction data 2003-04, network survey and life histories

The figures in the table do not show any close correlation between the public display of care and support receipt. A higher than necessary support receipt would enable some respondents to donate generously to funerals of community members, which would help them to gain more respect. After all, it is easier for wealthy people to give a lot of money and thereby build up relationships of respect and reciprocity. They can use their money to ‘bind’ people to them. Wealth could determine how successful respondents can be in building up relationships of respect and reciprocity which in turn determine support receipt. However, in these cases, the reciprocal support is more likely to take the form of a grand funeral for themselves at which community members generously donate to their bereaved family. In that way, support makes a full circle, via the – late – respondent. During the lives of these respondents, they would probably not need support from community members and their high public display of care would not result in an even higher support receipt than they already have.

Moreover, as mentioned above, older respondents typically donate more at funerals, so it may be that what actually relates to a higher level of support receipt than needed is the stage in the life cycle of respondents and not so much the level of public display of care. Life histories of respondents confirm the assumption that older people have had more time to attend funerals and have in most cases built up a more impressive record of donations to the funerals of others than younger respondents. The table above only shows the public care provided during the research year. Moreover, within a year, the differences in particularly funeral attendance and donations are large. Most of those with high funeral attendance and donations are older respondents and vice versa.

Various accounts of respondents show that the support they receive is not only a monetary balance of support during their lives. The financial ‘calculation’ as referred to above is complemented further with social and emotional forms of support which also contribute to building up relationships of reciprocity. Plattner (1989) also explicitly includes an appreciation of ‘love’ in reciprocal support exchange. A mother with limited financial resources who does all she can for her children with love and affection, certainly leaves different memories in the minds of her children than a wealthy mother who neglects her children and puts her own interests before the future of her children. The fond memories of the children in the first case will certainly increase their willingness to support their mother during old age, even if she was unable to ensure that they attended higher education. On the other hand, the bitter memories of the children in the second case could be reflected in a lack of care for the mother when she grows old.

There are different ways of building reciprocity. Women often have different trajectories than men as they need to use other means to acquire reciprocity. Measuring actual care in financial terms would therefore give false certainty. The cases of Mary and Janet can serve as examples. Mary is one of the respondents who receives more support than she needs, but she has not achieved much materially and she does not display as much public care as most others in the more group. Mary’s case is one of appreciation and reciprocation of love and affection, and not so much of sharing wealth, having achievements or publicly caring. Janet’s case is similar in the sense that she does not have much wealth to share and has not gained respect with physical achievements. Hers is a case of reciprocation of practical care. For a few years she has raised the infant son of her son Kweku, who lives abroad. Kweku generously remits to her, partly for the upkeep of his child, but partly also to show his gratitude for her efforts. Janet also takes care of the house of her migrant sister. She supervised the construction and keeps it safe by living in it. This arrangement provides her with comfortable accommodation, but her sister also provides her with plenty of support. During the research year she started a provision shop attached to her sister’s house, mainly on the basis of financial support from this sister.

support receipt	6	1	1	1	1		
	5		2	1		3	
	4		2	1	2	1	
	3	1	3	6	3	4	
	2		2	5	5	1	
	1	2	1				
		1	2	3	4	5	
						6	
							needs

The life history of Mary (54)

At a young age Mary was given to a man who had no possessions at the time of their marriage. She knew she was going to face a difficult time and her fear became true as her husband was often drunk and did not have a proper job to maintain his family. Mary used to trade in charcoal to supplement her husband’s income. It was a hard job for a woman in a men’s world. She often had to leave her children at

home for two days while she travelled to Accra with a truckload of charcoal to sell it there. Mary had a hard youth herself and never had the chance to acquire a proper education. She wanted her children to have better chances. Her children were young but they knew that their mother did all that she could for them and with the best intentions. Since Mary knew that her husband would not be able to invest in sound education for the children, Mary was determined to do it herself, even if nobody would help her.

One of her children migrated when she was still a young girl and the other two left Ghana more recently. Some years ago she divorced her husband and married her second husband, who is quite the opposite of her first husband, both as regards wealth and character. She is very happy with him but, during every interview Mary laments the fact that all her three children are far away and expresses her love for them. She misses them terribly. Because of circumstances abroad none of the three are able to remit to her regularly. However, her present, second husband, also notices how much she cares about her children and how much she has suffered for them. He appreciates her attitude and shares his wealth generously. At present, therefore, Mary does not need additional support from her children and unlike other parents with migrant children who remit little, she does not complain at all. Instead she talks about the few occasions in the past when she needed support and proudly mentions all that her children did to support her at those occasions. She says: *“Because I have such kind people in the family I have hope for the future. I know my children are very kind-hearted and caring. That is why I know my children will not betray me: when somebody doesn’t have much, but still gives, it tells me they are good. The little thing they send, can do many things. Also the way they talk, tells me they will help me when I am old.”*

support receipt	6	1	1	1	1	
	5		2	1		3
	4		2	1	2	1
	3	1	3	6	3	4
	2		2	5	5	1
	1	2	1			
	1	2	3	4	5	6
	needs					

The life history of Janet (45)

Since she married, Janet has stayed in many different towns in the Ashanti and the Brong Ahafo Regions. In all these places she had different jobs, first as a government employee, later as a trader. When her children were small, it was difficult to combine the childcare and work and she had to return to her hometown for some time. At that time, her husband became involved in illegal trading and was arrested. He managed to escape, but the police confiscated his property. For some years, Janet did not know where he was and whether he was alive. In that period she was supported by her mother and one of her sisters who would later migrate to the UK. She later found out that her husband had been in Togo for three years. He never supported her when he was away.

Janet then experienced a better period in which she traded profitably in soap. After that she opened a shop at the Asafo Market in the regional capital Kumasi, but then tragedy struck again when her shop burnt down. Janet remembers this as the worst thing that happened to her and finds it difficult to talk about it. She had to start from scratch again by selling items from home and finally managed to open a new provision store in her hometown during the research year in 2003.

Her sister migrated to the UK in the period of her successful trade. She also has a brother abroad and a few years ago her eldest son Kweku migrated to the Netherlands. Around that same time her

husband divorced her and again she does not know of his whereabouts. Janet has five children and she now raises her three youngest children in her hometown. She also raises Kweku's son, her grandson, who is a few years younger than her own youngest daughter. When Kweku was still in Ghana, Janet supervised two house projects of her migrant brother together with Kweku. Later she also supervised the construction of her migrant sister's house, in which she now resides. She also took care of her sister's son for more than ten years. In spite of the difficult periods she has lived through herself, she has been helping her family in various ways for many years. Because of her husband's arrest and the fire that destroyed her shop she has almost nothing left from what she built up in the past. However, she now receives generous remittances from her sister in the UK, from her son in the Netherlands and from her brother in the UK. She lives in a neighbourhood with relatively wealthy people. However, if she compares her present situation with that of her neighbours, she feels that she is in a better position than many of them.

Achievements

A house is seen as one of the most important achievements in a person's life among the physical assets in Ghana. Successful farms and businesses are also seen as important achievements, but building a house gains elderly people the most respect and security (Van der Geest 1998b, Manuh 2003). Akan who have built a house will not become dependent on the benevolence of the (extended) family during old age, because they have their own place to live. Those with large compound houses can accommodate family members, which is generally a much appreciated act of support. If a person has achieved this and has thereby shown to have taken his or her cultural responsibility, (s)he is respected for this achievement and generally regarded as a person worthy to be supported when (s)he needs it. Not only is a house a sign of success, it is also an object that can help others during the life of the respondent, and after his or her death. Having built a house is seen as one of the most convincing proofs of a successful life.

To find out more about the importance of building a house for the respondents, one should look into life histories of house owners and non-house owners and investigate what they reveal about the role of this achievement. Most Akan build in phases and do not succeed in completing a house in the early stages of their life. Families with young children and careers that have not matured into solid sources of income usually have high costs that have to be paid before one can think of spending money on a house. It is usually when the children have grown up and start earning their own income that Akan get the chance to finish their houses. It becomes a lot easier for Akan to build their houses if these children have migrated and remit money. Most respondents who did not build their own house are indeed in the early stages of their life cycle and none of those without their own house have any

children abroad. In actual fact, having built a house is quite exceptional for young Akan (who have not migrated themselves), but more common for middle-aged and older Akan. There are only a few respondents who still care for their children and who have already finished building a house (the life history of one of them, Wofa Yaw, is given below). All other respondents who have constructed their own house have reached the third or fourth stage of life and thus have adult children or grandchildren. All third and fourth stage respondents without their own houses have no adult children abroad.

Building a house literally brings people nearer. A house provides a welcoming place for visitors, it can accommodate people and it can bring different generations of a family together so that the young provide care for the old. In this way building a house directly contributes to attracting care and support. However, having built a house in itself is not reason for receiving respect if it is not accompanied by other forms of support. For people who have shown care for others throughout their lives, building a house adds to their respect. However, if people neglect their children and build a house in which they do not allow others to stay, the house will only increase the contempt, envy and hatred that children and other relatives may feel towards them.

Table 6.10 shows that eight of the ten respondents in the more group have constructed their own houses. This represents 62% of all house owners, while none of the respondents in the less group have achieved the same. In spite of the relatively high average age of the respondents, namely 53, only 13 respondents have managed to build a house, that is a quarter of all 49 respondents. Although it is a much desired achievement it is therefore achieved by only a select group, of whom most have reached an advanced stage of life. Many of the people in the less group are young and none of them have had the chance yet to invest in housing.

Table 6.10 House ownership and support receipt in relation to needs

		support receipt / support need			
		more group	enough group	less group	totals
housing achievements	no house *	5% (2)	67% (24)	28% (10)	100% N=36
	own house **	62% (8)	38% (5)	0% (0)	100% N=13
	totals	N=10	N=29	N=10	N=49

* these are respondents who occupy a room in a family house, pay rent, or who live in and are responsible for a house that was not built by themselves (e.g. inherited).

** these are respondents who have constructed a house themselves.

Source: Transaction data 2003-04, network survey and life histories

About half of those who constructed their own house succeeded in doing so mainly with their own income and without the assistance of others. The other half used remittances for the construction, mainly from their migrant children. Although anthropological literature stresses the importance of this achievement and describes how it can result in successful support receipt (Van der Geest 1998b), life histories of the respondents in this study show that the relationship between having constructed a house and receiving support works in both ways.

Besides building a house, other successful achievements can be related to receiving more support than needed. Wofa Yaw, built a house with his own resources, but has been mainly successful in farming. His life history is an example of successful achievements and of receiving more support than needed.

support receipt	6	1	1	1	1		
	5		2	1		3	
	4		2	1	2	1	
	3	1	3	6	3	4	
	2		2	5	5	1	
	1	2	1				
		1	2	3	4	5	6
		needs					

The life history of Wofa Yaw (51)

In 1972 Wofa Yaw started working for a food production corporation and two years later he married. In that same year he asked for some land from the company and started a food farm. During the next 13 years he was transferred and changed jobs a number of times. At each new location he asked for land and farmed on it. By doing so he gained considerable farming experience and always had enough food to feed himself and his family. In 1985, he acquired a large piece of land and started an oil palm plantation. That was the start of his own farming career. In the 20 years that followed Wofa Yaw expanded his farming activities and built up a large and very successful farm. He did not use any financial support from others to achieve this. He only uses organic farming methods, which is uncommon in the Ashanti Region, and he spends a lot of time and effort in convincing other farmers about the advantages of organic farming, both for the environment and for their health.

Unlike many other farmers his approach is exceptionally professional. He has written down his own life history since 1972, with details about purchases of farming items, sizes of farm land used, names of people he worked for, and exact volumes and values of all his harvests. He has also kept a financial record since 1985 in which he has recorded his annual income from farming, his investments in his farm and his expenditures for his family. In 2002 he won the prestigious Ashanti Best Farmer Award and he aims to win the National Best Farmer Award in a few year's time too. He has built a house where he lives with his nuclear family and some maternal family members. The fact that he was able to complete his house in an early stage of life is a direct result of the careful management of his farms. People around him are proud of his success. People often come and visit him in his freshly painted house and discuss matters with him on its roofed veranda. There are always farming items around, like bags or piles of harvested crops, the motorcycle with which he travels to his farms, or experimental items like bee hives, which all remind the visitors that they are visiting a successful farmer. Wofa Yaw also takes every opportunity to talk enthusiastically about his farming activities. His house is therefore a symbol of his success, more so than his farms

since not many people have actually visited his farms because they are located at a distance from the community.

Wofa Yaw is the respondent with the highest income-wealth of all the respondents. He has shown that he can fulfil his cultural responsibilities by sharing both his wealth and his knowledge. He is paying for professional training for his daughters and secondary school education for his son. In addition, he is making an effort to support one of his nephews into university. He treats his adopted daughter just like his own children and is always ready to spend time to travel to other farmers' land to advise them on farming matters or help them solve problems. A detailed financial record that he has kept since he started farming reveals that he has bought numerous gifts for his wife, parents and other relatives and that he has always taken good care of his labourers by paying their medical expenses and anything else they needed while they worked for him. For a number of years he has supervised a large farm and a business project of a migrant friend Edward. He does this together with his local friend Akwasi. Edward had lost most of the farming investments that he made earlier on, while they were under somebody else's supervision. Because of this he had now asked Wofa Yaw to help him because he trusted him. Wofa Yaw's main task is to advise Edward and to check on the progress at his farm. Wofa Yaw spends a lot of time doing this. In addition, he also supervises the house construction of his migrant brother.

Wofa Yaw is widely respected for his success and for the assistance he gives others. One particular event during the research year showed how much he is respected and also how much people care about his success. The news spread that three of his valuable sheep had been stolen, slaughtered and sold to a butcher. For many days after that, people visited him to express their disgust about the theft. The theft was not a financial disaster for Wofa Yaw because he had enough income to replace the sheep immediately if he had wanted to. However, people wanted to express their disbelief that somebody would steal from a respected person like Wofa Yaw. Many of them therefore encouraged him to bring the thief to justice.

Wofa Yaw's life history is not only an example of achievements, but also of caring for others. He has demonstrated that he understands the social importance of money. Because Wofa Yaw has not yet reached an advanced stage of life and never needed support, it is impossible to know with certainty whether he would receive adequate support if one day he is in real need. However, since he is receiving more support than others who would need it more, even in his comfortable situation, it would be quite unimaginable that he would not be properly cared for during his old age when his children have grown up.

Wofa Yaw's life history contrasts with that of Ofe in many aspects. The 64 year-old Ofe is the respondent in the lower right corner of the matrix of needs and support and is therefore a member of the less group. Ofe's eldest children have reached adulthood and provide him with petty support, but he married for the second time at a late age and the children of his second wife are still very young. His health is weak

and he cannot earn enough to support them. As a result, he is in high need of support. Most other people of his age do not have to care for infant children anymore, but are rather cared for by their adult children. None of his adult children have travelled abroad and the financial position of most of his close family members is not rosy.

support receipt	6	1	1	1	1		
	5		2	1			3
	4		2	1	2		1
	3	1	3	6	3		4
	2		2	5	5		1
	1	2	1				
		1	2	3	4	5	6
		needs					

The life history of Ofe (64)

When Ofe was eighteen, a driver and a friend of his taught him how to drive and with this skill he became the private driver of a foreign ambassador in the capital city Accra. He saw this as a great opportunity to experience life and earn more money than in his home village. The ambassador treated him well and also paid him well. Ofe looks back on this period as a time of few worries and a comfortable salary. He had a pleasant life. After work he often played cards with friends and visited drinking bars. He was able to save money from his work, but did not invest in a house or a farm. In 1993, he returned to his home village after having been in Accra for more than 30 years. He now lives in the village, in the crowded house of his late sister. Not having his own house means he does not have much choice. He assists a little in the construction of his migrant nephew's house which is meant for this nephew and his family. When it is finished Ofe will not have a room there and he will remain in his late sister's house.

He started a small palm plantation some years ago, but finds it difficult to raise enough money for weeding it while it is yet to produce. To be self sufficient in the meantime, he started a small food farm on a nearby piece of land. However, since he cannot afford to pay labourers, he has to work on it himself and he is finding this more and more difficult because of his weak health. He still has infant children and has to pay food and school fees for them. Ofe is now in financial hardship because he has high costs, no proper income and no real support. Only two of his older children have started working and sometimes remit small amounts from Accra. He has two nephews in Europe, but never receives remittances from them. There is not really anyone who owes him special gratitude for something he has done. Family members in the village give him food and petty support but cannot help him with more. He regrets not having used his money wisely while he was in Accra. He says, *'Earlier in my life I was a bit alright, but I didn't plan much... Now I worry about my old age. There isn't really anyone I could ask for financial help when I need it. It is only for God'*.

Ofe's life history shows how people who keep to themselves the wealth they acquired during the years of their life when they were strong can end up in a situation in which they do not receive enough support to make ends meet later on in life. Ofe is not old enough yet to take stock of his life and ascertain the future support-providing willingness of his infant children when they will have grown up, but his current situation gives an impression of the consequences of what he did and

did not do in the past. If it is a prediction of the future, things do not look very promising when he reaches old age.

The person at the opposite end of the matrix of needs and support has the lowest needs while receiving highest amount of support. He can therefore be considered best off among all the respondents. He is popularly known as ‘Old Man’ – not surprisingly because he is 93 years old. Nine of his 17 children live abroad and most of them send him regular and generous remittances. His health has weakened due to old age and he is not able to walk without assistance. He rarely leaves his house, but through daily conversations with numerous visitors who come to show their interest in his well being, he keeps himself informed about the world around him. His life history is an exceptional illustration of the link between successful achievements, care provision throughout the life cycle, the deserving of respect and the receiving of reciprocal support.

support receipt	6	1	1	1	1					
	5		2	1				3		
	4		2	1	2	1				
	3	1	3	6	3	4				
	2		2	5	5	1				
	1	2	1							
		1	2	3	4	5	6			
		needs								

The life history of ‘Old Man’ (93)

Old Man’s father was a weaver and Old Man became a good Kente¹¹ weaver too. He taught weaving in Accra for some years but decided to give up weaving and start farming because he foresaw that it was good business. With careful management he built up over 400 acres of farmland on which he cultivates both cash crops like cocoa, oil palm and coffee, and food crops. On two occasions he lost investments in his farms through fire, but both times he had enough resources to replace the loss and he did not suffer in any way. He stressed, though, that without the labour and assistance of two of his wives, who stayed together in one household without quarrelling, he could not have farmed like he did. In 1940 he started building a two storey compound house in the centre of his home town. Until 2003 the house had already more than ten rooms and in 2004 he added a third floor to it. He currently shares his spacious house with his third wife (the mother of eight of his children), some of his grandchildren and he has given rooms to a large number of extended family members. He built a beer bar next to his house which is now run by his third wife and which provides her with her own income.

In the 1960s the government started a large-scale teak farming programme. Private farmers were asked to take care of government teak for about twenty years and in return they could intercrop it with their own food crops. Through this programme Old Man gained experience with teak farming and in the early 1980s he started his own teak farms. Currently he invests most of the remittances he receives in his farms. He is still investing in teak and other species of timber, some of which have maturation times of more than ninety years. He will never live long enough to reap the fruits of his own investments, and even his own children will have died by the time it can be harvested, but he

¹¹ Traditional designs, usually bearing geometric figures. Kente is woven in bands of about ten cm, which are stitched together to form a large cloth.

says, *'Yes, people ask me "why do you grow this thing?!" But it is good for the country. People will praise me after my death for having done this. It will give me more credit and my children will be praised for what their father has done. That is why I spend a lot on it. There are a lot of young farmers who don't care about the environment and about their own future. I believe that the future of Ghana depends on the hard work of the people. We must think of the future and that of our children.'*

Old Man barely had any education as he had to leave primary school early but he understands that these days being educated is a precondition for success. He therefore educated all his children up to secondary or tertiary level. His children respect him for having given them this chance. He also advised and financially supported some of those who migrated, which is also appreciated by his children and seen as a good thing by people around him. He is respected not only for having educated his children, for his wise investments in farming, and care for the environment, but also for the way he publicly displays his care in the community. Although he is not able to attend any funerals or public meetings physically during the research year, he sends his wife or other representatives to most funerals in town and always donates generously.

His children abroad are concerned about him and call him almost on a daily basis. He receives regular visits from his children who always bring him drugs he needs and often money or presents as well. The children also contact each other regularly to discuss their father's situation and if he needs anything, they agree among themselves how they will raise the required funds. During the research year, for example, he had to replace the electrical wiring in his house, which dated back to the 1940s and was starting to fail. All of his children have their own families to take care of but, since many of them have successful careers, Old Man has always been able to obtain the support he needs from his children. On many occasions people ask him for advice on family or business matters and still many people come to discuss problems with him and ask for advice. He is admired for his wisdom and he is respected for his achievements. His name is mentioned with great honour by his family, friends and town members. This fragile man, who alternates between his armchair and his bed, is in fact a celebrated man, successful in every aspect of life. Without any doubt he will be remembered by the numerous physical assets he will leave behind and which will be of benefit to many generations to come.

The life history of 'Old Man' is exceptional because it contains practically all the elements that are considered important for successful support receipt. It shows how he gained respect and how this led to attention, care and generous material support. Of all the respondents, Old Man has achieved the most in physical terms. He has the largest number of acres of farmland, his house is one of the largest, his many children have been successful in life and, although he did not have much formal education, he has acquired valuable traditional knowledge and life experience. He could serve as an example for others for his unselfish attitude, his love for nature, his knowledge of sustainable agriculture, his exceptional foresight and the talent to translate all of it into material objects. In the emotional sphere he also proved to be a

good judge of human character and is loved and respected for the wise advice he has given on many occasions. At present, long conversations have become too tiresome for him because of his weak health, but his children recall how they sat at his feet and listened to him for hours. There are probably few people around him who have not been treated well by him, or in whose memory he has neglected certain duties. From early on in his life he has worked towards gathering many people around him, both kin and non-kin, resulting in a large network of people who now give him the best care they can. During the research year he received by far the highest support of all the respondents.

The things Old Man has gained most respect for can be summarised under two headings: his achievements and his care for others. Many Akan agree that one of the value criteria of their present support system is an appreciation of hard work.

“Respect depends very much on what [people] have achieved during their active life. Those who have worked very hard and have taken good care of others, their children, their partners and other relatives, will receive care, attention and financial help. It is only money that begets money” (Van der Geest 2002: 28).

Stucki (1995) describes the status of Akan parenthood as a result of careful management, based on a successful life. Aboderin (2004) also argues that parents are increasingly receiving support according to their ‘merits’ as judged by their children. These merits can include both the actual care they took of their children during active life as well as other traditional responsibilities they fulfilled.

It is at the end of one’s life, when one is old and in need of help, that the support balance can be made up. The Akan proverb ‘*Money begets money and poverty breeds poverty*’, refers to the financial balance of support. Elderly people who have put aside money during their lifetime are respected and supported. However, money is not the only thing that can buy support. Showing care, love and respect to people around you are important things which require a lifetime to build up and which are included in support reciprocity as well. Financial care, and the care, love and respect that one has given during the life time is reciprocated in the end with money and gifts, as well as care and attention. People who have gathered around them a network of people who are wealthier than themselves, will be better able to cash this reciprocal support than people who have poor network members. People at the end of their life cycle, who have had time to build up both physical achievements and human qualities will have a better balance than people in early stages of life who suddenly need much support. One could say that they have not yet proved what they are worth and because of that, support receipt in early stages of life is less self-evident. This is certainly in line with recent findings by Rohregger (2006) in the

Malawian context. She describes cultural weakness of the poorest rural dwellers as not being able to live up to the social obligations or social expectations of what a good member of a community is or has and also shows how it can lead to the risk of being excluded from support, access to resources, opportunities or services.

Life histories show that being respected, having built up reciprocal support relationships, and having good relations with network members may all contribute to receiving the support that is needed. However, successful support receipt in the Akan culture should not be romanticised as a virtue of the receiver alone, by having lived well and having deserved support. One should not forget that social pressure in the Akan society may drive people in their supportive behaviour. Generous support providers may have a range of personal reasons to support somebody. These motives may include increasing the likelihood to inherit some of the person's property, which should not be interpreted as an egoistic or materialist motive, but rather as a desire to care for someone's legacy and attach one's own name to the good name it already has. Another motivation may be the desire to be well remembered after death and to receiving a fitting funeral. The impression that others, both kin and non-kin, have of a generous support provider, certainly contributes to the way (s)he is remembered and the grandness of his or her funeral.

In comparison with urban locations, a rural environment provides more incentives for migrants to remit and has more enforcement institutions (c.f. Smith 2007). Migrants who are known to make money abroad, but who fail to share their wealth with family members at home are strongly disapproved of. Migrants who keep an interest in their hometown by contributing financially to its development, by participating in celebrations (donating and let somebody represent him) and by taking care of the weaker members of his family are often highly respected in the home community. The desire of many Akan who once left their hometown to return there during old age and be buried there also functions as an incentive to provide support. As was mentioned in chapter 4, the very small communities have local laws that forbid the family members of migrants who never contributed to community development to hold a funeral until all outstanding contributions have been paid. If a family is not able or willing to comply to this, no funeral can be held, which is one of the most shameful things that can happen. So, in order to be well respected at home, a migrant should not only take care of his or her family, but also take an interest in the community itself.

Linking network strength and cultural strength

As shown above, the number of migrant children in social networks relates to the balance between a respondent's needs and support receipt. People with more migrant children can be considered to have stronger networks than those without migrant children. The life histories that were presented in the previous section described how giving various kinds of support in the past and the present, and having successful achievements that are culturally important in the Akan society, contribute to building up relationships of respect and reciprocity, in many cases leading to support receipt. Because the ways of building up respect and relationships of reciprocity are strongly embedded in Akan cultural norms and values, they are here referred to as 'cultural strength'.

The 'network strength' and the 'cultural strength' of respondents have so far been treated separately and this does not allow a determination of whether those with strong networks are the same people as those with cultural strength. Both the role and functioning of networks, and in particular migrants in networks, and the role of respect and reciprocity, have thus far received considerable attention in literature, and these two aspects therefore deserve closer examination, in combination with each other.

Migrant children are the highest per person support providers and their presence in networks therefore determines the strength of networks to a considerable degree. The composition of the rest of the network also influences the network strength to a lesser degree. Based on the support provision by migrant children and other network members, a more complete assessment was made of the strength of each respondent's network. An assessment of the cultural strength was made by adding up the levels of public display of care, reciprocal care given to network members and whether or not a house was constructed. Both assessments led to scores on a scale of 1-6. Table A.6.6 in the appendix shows the exact meanings of the scores for network strength and cultural strength.

Table 6.11 shows a matrix combining network strength and cultural strength of the 49 respondents.¹² Most respondents are either strong in terms of both network and culture, or weak in terms of both network and culture, suggesting that these are related to one another. However, network strength and cultural strength are not equally linked to successful support receipt. If they were, '+' signs would only be shown in the upper right cell and '-' signs only in the lower left corner. There are twice as many respondents with a high cultural strength and a low network strength

¹² Table A.6.7 shows a more detailed, 6x6 matrix of network strength and cultural strength.

(lower right cell) as respondents with strong networks but cultural weakness (upper left cell). Eight of the ten respondents in the more group have a high cultural strength and nine of the ten have a strong network. Seven of them have both strong networks and high cultural strength. This shows that receiving the support one needs can be linked to both cultural strength and network strength, although it can be reached through one of the two. In most cases, lower support receipt than necessary is linked to both forms of weakness. Nine of the ten people in the less group have weak networks and eight of the ten display a culturally weak behaviour. Two of them have high cultural strength, but both do not have migrant close family members in their networks and therefore miss the most valuable support-providing categories in their networks.

Table 6.11 Cultural strength and network strength in a 2x2 matrix

network strength	high	++ oo -	+++ ++++ ooo ooo ooo
	low	ooooo ooooo ooooo ---- ---	+ ooo ooo --
		low	high
		cultural strength	

Meaning of symbols:

+ = respondent who receives more support than needed.

o = respondent who receives roughly enough support.

- = respondent who receives less support than needed.

Source: Transaction data 2003-04, network survey and life histories

People with low cultural strength and strong networks are rare. Only five of the 49 respondents fit this description (upper left cell). The matrix shows that neither cultural strength alone nor network strength alone determine support receipt. Instead, it is a combination of the two in which sometimes network strength is dominant and other times cultural strength is dominant. Behaving in a culturally

correct way (i.e. having a high cultural strength) appears to be an important factor, but a few people with strong networks can get away with poor cultural behaviour and still get more support than necessary. Having a strong network also appears to be very important, although there is one respondent with a strong network who nonetheless receives less support than he needs. In short, there is no hard and fast rule, but the life histories of the respondents suggest that behaving correctly from the cultural point of view and having strong network members can increase one's chances of successful support receipt.

Table 6.12 Types of respondents by cultural strength and network strength

network strength	high	stage 2: 5% stage 3 and 4: 14% females: 10% males: 10%	stage 2: 10% stage 3 and 4: 51% females: 38% males: 25%
	low	stage 2: 62% stage 3 and 4: 21% females: 38% males: 40%	stage 2: 23% stage 3 and 4: 14% females: 14% males: 25%
		low	high
		cultural strength	

Note: Percentages of all stage 2 respondents (N=21) and of all stage 3 and 4 respondents (N=28) are given and percentages of all females (N=29) and all males (N=20) are given.

Source: Transaction data 2003-04, network survey and life histories

The differences in the life histories and networks between the respondent who received *most* support in relation to his needs, and the respondent who received *least* support related to his needs (Old Man and Ofé), clearly show how respect and reciprocity are related to support receipt and how people with networks with more migrants can receive much more support than they need. Old Man is highly respected for his achievements in farming, for having constructed a house, for having educated his children and for showing a lot of care to others around him. His investments made him a wealthy man and his nine children abroad currently remit

generously to him. Ofe, on the other hand, does not have many people who owe him gratitude for anything, as he did not invest in a house or a farm at the time that he was earning a comfortable income. He did not plan well for his own future nor did he make much effort to secure his children a successful future by giving priority to their education. After his active life he became poor and he finds it difficult to care for his infant children from his second marriage. None of his adult children migrated. He is now dependent on petty support from local family members.

Table 6.12 links the individual, network and cultural factors, and the percentages of young and old respondents and of female and male respondents in a matrix that combines cultural strength and network strength (corresponding to table 6.11). While the percentages of the sexes do not show high peaks (all are between 10% and 40%), the percentages of young and old respondents show a stronger pattern which confirms the influence of the stage in the life cycle: 51% of all old respondents (stage in the life cycle three and 4) have high network strength and high cultural strength and 62% of all young respondents (stage in the life cycle 2) have low network strength and low cultural strength.

Synthesis

The individual and network factors are largely outside respondents' control, but the cultural factors are aspects of people's behaviour and can therefore be influenced by respondents. The level of asset and income based wealth and the quality of personal relationships with network members are both factors that can be partly influenced by respondents and are partly outside the respondents' control. Both can also be the *cause* or the *result* of support receipt, and both can influence the other factors. Some respondents would, for example, have preferred to provide higher education to their children or give more generous support to other people around them, but their low income did not allow them to do so. The fact that they had less to offer financially may have resulted in less reciprocal care.

Individual factors may also influence cultural behaviour. For example, younger respondents have had less time to work on relationships of respect and trust as they have not had much time to 'prove what they are worth' and have not reached a financial status that allowed them to construct a house or have other physical achievements that show how they take their cultural responsibilities seriously.

The presence of migrant children in networks is clearly related to successful support receipt. The previous chapter indicated that migrant children are the largest support providers of all network members, which justifies defining 'network

strength' mainly as the number of migrant children. The number of migrant children can therefore be seen as the major determinant of the network strength of respondents. Most respondents in the more group have migrant children and most of those in the less group have none. However, not all respondents with migrant children are successful in receiving enough support from them and not all respondents without migrant children are unsuccessful. So there are other ways in which the 'have-nots' organise their support and there are constraints that hamper successful support receipt for the 'haves'.

Some life histories show that cultural strength leads to receiving more support than needed, but others show the reversed relations: generous remittances can enable respondents to donate more at funerals and these remittances thereby contribute to the respondent's respect. Respondents who receive more remittances can also give more gifts to others than respondents who receive fewer remittances. They can thereby build up more reciprocal support claims.

Building up network strength and building up cultural strength are, to a great extent, parallel processes. A lot of the respondents with strong networks have also built up relationships of respect and reciprocity by having cared for family members in the past, by having constructed a house in which family members are accommodated and by publicly displaying care in the community by attending funerals and contributing to community development. Their past investments are even more valuable if the people for whom they cared in the past are their current migrant network members. On the other hand, many of the respondents with weak networks have not been able to build up much respect and reciprocal relationships.

As mentioned earlier it is logical that younger respondents are generally the ones with weaker networks and lower cultural strength and that older respondents have stronger networks and have been able to build up more reciprocal relationships and have achieved more for which they are respected. Since building up relationships of respect and reciprocity takes time, and sometimes a whole life time, it is unlikely that respondents of advanced age, who have not succeeded in building up respect and reciprocity will be able to do this at this stage of life. Middle-aged or older respondents who have, to date, shown a weak cultural behaviour, will probably not be able to generate adequate support during old age. After all, people who have lived longer have also had more time to spoil things and reach a point at which it has become difficult to 'repair the damage'.

Another observation is made in this chapter, namely that there are young respondents with weak networks but with high cultural strength. People's networks are in a continuous process of change. Young respondents' networks are generally weaker

but their networks may grow in strength over time. For this reason, young respondents who have weak networks and a low support receipt during the research year, but who have already built up considerable respect and reciprocal relationships in their networks, are expected to be able to generate adequate or even more support than they need in the future, when their networks have gained strength. Some nuance is required here however: table A.5.11 in the appendix shows that nearly 80% of all support originated from family members and that migrant children are, on average, the largest support providers. Since people have limited control over the number and financial strength of their family members and whether or not they have migrant children, the ability to 'actively create' a strong network, is therefore limited. '*One can't get blood out of a stone*', so a network composed of members of a poor family could be *willing* to help, but not be *able* to do so, neither in the present, nor in the future.

Moreover, both network strength and cultural strength are likely to be influenced by people's own income and asset based wealth. This chapter showed that many of the wealthier respondents receive more support than they need and many of the poorer respondents receive less support than they need. However, the causal relationship between wealth and support receipt cannot be proven with the data from this study. A logical thought is that wealth serves as a binding mechanism in networks: wealthier people are able to provide more support to others and also show more care publicly in their communities by for example generously donating to funerals and thereby receiving more support in return. Since the present support receipt is often a reciprocity of support provided in the past, there is certainly a causal relationship between wealth that was built up in the past, and support receipt in some cases. However, this does not mean that the financially poor cannot build up respect and reciprocal relationships which materialise in support receipt. There are other, non-financial ways of achieving this. By showing affection and care for their children, and by doing the best they can even without having financial resources, women in particular can leave their children with fond memories and they will then reciprocate this when they grow up.

Conclusion

Due to differences in income from work, health status or responsibilities for network members, some people need more support than others. In a properly functioning social support system, one would expect people with higher needs to receive more support than people with lower needs. Respondents in this study show that this is not always the case. Some of them receive far more support than they need, while others receive barely enough to make ends meet.

This has important implications for their well being. The needs of respondents are defined here as direct short term needs and therefore the people who are not able to meet these short term needs are unlikely to have enough resources left to invest in long-term, sustainable things like farming, business or housing. Those who receive more than they need to cover their direct short term needs, are more likely to be able to spend on sustainable investments. This subsequently means that the former are less well off in the long term than the latter.

Table 6.13 indicates whether the respondents who receive more support than they need (the more group) and those who receive less support than they need (the less group) score high or low as regards the individual, network and cultural factors investigated in relation with their support receipt.

One of the factors that most strongly relate to support receipt is the number of migrant children in the respondents' networks. Chapter 5 also concluded that among individual and network factors that relate to differences in absolute levels of support receipt, the number of migrant children is the most important. Table 6.13 shows that eight of the ten respondents who receive more support than they need have migrant children and nine of the ten respondents who receive less support than they need have none. Therefore, this certainly strongly relates to people's ability to receive the support they need.

Wealth emerges as the other strong factor in relation to the balance between needs and support receipt. Table 6.13 presents data on income/asset based wealth combined with those on house ownership, since a house is part of someone's assets and also because life histories show that at least half of the respondents built a house with support from their networks. These people would probably not have been able to build their house without this support and, therefore, although having constructed a house has an important cultural value in the Akan society, it largely depends on having the resources as to whether people are actually able to construct a house. None of the people in the less group has a house or a high level of income/asset based wealth and all but one respondent in the more group either have a house or

have a high level of income/asset based wealth. This shows that it is not necessarily the most resource poor who receive the support they need, but rather the people who have already gathered wealth in the form of income or assets.

In comparison with the above-mentioned two factors, the cultural factors 'public display of care' and 'reciprocal care in the network' appear to be less strongly related to the balance of needs and support receipt. Respondents in the more group do have higher scores on these two factors, but those in the less group have a mixture of high and low scores. Behaving in a cultural correct way is apparently related to receiving the support that one needs, it is possible to get away with it without strong consequences for the support receipt. Some support is thereby given to respondents regardless of what these respondents have done for others in the past. Network members of respondents, and in particular the migrants among them, may have their own, more decisive reasons for providing or not providing support to respondents.

This finding differs from literature that argues that reciprocal care is important for the Akan in relation to receiving support. The support behaviour of some respondents' network members fits in the traditional support system in which it is quite clearly laid down who should be responsible for who in the family and in what stage of the life cycle. Other respondents' network members may attach more importance to what a respondent has actually done for them and provide support accordingly, at a more conditional basis, of which Aboderin (2004) speaks. The traditional support system is apparently not changing at the same pace and in the same way for everybody.

The role of migration in the changing traditional support system does not clearly emerge from this study. In general migrants have a greater support capacity than local relatives of rural dwellers. Thereby, migrants may, on one hand, be responsible for changes in the support system by filling gaps in support provision to rural dwellers that local network members leave, but on the other hand, migration may also be a brake on social change, because it is in migrants' own interest to meet the expectations of their rural relatives (and thus comply to the traditional support system) in view of their own future return to the community. After all, migrants who have been supportive deserve more respect and cooperation upon return. Further research into the way migration and social change interrelate deserves recommendation.

Table 6.13 Differences between the less and more groups

		individual		network	cultural		wealth
		sex	stage in the life cycle	migrant children in network	reciprocal care in network	public display of care	income/asset wealth including house ownership
		A	B	C	D	E	F
respondents in the more group	Old Man	m	4	+	+	+	+
	Afia	f	3	+	+	+	+
	Nana Tewiaa	f	3	-	+	+	+
	Cecilia	f	3	+	-	+	+
	Nana Dufie	f	3	+	+	+	+
	Janet	f	3	+	+	+	+
	Monica	f	3	+	+	-	+
	Wofa Yaw	m	2	-	+	+	+
	Mary	f	3	+	+	-	-
	Fosuaa	f	3	+	-	-	+
respondents in the less group	Nana Donkor	m	3	+	+	+	-
	Yayaa	f	3	-	+	+	-
	Kwatemaa	f	3	-	-	+	-
	Akwasi	m	2	-	+	+	-
	Gyamfi	m	2	-	+	-	-
	Akosua	f	2	-	-	-	-
	Hannah	f	2	-	-	-	-
	Dora	f	2	-	-	-	-
	Karikari	m	2	-	-	-	-
	Ofe	m	2	-	-	-	-

Source: Transaction data 2003-04, network survey and life histories

The influence of past events and personal relationships with network members is not shown in table 6.13, but the life histories of several respondents suggest that these can have an important impact on somebody's ability to receive support from one or a few particular network members and to receive support in particular circumstances. Future research with more specific questions about personal relationships could lead to more definitive conclusions about the influence of past events and personal relationships on support receipt. The findings from this chapter suggest that it is important to take these into consideration.

In general, the number of respondents in this study is too small for multivariate analysis and this hampered a systematic analysis of all factors. Although many factors are surely interrelated, they are generally investigated in isolation. Because of the small number of respondents and the separate analyses, it is difficult to draw robust conclusions about the directions of causal relations.

With regard to sex differences between the more and the less group, further research could also generate more clarity. The previous chapter found that women receive more local and domestic support in absolute terms, but that the total support amounts did not differ much between the sexes. It transpires that the more group is dominated by females but that there is a balance of male and female respondents in the less group. A more thorough understanding of behavioural differences between the sexes in rural Akan could help explain this.

Further research would also help to prove the possible directions of causal relations between factors that can only be suggested by this study and clarify the extent to which some factors are interrelated or not, and are exogenous or not. This study has identified a number of factors that might generate important findings if investigated in more detail, but there may be other factors that are presently not investigated and that turn out to have an influence as well. Future research on these topics should involve a larger respondent sample which would allow more systematic data collection and statistical tests. Instead of only analysing factors separately, multivariate analyses should be conducted, and regression analyses should be run to establish the most important aspects with more certainty. This should lead to more robust conclusions about what are the important factors that are related to support receipt by rural people in Ghana. As recommended, further research could provide a better understanding of social security issues, and could confirm the current, valuable but largely anecdotal insights.

Needing and receiving crisis support

Life in rural areas of low-income countries is full of uncertainty. ‘Good years’ alternate with ‘bad years’, making life sometimes easy, sometimes hard and sometimes extremely difficult. Eight respondents in this study experienced an extremely difficult situation during the research year, here referred to as a crisis. Sixteen crisis cases were reported before then. These sixteen cases concern 12 different respondents of whom four had two crises. One of the 12 had had a crisis in the past as well as during the research year. Of the 49 respondents, therefore, 19 (8 present + 16 past - five overlaps) had had a crisis at some stage, which means that 30 respondents had never experienced a crisis in their life time. This is an exceptionally high proportion compared to other rural areas in Africa. Although it may partly result from the strict definition of crisis used in this study, namely that the cost of solving a crisis is more than 30% of the total regular income, it shows how different the Ashanti Region is from other parts of Ghana and the African continent. In particular, the natural circumstances in this area are relatively favourable, resulting in much less covariant crises, hitting multiple households at the same time, such as droughts than in many other areas.

Possibly as a result of this, respondents reported surprisingly few covariant crises. Apart from one crisis case in the past (loss of a farm through bushfires), all other crises were individual crises. The eight crisis cases in the research year were health

or death-related. They included surgical operations in hospital, other conventional or traditional medical treatment involving either the respondent or a network member, and funerals of network members for whom the respondent is responsible. One of the eight respondents underwent medical treatment and passed away halfway through the research year.

These crises all involved a dramatic rise in expenditure by the respondents concerned and naturally resulted in an increased support need. The previous chapter investigated regular support receipt by respondents. The question addressed in this chapter is how receiving support in times of crisis relates to receiving support in 'normal times'. In other words, how do people whose needs cannot be met with regular support cope with crises? And do those who receive more support than they need in 'normal' situations, also easily obtain the needed support in crisis situations? Most rural Akan, and for that matter the respondents in this study, rely on their personal social networks for support. At the time of the study, 2003-04, state welfare provisions were practically absent in rural areas of the Ashanti Region and the role of church welfare schemes in times of crisis was also very limited. Such schemes usually pay out fixed benefits to members in pre-defined crisis situations such as serious illness or death, but these benefits are usually relatively small and therefore only contribute marginally to solving crises. Therefore, support from personal social networks is crucial in crisis situations as well.

Apart from crisis situations, there are a whole array of difficult situations that are referred to as 'hardships' in this study. Such situations are not as serious as crises, but they can make life hard, either financially or otherwise. 'Hardships' include, for example, loss of crops, death of family members, theft, chronic illnesses or prolonged unemployment. Such situations occur much more often than crises and practically all respondents remember various such events during their lives. Many respondents indicated that they had needed support from network members during such hardships, but others had also solved them without support. There were also hardships in which practical or emotional help was of better use than financial support, such as the period after a divorce, homelessness, being expelled from a foreign country, problematic court cases or general suffering during the first years of cocoa farming when trees are not yet productive. Although an analysis of coping with hardships is interesting, it would not produce as much insight in the role of social networks because the role of social network members is less essential than in the case of crises.¹ This chapter therefore focuses on coping with *crises* that are

¹ Detailed data on hardships and support receipt during hardships was gathered. The author is planning to use this data for a separate publication (see also www2.fmg.uva.nl/ghanatransnet).

financially so dramatic that they cannot be solved without social network support. It analyses the willingness and the ability of their network members to provide network support and investigates the role that the respondents themselves play.

Scholars who have investigated the social support system in Ghana, such as Oppong (1974), Van der Geest (2002) and Aboderin (2004), all observe a decline in the functioning of the country's social support system. Currently, increasing numbers of people, both young and old are unable to generate enough support to cope with crises. An analysis of coping with crisis situations in the past has been conducted to verify claims of a declining social support system. This analysis shows how past and present crisis coping mechanisms differ.

The remainder of this chapter is organised as follows. The first section defines 'crises' to distinguish these from 'hardships'. It also describes the types of crises that occur in the Ashanti Region in general and the crises that occurred in the group of respondents in particular. The following section discusses various crisis coping strategies in low-income countries and compares these with the availability or absence of these strategies for the Akan in Ghana and their attitude towards them. The two sections thereafter explain how crisis needs and crisis support receipt of respondents are measured in this study and how judgments are made about the crisis coping ability of respondents and presents the actual crisis coping abilities of the eight respondents with a crisis during the research year. Then, an analysis of the willingness and ability of network members to provide crisis support to respondents during the research year is presented. A discussion of the past crisis coping ability of respondents follows in the penultimate section. The chapter ends with a conclusion in which *past* and *present* crisis coping abilities, as well as *crisis* support and *regular* support are compared.

Defining crises

'Crises' can be defined according to, for example, the scale at which they take place (whether they are individual, hitting only one person or household, or covariant, hitting multiple households at the same time), according to the costs involved, the frequency, the type (e.g. health related, agriculture related), or their length of time. Depending on the types of questions one wants to answer about crises, all these ways can be useful. In this study, for the purpose of investigating the supportive role of network members, 'crises' need to be distinguished from – less severe – hardships. Therefore a definition is used which relates to the costs. Since differences in regular total income (income from work and regular – non-crisis related –

support) are considerable, it makes no sense to draw an absolute, fixed line. E.g. a hospital bill of €200 is catastrophic for a respondent with a total annual income of €250, but it is just a minor problem for a respondent with a total annual income of €5,000. Therefore, a crisis is defined according to its costs in relation to the respondent's income. A relatively high percentage of 30% of the total regular income (from work and regular support) was chosen in order to select the worst possible cases as 'crises'. These are cases that are impossible to solve using individual means alone, meaning that network support is necessary to cope with them. This resulted in the eight crisis cases during the research year that were mentioned in the introduction.

Crises in the past cannot be defined in the same 'objective' way, because information about crisis costs and incomes of respondents in the past is not detailed enough. Crises in the past are therefore self-defined by respondents. The extent of possible over or underestimations of the seriousness of problems was verified by comparing the seriousness of crises in the past with the seriousness of crises in the research year. Comparable situations were defined as crises and situations that appeared to be less serious were defined as 'hardships'. This resulted in the sixteen past crisis cases, as mentioned in the introduction.²

Crises can entail problems of respondents themselves, or problems of network members for whom they bear responsibility. What also separates crises from hardships is that the seriousness of most crises means an immediate attempt has to be made to solve, while hardships can generally be allowed to linger on for longer time with less severe consequences. Yet, hardships do not necessarily cover longer periods than crises. Crises can either be life threatening by themselves (like acute illnesses) or they can become life threatening if a solution is found too late (e.g. an illness that aggravates or leads to death without treatment, or a sudden drop in income which leads to food shortage in a household). In practice, the repeated or prolonged occurrence of hardships can cause, or develop into, crises. An example is when the health situation of a weak person – who already has frequent medical bills – is aggravated and becomes a serious life threatening illness.

² If eight crises in the research year is an average for this respondent group, one would expect a much larger number of crises in the past. This apparent discrepancy can be explained in two ways: first, the long recall period, which spans the entire lives of respondents means it is probable that respondents could not remember all crises and only mentioned their worst crises in the past. Second, respondents who experienced crises in the past, but who were able to solve them satisfactorily and within a short time span, may not remember these events as crises, and therefore describe them as hardships.

Types of crises among respondents

The types of crises most frequently mentioned were health-related or death-related crises, followed by income-related or work-related crises. Hospital bills can amount to several hundreds of euro, depending on the type and time span of the illness and these can become an enormous burden on the family of the ill person and the ill person him/herself. Funeral costs can also amount to hundreds or even thousands of euro (Mazzucato *et al.* 2006 describe a funeral that took place in one of the research communities of this study which cost more than €7,000). Some of the funeral costs are often retrieved in the form of donations of visitors, but funerals may also result in considerable debts for bereaved families. In cases in which a respondent loses a productive asset like a shop, (s)he has to make an effort to replace it, especially if this was the largest, or only source of income.

Crises in rural areas are usually related to risk in agriculture or cattle rearing. Drought-related and pest-related harvest losses, theft, and death of cattle are types of crisis which are frequently mentioned in literature on rural crisis-coping mechanisms (see e.g. Townsend 1994, Kinsey *et al.* 1998, Dietz *et al.* 2004, Dercon 2005). In the rural Ashanti Region, where the majority of the population derives its income from farming, the frequent occurrence of agricultural crises would also be expected. However, the life histories of the 49 respondents contained surprisingly few accounts of agricultural crises. The worst agricultural crisis to hit Ghana was the extreme drought of 1983. At that time, lots of farmers throughout the country lost their farms due to bush fires. Some respondents who were farmers back then told about how they lost their farms. Farmers as well as non-farmers suffered financially; the former because they lost investments and had to reinvest in new farms while entering a period without income, and the latter because they were dependent on the market for their daily food and had to pay heavily inflated prices. There were also respondents who profited from the drought by selling their previous year's harvest for high prices. The life histories revealed solidarity amongst farmers and amongst relatives, friends and neighbours when it came to rebuilding farms or providing food support.

Another agricultural crisis was the drought of 1993. Compared to that of 1983 it was less severe and caused less suffering among Ghanaian farmers. Fewer respondents reported financial losses in this period. The eldest respondents also recalled a grasshopper plague in the early 1930s and an earthquake in 1939, but reported no personal losses as a result. Apart from natural disasters which left lasting imprints in people's memories, less severe agricultural problems occur every year. Bush fires are particularly frequent during the dry *harmattan* season. Some communities have

set up special fire brigades to prevent bush fires by teaching farmers how to take the necessary precautions when using fire on their farms, for example by digging fire trenches around farms to prevent eventual fires from spreading to other farms. Nonetheless, farmers lose some of their crops almost every year and have to accept it as a fact of life. Another reason for crop losses is persistent shortages of agricultural labour due to lack of money to employ extra workers.

A few respondents reported that they experienced problems due to political circumstances under previous governments. Some of them lost property during riots or were beaten up by the police. This type of problem was not reported very often. Most respondents who experienced such problems described them as hardships. A political incident resulted in a crisis situation in the case of just one respondent and resulted in him not being able to work for a year after having been seriously beaten up by the police.

Crisis coping: strategies and attitudes

In many rural areas assets serve as a buffer in times of crises. The level of a person's assets partly determines how well (s)he is able to cope with a crisis. Wealthier people, who have more assets, are generally better prepared for crisis situations than poorer people. Selling and buying cattle is a common strategy to cope with income fluctuations (see e.g. Binswanger & McIntire 1987, Davies 1996). The stock of cattle is expanded in good times and reduced in bad times. It can be difficult to sell livestock during covariant shocks when many households holding similar assets may attempt to sell off their assets at the same time (see e.g. Czukas *et al.* 1998, Zaal 1998), but examples of how bullock sales can contribute to consumption smoothing are provided by Rosenzweig & Wolpin (1993) in their research in the Southern Indian ICRISAT villages and also by Nootboom (2003) who shows that in Upland East Java, and particularly in relation to funerals, selling a cow or a bull is the most common way to cope with a sudden need for cash. Apart from cattle, other assets like gold are also suitable to be sold to cope with shocks, and this applies to African societies as well (see e.g. Scoones & Wolmer 2002). Depending on the interaction between opportunities and the context (e.g. the market) people may choose between different, equally successful, crisis solving strategies (Seevinck 2004).

Selling cattle

Although in northern Ghana, where cattle rearing is more common than in other parts of Ghana, selling cattle is practised in times of crisis (Van der Geest 2004), selling cattle, as well as other assets in times of crisis, is far from common in rural areas of the Ashanti Region. One of the reasons for this is that people have few assets which are suitable to be sold. The Ashanti Region is an agricultural society and its farmers do not usually own cattle. None of the respondents in this study owns cows or bulls and only nine of the 49 respondents own sheep or goats. One of them has fifty sheep but the other eight have ten animals on average. Most respondents' animals have a relatively low value, representing no more than one or 2% of their total income and also a small percentage of the value of their assets. Slightly more respondents own chickens. However, while a sheep would be worth around €20 on the market, making it theoretically worth to sell sheep when in need, a chicken only yields around €2, comparable to the cost of two days agricultural labour. As mentioned above, the cost of the most recurring forms of crisis, namely funerals and hospitalisation, can be many times higher than the value of sheep or chickens, thereby making it an asset for limited use in coping with crises.

Selling other assets

Unlike other societies where gold is commonly held as buffer stocks, gold is not commonly accumulated by Akan (except by traditional leaders for whom golden ornaments are part of their traditional attire and thus form a compulsory asset). No respondents are known to have gold stocks that could be sold in times of need. The most common types of assets that respondents own are household items like furniture or electrical appliances like ventilators or television sets which are already available on the market in excess and therefore not easily marketable. Moreover, Akan farmers do not use machines or cattle for ploughing. Respondents usually hire labourers who work with cutlasses and hoes and some respondents incidentally rent a machine for a specific job on their farms. However, no respondents own farming machinery themselves. Only six respondents own productive assets like provision stores or bars and twelve respondents own a house that they have built themselves. However, most stores or bars are not suitable for selling because they are built attached to houses of respondents and people are not inclined to sell their houses or parts of them. Around half of the respondents are farmers and most of them farm on family land. However, the Akan land tenure system is such that many rural people have no right to sell land (Aryeetey 2004).

Box 7.1 Akwasi's case: consequences of selling assets

Akwasi learnt how to drive after he dropped out of school. During the first years of his life he earned a living with the help of others. Based on help initially from his sister and later on by using the proceeds from his maize farm, which he inherited from his uncle, he set up a successful transport business and became a rich man. He owned several trucks and employed people to drive them. Since his childhood he had been very close to his cousin Edward. However, during the period that he owned his own business he did not have much to do with him financially. When a lot of people started migrating in the mid-1980s, he advised Edward to migrate too, because Edward did not have a business or farm like himself and the greener pastures abroad appeared attractive. After Edward's migration they continued to be good friends, but had less frequent contact.

Akwasi continued running his transport business and started building a house. This continued until 1998 when his daughter, who was eight at that time, fell seriously ill. The hospital bills were so high that even the profits from his successful business were insufficient to pay for them. Since he had not had frequent contact with his cousin Edward for a long time, he did not feel comfortable about asking Edward for help, and his sister who had helped him set up his business was also unable to help him. At that time, Akwasi was the one on whom many of his family members depended, so there was not really anyone who had the resources to help him out. Akwasi had no other option than to sell his trucks and to put the construction of his house on hold. Because of his daughter's illness he lost both his transport business and was unable to continue investing in his farm, meaning that he lost that source of income as well.

After his daughter's recovery he tried to start maize trading, but it did not produce the desired results. The year after this crisis, Edward visited Ghana and saw Akwasi's situation. He decided to help Akwasi by buying him a car to be used as a taxi. Akwasi made grateful use of this car for a number of years. It remained Edward's property, but Akwasi was allowed to take a fixed €2 a day from the proceeds. The rest of the profit, which was usually €7, was for Edward. In 2004 the car had to be sold because the maintenance costs had become too high for Edward, and this left Akwasi without any source of income.

From that day onwards, he became dependent on his fellow taxi drivers to borrow their car for a day to make a living. The proceeds from the taxi were just enough to feed his family and to engage in small scale farming, but it did not allow him to restart real farming activities and he was unable to continue building his house. Therefore, in 2004, six years after his crisis, he had not yet reached the level he had before the crisis: *"I spent all my money and more. My daughter recovered, but everything else was ended. Up to now I have not woken up..."*

Source: Life histories

Apart from having few suitable assets for selling in times of need, most Akan have a negative attitude towards selling assets, especially when they can obtain support from people around them. Respondents unanimously describe the selling of assets as a very undesirable option. Traditional cloth (preferably *Dutch wax*) is one of the few valuables that is commonly used and fairly easily tradable. Consequently, it is theoretically suitable to sell in times of crisis. The price of a piece of cloth varies from €15 for a simple design to more than €00 for better qualities. However, only two respondents indicated that they had ever sold cloth to cope with a crisis. One other respondent had to sell his trucks to pay for life saving treatment for his daughter in 1998. Of all 49 respondents, these three people are the only ones who

ever sold any assets during their entire life. All other respondents were thankful for not having had to sell assets. Of all the respondents who experienced crises, those who resorted to selling assets were worst off. Especially the person who sold his truck, a productive asset, felt the severe impact of this in the subsequent period of his life, as illustrated in box 7.1. In effect, selling assets is a very last resort, used only by people who really have no other options. It is seen as something for the most desperate and this certainly contributes to most respondents' unwillingness to do it. Respondents who have network members of whom they think they could help them, do everything they can to avoid selling assets, because it makes them look desperate.

Using own income or savings

A number of respondents who experienced a crisis stated that they first used part of their own income in an effort to solve the crisis. They did so either by cutting down expenditure, or diverting money which they had put aside for ongoing investments. Theoretically, a high level of income makes it easier to cope with a crisis because the core of the crisis can be solved with one's own income, meaning that relatively less support is needed from network members. However, even respondents with high incomes explained that they prefer to receive support from others rather than using large proportions of their incomes. There is a strong expectation among Akan rural villagers with migrant relatives that these migrant relatives help out in times of need. Life histories did not reveal stories about respondents sacrificing much of their own income when they have people who are willing to help them, neither in the past, nor during the research year. In particular, respondents with children abroad prefer to wait for their children to remit crisis support rather than to use up a lot of their own income. In such instances, it is not only the unwillingness to sacrifice own wealth, but also the assumed responsibility of migrants for their families at home and the expectation of people around them that migrants send support.

Although using assets to cope with crises is more obvious, setting aside money for unexpected events is also a possible strategy. However, this is very uncommon among the Akan. Each month all respondents were asked whether they saved any amount for any purpose and almost always the answer was negative. Respondents were asked in particular how they planned to deal with possible future crises and whether they had any kind of family emergency fund to deal with these. Only one respondent indicated to have such fund in her family. Male members have to contribute €0.50 a month and female members €0.30 a month. This respondent was one of the richest of all respondents and, being a traditional leader, she had an exemplary role in her community, which may explain her engagement in such fund.

She explained, however that although it was a family decision to set up the fund, she doubted whether her family would really contribute to it. She herself planned to pay her monthly contributions in bulk, but during the entire research year she did not make any payment. This respondent had her worst ever crisis during the research year and also in her family there were a lot of funerals during the research year. The total costs of the funerals were enormous and the family fund could only have helped cover the costs marginally. In fact she was the one who helped cover the costs of most of the funerals. This account shows that saving for future crises is actually useless and that the richest family members end up paying the bulk of the crisis cost anyway.

Support from welfare schemes

Almost all churches in the five research communities have initiated so-called ‘welfare schemes’. The *raison d’être* of these welfare schemes is insurance against risks in the absence of formal insurance schemes. Church members can decide to sign up for such schemes to which they have to make monthly contributions and from which they can receive benefits when they are in need of support. Monthly contributions vary from €0.10 to €0.50 and, depending on the needs of members, benefits can consist of items or cash varying from around €5 in small churches to more around €20 in larger churches.³ Benefits are usually paid in predefined situations of which the most common are hospitalisation or bereavement of church members and funerals of church members themselves. Most schemes only pay out to funerals of parents and spouses and not to other family members’ funerals. If church members have already lost their parents before they join a welfare scheme, they can submit the names of other people and will receive benefits when these people die.

Roughly half of the respondents participate in church welfare schemes. Financial resources of the schemes are often limited so, in order to distribute the scarce means in a way that is considered fair, church leaders first consider the personal situation of members before deciding to pay benefits. A few respondents received some benefits from these schemes, but a number of respondents with migrant children who would, according to the regulations, be entitled to receiving a benefit, were denied their benefit, because they were judged to be able to cope with their needs themselves, having access to remittances. Scheme members who are unable to pay contributions are also excluded from benefits, as box 7.2 illustrates. In spite of being designed to help needy members, church welfare schemes therefore seem to function merely as

³ Table A.2.3 shows an overview of all contributions and benefits of all respondents during the research year.

taxation systems, which confirms Macarov's (1995) 'iron law of social security': 'Those who need most support, receive least'.

Box 7.2 Hannah's case: exclusion from welfare benefits

"I've not been going to church for some months now, because of financial difficulties. I am planning to join my Methodist church again at Christmas. By that time I am sure I'll have received some capital to start a business, so that I can pay church contributions again. I have no particular person in mind who is going to provide me with the capital, but this is just what I think", says Hannah who is 27 years old. This young woman has been jobless for about a year now. Her baby boy has a paralysed arm and leg and needs occasional medical treatment. The past few years have been difficult for her, both in financial and personal terms. She would have appreciated sympathy from her church and her church members, but she decided not to attend church at all because: *"I always feel the pressure to donate in church, and if I can't donate properly, I don't feel free to join happily. I don't feel at ease"*.

There is only one Methodist Church in her community and most members know each other. Hannah is befriended with some of her church members, but none of them have come to her house to ask why she is not coming to church and none of them have offered her any financial help or prayers. Hannah just meets them in town and talks to them there. They do try to persuade her to attend church, but up to now Hannah always avoids promising to come again. Because Hannah does not pay any church dues, she cannot receive any benefits from the church welfare scheme. In Hannah's case, the fact that she is not contributing financially, even seems to have an influence on her church friends' behaviour. While other respondents, who regularly attend church, report to having received visits from church members in times of need, Hannah's absence from church services and inability to contribute financially seem to have decreased individual church members' solidarity as well.

Source: Life histories

Access to loans

Respondents who have neither assets, nor incomes and who hardly have any people who can help them would not be able to solve crises well. Having access to loans with reasonable interest rates would help some of these people solve their immediate crisis costs, although the aftermath of the crisis would be difficult with the burden of an outstanding loan. However, official bank loans are only available to salaried workers (4 of the 49 respondents), or to farmers who can obtain a guarantee from a salaried worker. Banks are unlikely to lend money to people in need, because if there is no collateral, the bank risks default.⁴ In practise thus, the informal workers among the respondents have to turn to money lenders in times of need. Money lenders usually ask much higher interest rates than banks. The Kumawuman Rural Bank for example only charges 34% interest per annum (rate per 2003), against the

⁴ This is quite obvious and it is confirmed in an interview at Kumawuman Rural Bank, February 27 2004.

100% that most moneylenders charge. Obviously, paying high interest rates aggravates crisis situations even more. Box 7.3 illustrates the kind of situations of respondents who need loans from money lenders.

Box 7.3 Olivia's case: dealing with cocoa purchasing clerks and money lenders

The Daily Graphic of February 16 2004 published an article about cheating practices in cocoa weighing in Ghana. Cocoa farmers sell their produce to cocoa purchasing clerks for prices that are fixed by the government. Cocoa purchasing clerks use scales to weigh the cocoa that farmers are selling to them. The article reported that cocoa weighing scales were tested and the majority were found to be upwardly adjusted. Differences of up to six kg per bag of 64 kg were found. In 2004 the price per kg cocoa was €0.90, so the large scale of this form of cheating resulted in major fraud.

Olivia, a respondent in one of the small communities, is a cocoa farmer and confirmed that in her community scales were also adjusted. Cocoa farmers in her community have formed an association of which the main activity is testing the weighing scale at the beginning of the cocoa season. They do that by putting a large stone on the scale and setting it correctly. However, the next day the scale can be adjusted by its owner so that the testing is not more than a symbolic act. Cocoa farmers in Olivia's community are aware of this, but they cannot do much about it because the clerks use the same money that they take from farmers to give them high interest loans later on. Since farmers in need do not have access to formal loans they cannot raise a voice and undertake action against the clerks. In time of need these clerks are often the only people to ask loans from, be it with exorbitant interest rates of up to 100% per year.

Weeding cocoa farms (and thus labour) is essential for a good harvest. In order to pay labour one needs money at the start of the farming season. Many farmers do not have enough money available at that moment. Those who have migrant relatives or other wealthy family members can ask support from them, but those without, do not have this option. During the research year Olivia did not obtain enough support from her family and needed a loan for her labour costs. She was lucky not to have to turn to the purchasing clerks in her community, because she has a friend who knows a money lender. Money lenders usually only lend to people they know, so a farmer who does not have a contact like this, will have no other option than to go to purchasing clerks. Olivia's money lender gave her a loan of €200 and was going to collect €360 by the end of 2004. The €160 difference still represents a very high interest rate, but less than what purchasing clerks would have asked.

Olivia had a total annual cocoa production of €450 in the research year* and produced food crops worth €720 of which she consumed two thirds and sold one third. In order to pay the necessary weeding on her cocoa farm during the research year, Olivia needed €740. In addition she also incurred a medical bill for two of her ill children of €700 which turned this year into a crisis-year. She was able to pay €230 for labour and received free family labour worth €450. She thus had a labour shortage of €60. The €160 interest represents 36% of her cocoa production, which she could otherwise have used productively. With no access to low interest loans and the prospect of needing a new loan for next year's weeding costs, she is entering a vicious circle.

* Other cocoa producing respondents produce between €20 to €1,600, averaging €540

Source: Life histories, Daily Graphic

Summarising, selling assets is not a common crisis coping strategy among the Akan because of their negative attitude towards it. Moreover, not many people are

very likely to use their own income, and especially not those with migrant relatives, because of the serious expectation that migrants should help out in times of need. Access to loans with a reasonable interest rate or to benefits from church welfare schemes are very limited or even nonexistent for respondents in crisis situations. Personal network members are therefore the most important source of support in times of crisis.

Measuring crisis needs and crisis support

In chapter 6 a matrix of needs and support was developed which indicated the proportions of regular support that respondents received in relation to their regular needs. This matrix did not include the crisis-related needs and crisis-related support of the eight respondents who experienced a crisis during the research year. In this chapter a new matrix is developed which does include these crisis-related needs and support. It is based on the same indicators for need as in chapter 6, namely involuntary low income from work, responsibilities for family or household members and problems affecting respondents' financial situation. This last category includes crisis-related needs. With regard to support receipt, specific crisis-related support was added to the regular support.

As is the case in chapter 6, each respondent is given a score for each of the three 'needs-situations' (s)he experienced during the research year, ranging between 0-2. Low scores indicate lower needs and high scores are given for higher needs. The sum of scores determines the total support need.⁵ While the regular matrix of needs and support did not include respondents with a score of six as regards need, the new matrix has three respondents with this highest need. Some of the eight respondents who experienced a crisis received considerable crisis-related support. Others, however, received relatively low levels of support.

This resulted in a matrix with slightly different proportions between those who receive more support than they need, those who receive roughly enough and those who receive less than they need (see tables 7.1a and 7.1b). While, in normal circumstances, the proportions between these three groups are 10-29-10 (more-enough-less), the inclusion of crisis situations has caused a change to 9-28-12 (more-enough-less). This means that some of those with a crisis were unable to receive the support they needed and were therefore worse off than in a hypothetical situation without their crisis. The differences between the normal situation and that including

⁵ See table A.6.1 in the appendix for the exact meanings of the scores.

crisis cases is not dramatic, and that is an initial indication that the ability to receive support is fairly similar in normal and crisis times. The next sections of this chapter elaborate on the crises themselves and the crisis coping ability of the respondents.

Table 7.1a Regular *and* crisis needs and support receipt: the more, enough and less groups

regular <i>and</i> crisis support receipt	6	Respondents who receive more support than needed			Respondents who receive roughly enough support			Respondents who receive less support than needed, 25% (N=12)		
	5									
	4	18% (N=9)			57% (N=28)			25% (N=12)		
	3									
	2	57% (N=28)			25% (N=12)					
	1									
		1	2	3	4	5	6	regular <i>and</i> crisis needs		

Table 7.1b Regular *and* crisis needs and support receipt: exact situations of the 49 respondents

regular <i>and</i> crisis support receipt	6	1	1	1	1	1	1			
	5	1	2	1	2	3	1			
	4	1	2	2	2	1	1			
	3	1	3	5	3	3	1			
	2	2	1	4	5	2	1			
	1	2	1	1	1	1	1			
		1	2	3	4	5	6	regular <i>and</i> crisis needs		

Source: Transaction data and network data

Not all crisis support is a reaction to crisis needs. Chapter 6 showed that some regular needs are the result of the availability of support. Examples are respondents who seek quality treatment for non-serious illnesses because their migrant children can pay for it. Other respondents without this support option would not seek treatment for similar health problems. A need was thus created. In the measurement of needs, this issue of over-assessing richer people’s needs and under-assessing poorer

people's needs, was avoided as much as possible by counting *necessary* costs and not the *actual* costs, as far as this could be judged by an outsider. In the case of measuring crisis needs this is a bit trickier as it would be difficult to separate real crisis needs from crisis needs that have resulted from the availability of support. Therefore, in this assessment the entire *actual* crisis was considered, that is the actual costs and any outstanding crisis-related bills.

This assessment clearly shows the phenomenon that crisis costs can be related to the person's own wealth and the availability of support. In the first instance, one would not expect richer people to be hit by more severe crises than poorer people. However, those of the eight crisis cases with the lowest absolute crisis costs happen to be the poorest respondents and those with the highest absolute crisis costs happen to be richer respondents. In view of the relative definition that was chosen for 'crisis', namely that costs should be 30% or more of regular total income, this is not surprising. After all, the same problematic situation with exactly the same costs would be defined as a crisis for a poor person but would not be defined as a crisis for a rich person if the costs remain below a richer person's 30% threshold. However, here too, the issue of actually being able to make costs is important. Richer respondents are able to allocate more of their own money for the same problem than poorer respondents. This can result in different actual crisis costs for the same type of crisis. A dramatic consequence of this phenomenon is also that a crisis with lower absolute costs can have a much worse outcome than a crisis with very high absolute costs. Box 7.4 illustrates this by presenting the cases of two respondents with similar types of crises, but with different levels of wealth, which also lead to considerably different crisis costs and different outcomes.

Box 7.4 The crises of Nana Tewiaa and Dora

Nana Tewiaa is the richest respondent and Dora is one of the poorest respondents. Their crises are similar as they both concern the illness of a two-year-old child in their network. In Dora's case it was her own son who suffered a fairly harmless stomach infection, probably because of unhygienic conditions in and around the house. He died as a result, mainly because treatment was provided too late. In Nana's case it was an adopted child who accidentally swallowed detergent and suffered a serious throat injury. As a result he was unable to eat for a month and needed a number of operations to repair the damage to his throat and to place a tube in his stomach to enable him to take in food during the months of his recuperation.

Nana's crisis costs amounted to €2,000, but Dora's crisis costs did not exceed €250. This was partly because Nana's child needed more expensive treatment, but also because Dora's child quickly died and therefore did not need any further treatment. If Nana had not had the means to pay for her child's first operation, this child would probably have died at an early stage as well and her

Continues on next page

Box 7.4 (continued)

crisis costs would have remained limited. Instead, she used part of her own income to cover the expenses and received large amounts of money from network members to help her pay for treatment after treatment, operation after operation. Given her financial situation and the quality of her social network, a child with a damaged throat in Dora's care would certainly not have survived. Even her child with the relative harmless infection that could have been cured with simple treatment was not saved by her finances and network.

However, it is not only the finances and network strength that determine whether a child survives. The life experience and the level of education can also influence a child's chances of survival. Both of the children's illnesses could have been avoided. As mentioned above, unhygienic conditions probably caused that Dora's child to contract an infection. The child often played outside in the sandy courtyard of the house and was often only dressed in a t-shirt. In the dry season the courtyard is dusty and in the rainy season it turns into mud. Possibly, with a little more hygiene and care, the infection could have been avoided. What happened to Nana's child could also have been avoided if the detergent in her house had been kept out of reach of her child. However, this is difficult because, by nature, two-year-old children are curious and in a house occupied by more than twenty people, it is difficult to know at all times where dangerous substances are kept.

Nevertheless, Nana's handling of the illness differed from that of Dora. Nana is older and has raised children who are now grownup. She has a traditional leadership role in her community and, as such, serves as an example to others and advises people on, among other things, health matters. She is generally better informed about health care than Dora. Dora is still young and is not as highly educated as Nana. The child that she lost was her first and only child. Neither does she have the experience of running a household herself, as she still lives with her mother and siblings in the family house. Possibly, if she had recognised the infection and decided to seek treatment earlier on, the illness would not have worsened and she would have been able to save her child. So, although Nana is richer and therefore more able to pay high medical bills than Dora. Nana's attitude towards the situation and the way she handled it certainly contributed to the fact that Nana coped well and Dora did not.

Source: Life histories

Crisis coping ability

No standard measure exists for determining how well a crisis is coped with. One difficulty in judging the crisis coping ability of respondents during the research year is that some crises involve an accumulation of calamities which can stretch over prolonged periods of time. Only until all problems are over, one can really judge how well they were coped with. With crises that took place in the past it is possible to oversee the build-up, the consequences, and how they were finally coped with. However, even if the actual crisis is solved, the aftermath can leave a respondent weakened and susceptible to a new crisis within a short period of time. Drawing a line between a crisis and its aftermath is a delicate, and in many cases artificial, matter.

Table 7.2 Crisis coping ability of eight respondents who experienced a crisis during the research year 2003-04

respondent	stage in life cycle*	own income + regular support (€)	own income + regular support + crisis support (€)	crisis description	total crisis cost ** (€)	problem solved?	appr. % costs paid	ease with which support obtained	fin. situation resp. after crisis (cf before crisis)	how coped?
	A	B	C	D	E	F	G	H	I	J
Adwoa	3	1,090	1,600	hospitalisation	600	3 (yes)	3 (100)	3 (easy)	3 (same)	12 (well)
Nana Tewiaa	3	6,890	8,250	medical treatment of infant family member	2,100	2 (partly)	3 (95)	2 (neutral)	3 (same)	10 (well)
Theresa	3	2,040	3,000	hospitalisation and funeral of mother	1,200	2 (partly)	3 (95)	2 (neutral)	3 (same)	10 (well)
Samuel	2	190	1,310	hospitalisation and bedridden for one year	1,250	2 (partly)	2 (90)	2 (neutral)	3 (same)	9 (reasonably well)
Olivia	3	2,250	2,600	medical and traditional treatment of two adult children	700	2 (partly)	2 (75)	1 (difficult)	2 (worse)	7 (reasonably well)
Nana Donkor	3	530	1,010	hospitalisation and funeral of adult daughter	800	2 (partly)	1 (70)	1 (difficult)	2 (worse)	6 (not very well)
Dora	2	200	350	hospitalisation and death of infant son	250	1 (no)	1 (60)	1 (difficult)	1 (much worse)	4 (not very well)
Antwi-waa	4	90	170	hospitalisation (respondent died)	160	1 (no)	1 (50)	1 (difficult)	1 (n/a)	4 (not very well)

*stage 2 = having infant children, stage 3 = having adult children, stage four = having adult grandchildren

** in accordance with the definition of crisis, the total crisis cost is 30% or more of the respondent's own income + regular support (column B)

Source: Transaction data 2003-04 and life histories

Three of the eight crises that took place during the research year (those of Olivia, Samuel and Nana Tewiaa) had characteristics similar to the build-up process of calamities and, by the end of the year, it was not yet clear how and when they would end. In these cases it was only possible to judge how well they were coped with until then.

Taking into account these considerations, the most thorough understanding of the individual situations of respondents as possible was applied to generate an objective as possible judgement about how well respondents coped with their crises. This judgment was based on four indicators concerning crisis coping. These four indicators are described below, with each being accompanied by two case descriptions to illustrate the different ways an indicator can arise. Each of the case descriptions is also accompanied by a 'needs support' matrix showing figures in crisis situations and indicating the respondent's positions both in the crisis situation and in the (hypothetical) normal situation (as described in chapter 6).⁶ Columns A, B, C, D and E in table 7.2 contain context information about the eight respondents and their crises and columns F, G, H and I indicate how the respondents scored on each of the indicators. Column J presents an assessment as to how well they coped with their crises. Table A.7.1 in the appendix shows how scores were measured, leading to the assessments 'not very well', 'reasonably well', and 'well'.

Problem solved? (column F)

The first indicator concerns the extent to which a respondent was able to solve the problem itself. In the eight crisis cases that occurred during the research year, this mainly consisted of curing an illness. One respondent (Adwoa) managed to do so and regained her strength after an illness within the research year. At the end of the year, three others (Olivia, Samuel and Nana Tewiaa) were still working on their recovery or that of an ill family member in their network. All three cases concerned a prolonged illness which lasted for more than six months or even more than a year. These three are considered to have partly succeeded in solving the problem. Only time will tell whether the illnesses will indeed be cured. Three respondents lost a network member due to an illness (Dora, Nana Donkor and Theresa) and one respondent (Antwiwaa) did not recover from her own illness (cancer) and died during the research year.

⁶ As explained in chapter 6, the 'normal situation' for these eight respondents is in fact hypothetical because actual crisis needs and actual crisis support are excluded from the calculations. The 'normal situation' therefore represents their situation as if they had not experienced their crisis.

Of course, some illnesses are incurable or cannot be cured in Ghana in view of the state of the health sector. For that reason, a judgment that a respondent failed in curing such illness would be incorrect. In crisis cases that involved death, the funeral was considered to be part of the crisis. If a fitting funeral was organised by the respondent or the respondent's family, the problem is considered to have been partly solved (the illness was not cured, but a fitting funeral was given). However, if this was not the case (i.e. the funeral was not up to the standard that would be expected from the family in question), the problem is considered not to have been solved. One respondent lost a child. Funerals of children are not supposed to be elaborate like those of adults and therefore do not turn out to be a financial burden on the bereaved family. As a result, they do not contribute to the crisis costs. The crisis of the respondent who lost her infant son is regarded as not having been solved, in particular because the disease in question was curable. The cases of Antwiwaa and Theresa, who are mother and daughter, are presented below. Antwiwaa's crisis was her own illness and Theresa' crisis was Antwiwaa's illness and her funeral.

support receipt	6	1	1	1		1	
	5		2	1	2	3	1
	4		2		2		1
	3	1	3	5	3	3	1
	2		1	R	C		2
	1	2	1				
	1	2	3	4	5	6	
	needs						
R = in regular situation							
C = in regular + crisis situation							

Antwiwaa: problem not solved

Antwiwaa was almost eighty years old when she contracted cancer and died. Given her old age and the advanced phase of her illness, her death was unavoidable. When it became clear that her condition was terminal, she was brought home to spend her last weeks there. Having been inactive in the years before her death, Antwiwaa was being supported in her upkeep by close family members who lived locally and was given accommodation in her daughter Theresa' house.

If she had not contracted cancer and had only died of old age, she would not have incurred medical bills and her death would not have been a crisis situation. The inability to pay the bills herself made her even more dependent on her family than she already was. Since she was nearly deaf she could not make phone calls directly to her two grandsons in the Netherlands and ask for additional support. She might have been able to gain their sympathy and receive remittances from them, if she had been able to speak to them directly. Instead, she was dependent on decisions that her daughter Theresa and her other local family members made regarding her medical treatment. She was not in control of her own life anymore.

Because of the difficulties she experienced and the fact that during her life only half of her crisis costs were covered, Antwiwaa was judged not to be able to solve her crisis very well. In the years before her illness, she had low needs and received adequate support. Therefore, her illness meant a worsening of her situation. In the matrix of needs and support she shifted from the enough group to the less group.

support receipt	6	1	1	1		1	
	5		2	1	C	3	1
	4		2			2	1
	3	1	3	R		3	3
	2		1	4		5	2
	1	2	1				
		1	2	3	4	5	6
		needs					
R = in regular situation C = in regular + crisis situation							

Theresa: problem partly solved

Theresa's crisis consisted of her mother Antwiwaa's illness and her death. Quite soon after her mother became ill, it became clear that she could not be saved and that she would die. Theresa then decided that spending money on further treatment was useless and brought her mother back home to die in peace. Because of this, the cost of medical treatment remained relatively low. Theresa used some of her own income and financial contributions from a number of family members to organise her mother's funeral. A number of aspects of

the funeral were economised on, such as the period that the body was kept in the mortuary. Since this was reduced to just six days, there was not enough time for her two sons in the Netherlands to attend the funeral. Moreover, no money was spent on ornaments for the body and gifts for the guests, which are usually provided at Akan funerals. It was a relatively modest event compared to other funerals in her community, but the family members and guests referred to it as a success. Since Theresa was able to raise 95% of the money to cover all crisis costs without too many difficulties and without suffering financially, she was judged to have coped well with her crisis.

Theresa, who is 51 years old, is a salaried teacher who has been financially independent throughout her working life. Her two sons abroad were unable to remit to Theresa much during the research year because one of them had had an accident and the other one was unemployed. Since Theresa has a fixed salary, she does not need support for her daily needs. In the crisis situation of the illness and her mother's funeral she needed more than her own income and had to appeal to her sons abroad who took responsibility for half the costs and to her other network members who also contributed according to their means.

Approximate % of crisis costs covered (column G)

The second indicator concerns the extent to which the crisis costs were paid, without remaining debts. After all, regardless of whether the actual problem was solved, a crisis situation that ends in a large debt has clearly been coped with less effectively than a crisis situation in which all costs are paid. Sometimes this takes a long time and some crises are never really solved because of outstanding debts. Of the eight respondents only Adwoa, who recovered successfully from her own illness, was able to cover all costs, comprising a considerable hospital bill. She spent part of her own money on it and received the rest from family members. All the others failed to cover some of their crisis costs. In three cases (those of Samuel, Theresa and Nana Tewiaa) this concerned a relatively small proportion of the costs. However, in the other cases the uncovered costs constituted a considerable proportion of the total crisis costs. In cases of prolonged illnesses these were the necessary costs for further treatment, or outstanding hospital bills once treatment had been completed, as well as debts after funerals.

The total crisis costs differ considerably with the lowest being around €160 and the highest amounting to approximately €2,000. One would expect respondents with higher crisis costs to have more difficulty paying all the costs than those with relatively low crisis costs. On the contrary, some of those with high crisis costs were more able to pay these costs than some of the respondents confronted by smaller crises. The explanation for this lies in the fact that crises are defined relative to the total regular income of respondents, as was explained above. As a consequence, those with low crisis costs generally have lower total incomes as well which makes paying crisis costs more difficult. This is illustrated by the cases of Nana Tewiaa and Dora, which were focused on above in box 7.4.

support receipt	6	1	1	1	R	C
	5		2	1	2	3
	4		2		2	
	3	1	3	5	3	3
	2		1	4	5	2
	1	2	1			
		1	2	3	4	5
		needs				
R = in regular situation						
C = in regular + crisis situation						

Nana Tewiaa: 95% of crisis costs paid

Nana's adopted two-year-old son fell seriously ill after swallowing detergent and had to undergo several life-saving surgical operations. Nana (54) is an important traditional leader. Customs relevant to her position mean that she often receives considerable cash gifts from all kinds of people. When her adopted son fell ill she was able to use large sums of her own money to pay for his treatment. The news of her problem spread far and wide and some of her friends sympathised and voluntarily contributed to the hospital bills.

The little boy will need further treatment after the research year, but it looks like he will make a full recovery in due course. Given Nana's financial situation she is expected to be able to take care of further costs as well, without eating too much into her own capital. She is therefore judged to have coped well with her crisis. Nana normally uses the cash gifts she receives to finance other people's requests for support, so when her son's illness started consuming much of her capital she had to economise on helping other people. Her 'normal needs' also include the responsibility for two other adopted children and for her late mother's sister. The period of the illness happened to coincide with a series of funerals in her family, to which she was expected to make substantial contributions. Around the same time, she had to contribute to her daughter's wedding costs, which meant that she was no longer receiving more than she needed, but still enough to cover her costs.

support receipt	6	1	1	1		1
	5		2	1	2	3
	4		2		2	
	3	1	3	5	3	3
	2		1	4	R	C
	1	2	1			
		1	2	3	4	5
		needs				
R = in regular situation						
C = in regular + crisis situation						

Dora: 60% of crisis costs paid

Dora, who is 25, has a two-year-old son who had to be admitted to hospital for treatment of a stomach infection he caught during the research year. Dora was unemployed during the research year and was unable to pay the medical treatment costs herself. With support from local close family members she managed to pay 60% of all bills, but she was unable to mobilise support from her migrant brother, with whom contact had been limited since his migration. Although the boy's illness started out as a harmless infection it

became fatal because of delayed treatment and, in the end, Dora lost her son. Because Dora had used the little money she had saved with the intention to start a small business, she had to start saving again and was therefore much worse off financially as well.

The development of her crisis and the way it ended meant that Dora was judged not to have coped well. In ‘normal times’ Dora was already receiving less support than she needed and this crisis only made it worse. Being unable to generate income herself until she has again saved enough money to start a business, she remains dependent on the benevolence of her local close family members who all have their own financial worries.

Ease with which support was obtained (column H)

The ease with which support was obtained is an indicator that says a great deal about the ability of respondents to cope with crises. Those who had to apply all sorts of strategies to obtain some support, or even found it impossible to obtain any support from their social network members, are definitely less well able to cope with their crises than those who easily received support. Only Adwoa, whose case is described above, received all the necessary support within a relatively short period. Two respondents received money from some people easily and from others with more difficulty. One of them, Samuel, faced a prolonged illness and received large amounts of support throughout the research year. However, this support was not always made available at the right time. Sometimes he had to wait for quite a while before receiving support while, in the meantime, necessary medical treatment had to be put on hold. Four respondents had real difficulties receiving the support they needed. Three of them, Dora, Nana Donkor and Olivia, have close family members abroad, so they would be expected to obtain support more easily than those without close family members abroad. However, all three had some personal trouble with one or more of those abroad and this resulted in the reluctance of their migrant relatives to remit timely and adequately.

support receipt	6	1	1	1		1	
	5		2	1	2	3	C
	4		2		2		1
	3	1	3	5	3	3	1
	2		R	4	5	2	
	1	2	1				
		1	2	3	4	5	6
		needs					
R = in regular situation							
C = in regular + crisis situation							

Samuel: obtaining support was sometimes difficult, sometimes easy
 Samuel became seriously ill in 2003 when he was 34 years old and was bedridden throughout the entire research year. He was unable to work even a single day. His illness, which affected one of his legs, was not life threatening but it worsened during the year and his other leg also became affected. His elderly mother who lived in the house, used some of her own remittances to care for him, and when he had to undergo expensive surgery on his leg that was first affected his four migrant brothers and sister paid all the costs. However, the operation on his other leg was delayed because he had to wait for support. The support Samuel received enabled him to pay most of the costs he had incurred so far and also pay for his infant

children's education. However, since his illness has not yet healed he will need further treatment. He was judged to have coped reasonably well with his crisis so far.

Samuel used to be self-employed as a hauler of timber logs from forests to sawing mills. He hardly needed any support to make ends meet. When he became ill and incurred high medical bills, he had no income at all for a year. His needs therefore increased dramatically. However, since he also received a lot more support than in a normal situation, he was still able to meet most of his needs.

support receipt	6	1	1	1		1			
	5		2	1	2	3	1		
	4		2		2	R	C		
	3	1	3	5	3	3	1		
	2		1	4	5	2			
	1	2	1						
		1	2	3	4	5	6		
		needs							
		R = in regular situation							
		C = in regular + crisis situation							

Olivia: obtaining support was difficult

Olivia is a 57-year-old widow with eleven children. Most are now grown up but some are still very young. Olivia's eldest daughter was seriously ill throughout the entire research year. She had a swelling in her head that caused a hole in her mouth. At first Olivia took her to the hospital for treatment. However, she was not convinced that the type of treatment her daughter was receiving was suitable and she concluded that this is not a 'hospital disease' and therefore continued the treatment in the form of bi-weekly visits to a herbalist. He makes traditional medicine for her daughter for which he will not charge Olivia until her daughter has been healed. However, during the research year she incurred high travel expenses due to her visits to the herbalist's shrine. Her daughter is not yet healed. Another son contracted meningitis during the research year and had to be admitted to hospital resulting again in a hefty bill .

She could not pay the health costs with her own income and therefore needed support from her siblings in the Netherlands. In the past she had had trouble getting support from one of them for an operation she needed herself. At that time she finally received the support she needed, but she now feels she cannot ask him for much more support. Because communication with her migrant siblings is limited, her requests for support reached them late. Since they also have limited resources and family responsibilities in the Netherlands, it took a long time before she received remittances for the medical bills. With this support she was able to pay around 75% of the bills, but she still has to pay back a befriended community member who took a loan for her to pay her son's hospital bill.

Olivia is responsible for the education of six of her infant children and for feeding almost all her children and grandchildren. This takes up most of her income from her cocoa farm. In a normal situation she occasionally receives remittances from her migrant siblings which enable her to meet her needs and also carry out house renovations. However, because of the high bills for her two ill children she had to put her house renovations on hold. Despite economising in this way, her support receipt was not enough to cover the crisis costs and, as a result, her financial situation worsened still more.

Financial situation after crisis, compared with situation before crisis (column I)

The financial situation after the crisis, as compared with that before the crisis is the fourth and last indicator of how successful respondents are at coping with crises.

This is partly related to the amount of the crisis costs left unpaid, particularly if it is the respondent's responsibility to defray these costs, but it is also related to the extent to which the respondent had to use his or her own means to solve the crisis. Four respondents were able to solve their crisis without too many financial sacrifices and their financial situation remained roughly the same. These respondents received considerable support from their social network. Some of them, like Adwoa, whose case is described below, still spent some of their own money, but altogether this did not have any severe consequences. The four other respondents were worse, or much worse off, after the crisis. Some of them because they had to spend a lot of their own money and others because they were responsible for a considerable remaining debt, like Nana Donkor whose case is also described below. With time, these respondents may recover financially, but for some it may take years before they reach the pre-crisis level.

support receipt	6	1	1	1		1		
	5		2	1		2	3	1
	4			2			2	
	3	1	3	5		3	R	C
	2			1	4	5	2	
	1	2	1					
		1	2	3	4	5	6	
		needs						
R = in regular situation								
C = in regular + crisis situation								

Nana Donkor: financially worse off after crisis

Nana Donkor is 71 years old and has 17 children, of whom five live abroad. A 22-year-old daughter in Ghana became seriously ill and had to be admitted at the hospital. She underwent expensive medical treatment but it was in vain and she died during the research year. Her hospital costs were much higher than Nana Donkor's regular income. Even though his brother-in-law who lived locally paid a considerable portion of the hospital costs, he incurred a large debt. According to custom his daughter's funeral was not supposed to be a lavish event because she was the first of his children to die. The donations came to more than the funeral costs and he was given some of the remaining money which covered part of the outstanding hospital bill. After this, he still needed to raise money for remaining bills. All in all he could not cope with his crisis very well.

Nana Donkor is too old for full time farming and therefore has a low own income. Six of his younger, children still attend secondary and primary school and Nana Donkor needs to spend considerable amounts of money on their education. Nana Donkor is proud of his adult sons in the USA and Germany. He seems to have a particularly warm relationships with one of them and, referring to the remittances he receives from this son, he says: '*he is the one who loves me as a father*'. The sons in the USA and Germany remitted to him during the research year, but his other three migrant children each have their personal reasons not to remit to him much. During the crisis situation Nana Donkor received no support from them. Nana Donkor therefore has a low income and high educational costs, and does not receive enough support in normal times to cover his regular costs, but during his crisis, his situation became even worse.

support receipt	6	1	1	1		1	
	5		2	1	C	3	1
	4			2	R	2	1
	3	1	3	5		3	1
	2		1	4		5	2
	1	2	1				
		1	2	3	4	5	6
	needs						
R = in regular situation							
C = in regular + crisis situation							

Adwoa: the same financial situation after crisis

Adwoa is 63 years old and suffers from hypertension and diabetes. As a result she is in a poor state of health. During the research year she suddenly fell seriously ill and had to be admitted in hospital for more than a month. Her situation was serious and her family feared for her life. Adwoa has one son abroad, who normally sends her regular remittances. He was informed of her illness and immediately sent extra money for her hospital bills. Adwoa also has a son in Kumasi who runs a successful business and normally visits her once

or twice a week. This son also contributed to the hospital bills, as well as her other five adult children who live in her community. They all contributed small amounts to the costs. Because Adwoa had no remaining debts, and because she was able to receive the support she needed, she coped well with her crisis.

In normal times her son in the Netherlands, with whom Adwoa has a good relationship, takes responsibility for her well being by sending remittances for herself and the upkeep of the family. With this support, and that of her son in Kumasi, she normally manages to meet all her needs. During her illness the largest percentage of all support came from her son based in the Netherlands. He is doing well financially and found it relatively easily to contribute to the high hospital costs while Adwoa was ill. By sending his support, he also relieved the local family members of a financial burden. Adwoa therefore receives enough support in normal times and showed that she is able to mobilise her network extra in times of need.

To summarise, the four aspects that together indicate how well respondents coped with their crises during the research year are the extent to which the problem is solved, the extent to which the crisis costs are covered, the financial situation of the respondent after the crisis and the ease with which support was obtained. The sum of scores indicate that three respondents coped well, that two respondents coped reasonably well and that the remaining three respondents were not able to cope very well at all.

The ability and willingness of network members to provide crisis support

Support from personal social networks is crucial to coping with crises. Table 7.2 in the previous section contains two columns with information on support from network members. These are columns F (% of crisis costs covered) and G (ease with which support was obtained). This section elaborates on crisis support from network members. It investigates who the network members were who supported the eight

respondents during a crisis which occurred during the research year and why they supported them.

Table 7.3 Who supports? Crisis support receipt during the research year

respondent	stage in the life cycle*	crisis description	how coped?	% of crisis costs paid	support received: approximate % of total crisis cost					own means: appr. % of crisis cost	
					from adult migr. children	from adult migr. siblings	from local close family	from ext. family	from non-kin	using own income	selling own assets
	A	B	C	D	E	F	G	H	I	J	K
Adwoa	3	hospitalisation	well	100	80	n/a*	5	0	0	15	0
Nana Tewiaa	3	medical treatment of infant family member	well	95	n/a	n/a	25	0	40 (loc.)	30	0
Theresa	3	hospitalisation and funeral of mother	well	90	45	n/a	5	25 (migr.)	5	10	0
Samuel	2	hospitalisation and bedridden for one year	reasonably well	90	n/a	60	30	0	0	0	0
Olivia	3	medical and traditional treatment of two adult children	reasonably well	75	n/a	50	0	0	0	25	0
Nana Donkor	3	hospitalisation and funeral of adult daughter	not very well	60	20	n/a	0	5 (local)	35 (loc.)	0	0
Dora	2	hospitalisation and death of infant son	not very well	60	n/a	0	55	5 (local)	0	0	0
Antwi-waa	4	hospitalisation (resp. died)	not very well	50	n/a	n/a	45	5 (migr.)	0	0	0

*stage 2 = having infant children, stage 3 = having adult children, stage four = having adult grandchildren

** n/a here denotes that the respondent does not have this category of network members

Source: Transaction data 2003-04, network survey and life histories

Table 7.3 shows the support receipt from network members. The first three columns contain context information about the respondents and about their crises, these columns correspond with columns A, D and J of table 7.2. Column D shows the percentage of the total crisis costs that were paid and corresponds with column G of table 7.2. Column D is the sum of columns E to K, which show the approximate percentages of support provided by five main categories of network members as a percentage of the total crisis costs, and the approximate percentages of own means that were used to cope with the crises.

Migrant children

The previous chapters contained a lot of information on the importance of migrant children as support providers. In normal times, remittances from migrants, and in particular from migrant children, form the largest share of support to respondents. Most respondents who receive more support than they need have one or more children abroad and most of those who receive less than they need have no children abroad. In the case of crises, the presence or absence of migrant children is also crucial. Three of the eight respondents who experienced a crisis during the research year have migrant children. Two of them coped well with their crisis. They received relatively large amounts of support from their migrant children and were able to pay almost all the crisis costs. Those without migrant children generally did not cope as well with the crises they faced.

However, migrant children and siblings are not necessarily always helpful in times of crisis. Most respondents are aware of the fact that, in particular, the first years after somebody's migration can be difficult. They know that migrants often have difficulty finding a job and may have problems with their legal status, which in turn may make it difficult for them to remit during this initial period. Even if they have been abroad for some considerable time, respondents know that some migrants do not have incomes that allow them to support a respondent in need. In general, however, migrants play a more important supporting role than local network members. Especially in hard times (not necessarily only crises, but also hardships), which often result in larger than usual costs being incurred, respondents tend to inform their migrant children first in the expectation that they will support them regardless of whether they already support them regularly or not.

Adwoa regarded it as simply a matter of course that her son in the Netherlands would help her when she was hospitalised. Her son too considered it no more than logical that he would send the support she needed. It arrived quickly and covered a large proportion of all the costs. In Adwoa's case, her son was easily able to remit to

her, so she had no doubts about asking him and about accepting the support she needed.

Receiving crisis support was, however, not so much a matter of course for Theresa. She did not receive regular remittances from her two sons in the Netherlands during the research year and she knew this stems from the fact that her sons are having a hard time abroad and that they are still building up a life for themselves. She therefore does not burden them with requests for support in normal times. However, when her mother fell ill and died, she did not hesitate to inform them and ask for considerable support from them. Both of them indeed sent substantial amounts to assist their mother. Had they not sent their support, the burden for local family members would have been heavier and probably more bills would have remained outstanding for longer. Possibly, if Theresa's sons had been in a better financial position, they would have decided to travel to Ghana and attend the funeral. However, Theresa advised them not to spend money on the journey. This is, of course, a strategic decision. The presence of the two migrant sons would certainly have heightened the prestige of the funeral and would have contributed to Theresa's standing since she would have been able to boast of her sons' success. However, it would have meant that they would have less money left to contribute to the funeral cost. This was seen as more problematic, so Theresa asked them to send whatever they could to cover the funeral costs. By not waiting for the two sons to arrange their trip (which would probably have taken at least a few weeks) the family was also able to shorten the period of time a body is usually kept in the mortuary in the period between the death and the funeral. This is an expensive aspect of funerals and by economising on this the family saved a considerable amount of money.

Nana Donkor is the only respondent with migrant children who did not cope with his crisis well. Although he received remittances worth around 20% of his total crisis cost, this support only came from two of his five migrant children. His case shows that having migrant children does not automatically lead to being able to cope with crises well. As explained in the previous section, his other three migrant children each had personal reasons for not sending him support.

The fact that Nana Donkor was not able to cope with his crisis well however, resulted not only from receiving little migrant support. His own financial situation had been poor for a long time, partly because of his children's high educational costs, but mostly because of one decisive moment in his life. In 1976, he was engaged in lucrative *cola nut* trading and he also had a successful farm. There was a vacancy for sub-chief in his home community and his family forced him to accept this position. He did not want to give up trading and farming but he had to listen to his family and

accepted the role of sub-chief. After some time, his old trading friends asked him to return but he could not combine his chieftaincy position with trading. He looks back on this episode of his life bitterly and realises how much wealthier he could have been. His activities as sub-chief have brought him into contact with powerful and wealthy people, but it has not helped him much in financial terms. In times of need, he still has to fall back on his family of whom most are unable to provide much support.

During his daughter's illness and funeral, he was lucky to receive considerable support from Wofa Yaw, his brother-in-law. According to Akan descent rules, there is no family link between Nana Donkor and Wofa Yaw, but because Wofa Yaw belongs to the matriliney of his daughter, he customarily had an important role in the funeral. Nana Donkor, as a father of the deceased and Wofa Yaw, as maternal uncle of the deceased therefore shared the bulk of the crisis costs. Without Wofa Yaw's support, Nana Donkor's situation would have been even worse than it already was.

Migrant siblings

Migrant siblings and migrant children are not very different network members in financial terms. On average they both have higher incomes than local family members and could therefore both be important support providers. However, in the cases of the respondents with a crisis during the research year, a lot more efforts had to be made to actually obtain support from migrant siblings than from migrant children. Both in normal situations and in crisis situations, less support was forthcoming from migrant siblings than from migrant children. Three of the eight respondents with a crisis during the research year have migrant siblings. One of them (Samuel) received considerable support from his four migrant siblings, which covered the larger part of his crisis costs. The second respondent (Olivia) had a hard time persuading her three migrant siblings to support her and in the end succeeded. The third received no support from her migrant brother.

In the case of some of the respondents the quality of the relationship between migrant siblings and respondents plays a role, but the most important reason is probably the difference in supportive roles (migrant) children fulfil for their parents and that of (migrant) siblings for their siblings. In the reciprocal support exchange throughout the Akan life cycle, the most important support flow is that from adult children to elderly parents (see e.g. Clark 1999, Aboderin 2004). Adult siblings may play an important role in, for example, the education of their infant siblings, or in cases of illness. However, this type of support tends to relieve parents of their parental responsibility and should not be seen as direct support for the siblings.

Having said this, once siblings have grown up they may hark back to these instances of support to make reciprocal support claims. This happened in some cases of past crises, like that faced by Olivia, as described in the next section. However, Samuel for example has never rendered any service to his elder brothers, neither in the past nor at present. Nevertheless, he received substantial support from his migrant siblings during his crisis year. It was much more than he would have received in normal times and also much more than what would be expected of migrant siblings in view of the functioning of the Akan support system.

Samuel is the youngest of his four siblings and he is the only one who still lives in Ghana. His father has passed away and his old mother also relies heavily on remittances from her sons. Due to his leg illness and the fact that he could not work for an entire year, he had become totally dependent on his migrant siblings. He is very fortunate to have four migrant siblings who are willing and able to remit to him, and to have caring household members like his mother who used part of her own remittances to care for him. The support he received was not based on any form of reciprocity. Neither in the past, nor in the research year had he rendered any services for his migrant siblings or for his mother. Being the youngest of his siblings, he had also not played a role in their decisions to migrate. In view of this, the support he received from them is exceptional, but the support from his brothers should actually be seen as reciprocal support to their mother who is the only local close family member on whose shoulders the care for their youngest brother rests. By paying the bills for Samuel, the four migrant siblings relieved their mother of this burden.

Olivia also received support from her migrant siblings, but had to make much greater efforts to acquire it. At the beginning of the research year she incurred a €100 bill for her son who was admitted in hospital with meningitis. At first she approached one of her three siblings in the Netherlands. This brother usually sends less money than she asks for, so Olivia expected the same to happen on this occasion as well. She therefore wrote a letter to him asking to send her €300 for this bill. Her goal was to acquire the €100 she needed and therefore she intentionally made her situation appear worse than it really was. She hoped this would make her brother think that his help was indispensable. Direct communication was limited and this made it difficult for her migrant siblings to acquire reliable information about her actual situation. This increased the chance of her strategy working out. In the end her brother found out about the actual amount of the hospital bill and, knowing that Olivia 'included a margin', did not consider it 'misleading' and sent Olivia €100. Later in the year, she incurred another bill for her son and, since she had already

received support from the first brother, she only asked the other two. She decided not to ask any of her migrant siblings to help her with the costs for her ill daughter, probably because she foresaw that they would not be willing to contribute to treatment from a herbalist. In the end she received some of the money she needed for the second bill for her son's treatment and she paid her daughter's costs herself.

Dora's case is different. She has a migrant brother but received no support from him whatsoever during her two-year-old son's illness. Her local family members were the most important support providers during her crisis. Since her crisis costs were low in absolute terms, her migrant brother could certainly have paid them. Dora is the youngest of her siblings and her migrant brother is the eldest. She never had a close relationship with him and this may have been partly due to the age difference. Since he has been away from Ghana, she has felt neglected by him because direct communication was very scarce and financial support, if any, took the form of remittances to her mother, which her mother redistributed among family members. On more than one occasion she said she was too shy to ask anybody for support and she would certainly not ask her migrant brother. In the case of her ill son, her brother would probably have been sympathetic and he would probably have tried to save the child's life by paying a hospital bill. However, it took too long for Dora to realise the severity of the illness and soon thereafter the child died. Even if she had informed her brother at that point, it is doubtful whether the money would have arrived in time, given how quickly the child died. This case reflects the dramatic consequences of a troubled relationship between those in need and those who could help them.

Local close family

Local close family members – parents, siblings, children or spouses – often play an important role for rural Akan during crises. The importance of close kin as support providers in times of need in rural Ghana is endorsed by scholars such as Clark (1999) and Aboderin (2004) and has also been found to apply in other rural societies by, for example, Leliveld (1994) and Fafchamps & Lund (2003). However, now that international out-migration has become so common among the Akan, it has become less self evident that this category of people provides support. Rather, local close family members of a person in need often expect migrant relatives to help out first. Only when there are no migrant relatives in a family, or when it is clear that those abroad cannot or will not help, does support from local close family members become more important.

The above applied to most of the eight crisis cases in this study. Because local close family members live near to a respondent who is in need, and often in the same village, local family members can be physically present and they often provide food or practical assistance. These forms of support can be crucial for the survival of a respondent in need. However, in financial terms this form of support is often much smaller than that of network members abroad. Table 7.3 shows that those who did not receive support from abroad, received more from local close family members, but that this source of support was relied on less by those who received support from either migrant children or migrant siblings.

Samuel, who received 60% of his total crisis costs from his migrant siblings, is the only one who received a lot of support from both migrants and local close family. In his case, this local support came from his mother, who used part of the remittances from her migrant sons to pay his medical costs. In effect, this local support is also migrant support, albeit redistributed by a local person.

Dora, who lost her two-year-old son, and Antwiwaa, who contracted cancer and died, hardly received any migrant support and relied heavily on close family living nearby. However, both of them did not cope well with their crisis. Antwiwaa has neither migrant siblings nor migrant children but she does have two migrant grandchildren. However, since her death was unavoidable, it is unlikely that more than the 5% support from her grandsons would have changed her crisis coping ability. At most, it would have made her final months more pleasant.

Extended family

Table 7.3 shows that crisis support from extended family members, both local and migrant ones, was limited. Most respondents did not even ask extended family members for support. Some indicated that their extended family members have their own close family members to take care of and that they did not expect them to have the resources to relieve the problems of more distant relations as well. Others did ask some extended family members for support and received small amounts. Theresa is the only one of the eight respondents who received substantial support from extended family members. In her case this support consisted of remittances from a well-to-do migrant who is related to her mother and felt obliged to contribute to the funeral costs. Had he lived in Ghana, his contribution would probably have been a lot less.

Several scholars report on support exchange between extended family members in the past and argue that it used to be a matter of course (Clark 1999, La Ferrara 2006, Hanson 2004). The type of support mentioned in this literature does not

necessarily concern crisis related support, but also (probably mainly) support for the daily upkeep, or in difficult periods in life and included other forms of support, such as emotional and practical support.

As mentioned in the introduction of this chapter, data were collected from the 49 rural Akan respondents both about crises and hardships during their lives. The choice was made to focus on crisis situations in this chapter because these situations cannot be solved without network support and this would therefore reveal more about the role of network members. However, if data on network support during hardships were analysed⁷ a different picture could emerge. Since extended family members could be the typical people to help out in daily life situations and hardships, and not necessarily during crises, the findings of this chapter do therefore in itself not allow making a comparison with literature about support from extended family members in the past.

Non-kin

Petty support is regularly exchanged between friends, church members or other non-kin. However, in times of crisis, asking for support outside the family is considered as lowering one's social standing and rural Akan therefore do not regard it as the correct thing to do (see also Goldstein *et al.* 2005). There may be a difference in attitude between people in rural and urban areas. Smith (2007) for example describes how urban actors sometimes prefer to engage in support exchanges with non-kin rather than with kin. However, the rural respondents in this study clearly expressed a reluctance to ask non-kin for more than petty support. Local non-kin who observe a respondent's crisis situation, sometimes spontaneously helped out with small gifts like provisions or food crops. However, in six of the eight crisis cases no substantial support was given. Two respondents received a relatively large percentage of support from non-kin to cope with their crisis. One of them is Nana Donkor. The reason why he received 35% of his crisis costs from a non-kin network members – his brother-in-law – is described under the heading 'migrant children'.

Nana Tewiaa's case is more exceptional. She received contributions equal to 40% of her crisis costs from various non-kin network members. Since her crisis costs were the highest of all crisis cases that occurred during the research year, this non-kin support was also a large amount. She is the only respondent who has neither migrant siblings nor children and who was nonetheless able to cope well with her crisis. The two main reasons are her traditional leadership role and the fact that, unlike any of the other respondents, she had lived and worked abroad. This made her

⁷ The author is planning to do this and also publish about network support during hardships.

a different type of respondent and central elements of her life history explain her crisis coping ability.

Nana Tewiaa's case

Nana's family belongs to the royal clan of her hometown and about twenty years ago Nana became the traditional leader (queen mother) of her community. Before her enstoolment she had worked as a high school teacher in Kumasi and Accra. When her husband went to the USA for a year long course she went along with him and had various jobs in hotels and restaurants. In this period she became acquainted with various Ghanaians abroad, with whom she is still befriended. Later on she added many more Ghanaian migrants and also foreigners to her network of friends. After her enstoolment she had to give up her salaried teaching job because she could not combine it with her new responsibilities. She continued managing some of her farms and is still engaged in two businesses in Accra that she co-owns with a friend. As a consequence, she still has various sources of own income.

Nana is the queen mother of one of the most important traditional areas of the Ashanti Region. Her traditional position has made her one of the five most important women in the Ashanti Region. In this role she receives a lot of requests for help from villagers concerning school or hospital fees. In addition, she often receives invitations to the funerals of important people and she is expected to donate generously to most of these. On the other hand she receives a lot of gifts from visitors. Some of these gifts are customary gifts in return for assistance that she has given, while other gifts are meant to show friendship for her as a person and respect for her traditional position. In addition to these local gifts she regularly receives remittances from relatives and friends abroad. The gifts she receives help her to support others as is expected of her and the gifts also help her to purchase the traditional items that she needs to possess as traditional leader. On some days she handles amounts of money that are larger than other respondents earn in a whole year.

To finance her crisis costs, the operations of her two-year-old adopted son, she first used her own resources. However, when she realised these would be insufficient, she started retrieving loans she had given to people. Some of the people she lent money to, paid her back, but she became disappointed about the reluctance of many others. She even decided to stop issuing loans. However, on the same day that she made this decision she received a request for a loan of €200 which she could not refuse. Her husband helped her with considerable amounts as he also felt responsibility for the small boy. A number of her friends hold leading positions in business or politics and Nana knows that some of these friends would be willing to provide her with substantial amounts of support her if she asked them. However, she does not feel comfortable asking for support because it is not fitting for a person in her position. Besides, some people would not believe that a queen mother needs money. However, as time went by, many of her friends found out about her problem and some of them spontaneously offered support.

However, the hospital costs kept rising meaning that, at a certain point during the research year, she realised that she would not be able to pay the bills without asking for help. She has one influential person in her network, who is much richer than herself and who knew about her problem but still had not offered her any help. This person owes his riches for a large part to her, but failed

on many occasions to reciprocate what Nana had done for him. Nana felt that this crisis was the right opportunity for him to show his gratitude to her and show that he cared for her. She wished he had offered help spontaneously but, when he did not come forward, she asked him to provide a large amount, and he complied. All in all, a large part of the support she received came from local non-kin network members. Nana is thereby the only respondent who largely solved her crisis costs with local support and still succeeded to cope well.

Own means

The section 'Crisis coping: strategies and attitudes' explained that Akan generally have a negative attitude towards using their own means in crises situations. However, using one's own income should not be interpreted as a negative sign in itself. If it is done by respondents with low incomes who would otherwise not be able to pay their crisis costs it is an indication of the weakness of their social network and their inability to cope with crises well. However, if respondents with a high income choose to spend part of it in addition to generous support from network members, it is instead a sign of social *and* financial strength. Similarly, *not* spending one's own resources during a crisis could be seen as positive in the event that generous support is received and as negative if inadequate support is received. It is the combination of using one's own resources and receiving support that provides the greatest insight.

Table 7.3 shows that those who used part of their own income to pay their crisis costs coped better than those who did not. The first have higher incomes than the latter, and thereby had the opportunity to use some of their own resources. Most of those who did not use their own resources simply did not have any resources available, which contributed to the fact that they were unable to cope well.

In all eight cases, respondents used more network support than own means to solve their crises. For those who only had very few own means, their network support was crucial, and the wealthier ones who decided not to use up their own means but asked network support, were able to save their own resources for investments instead of spending them on the crisis. Their ability to receive support means that they are less in danger of falling into poverty after a crisis and this subsequently means that also in the long term they are better off.

Church welfare benefits

Church welfare benefits did not have a separate column in table 7.3 because a welfare benefit was only paid in two crisis cases, with both constituting less than 5% of the crisis costs. Two of the eight respondents with a crisis are not a member of any scheme and are therefore not entitled to any benefits. These two are Samuel who

underwent leg surgery and Nana Donkor, who lost his adult daughter. His daughter was a church goer, but had not performed an engagement with her boyfriend in church. Most churches require their members to religiously confirm engagements and marriages before they accept them as full members. Since she had not done this, her church did not make a donation at her funeral.

The other six respondents paid into one or more schemes in their respective churches. Adwoa received two separate amounts from her church to be used for her hospital costs, totalling €9.50, and the pastor of her church also prayed for her recovery. Antwiwaa had become member of a church welfare scheme a few months before she died. In total she had contributed €1.20 to this scheme. After her death, her family received a benefit of €50, which was used to defray some of her funeral costs. This payment did not, therefore, help any particular person but slightly relieved the shared burden of her family.

Cases of death of close family members are usually situations in which church welfare schemes are committed to make payments. However, there are various reasons why this may not happen. Theresa, who lost her mother, is a member of four different church schemes and had always paid her monthly dues faithfully. During the research year she paid around €20 in dues and donated another €50 to various collections in church. She is also an active women's organiser in her church. However, because she has two sons abroad, her church leaders considered her to be able to cope with her crisis costs herself and decided not to pay out benefits in order to distribute the church resources among members who most need it. Her mother's funeral was attended by several of her church members who all donated, but there was no official church donation from Theresa's church.

Dora did not receive a welfare benefit either, but for a different reason. She had donated a total amount of €40 to various collections in church and had contributed around €5 to her welfare scheme during the research year. This would have entitled her to some support. In view of her weak financial position throughout the research year, the €45 constituted a substantial amount. She did not want to ask for support during her two-year-old son's illness because she did not expect it to become serious. Since the pastor of her church was absent on the day that her son died, she did not inform her church about his death. Her son was buried the same day. Some church members came to visit her after the funeral and prayed, but she did not receive any benefits from her welfare scheme. Her case is a tragic concurrence of circumstances which shows that compassion from her church required action from Dora herself. Since she did not take any action, no benefit was given.

Crisis coping ability in the past

The Akan social support system is not a static system. It adapts to changing circumstances in society. Increased migration is an example of a change that has a considerable impact on the functioning of the social support system. People with more migrant relatives in their social networks generally have access to higher support amounts. Other changes were observed before overseas mass migration started in around the 1980s. In the 1970s for example, Oppong (1974) noticed a decline in support provision to Akan elderly and explained this by a shift from the extended to the nuclear family whereby support from extended family member became less self-evident.

In the period coinciding with the start of mass migration and the related influence of migration on support patterns, another change was caused by the effects of the Intestate Succession Law that was introduced by the Government of Ghana in 1985 (see La Ferrara 2006 and Awusabo-Asare 1990). Before this period, a man's land would automatically be given to his matrikin after his death. This traditional matrilineal inheritance scheme could lead to the paradoxical situation in which a man's wife and his children work all their life on his land and are left virtually no property after his death. To avoid this contingency, it had become more and more common among Akan men to make donations to their children earlier in life, or to establish with a written will that part of their property should be inherited by their children. Children would be motivated to support their parents out of fear of being disinherited. After passing this law, which assigns seven eighths of a man's inheritance to his children and widow, adult children would need a different kind of motivation to support their parents, knowing that they do not have to 'earn' their right to property.

In anthropological literature on the period following this changing inheritance practices a decline in willingness and ability to support the elderly is indeed observed (see e.g. Aboderin 2004). From conversations with three generations of Akan, Aboderin concluded that the present social support system has more elements of conditionality than it used to have. Instead of basing a decision to support a parent, or any other person in need, on his or her support need, judgments are increasingly passed based on the past support-providing behaviour of a person in need. By passing the same type of judgment for younger people in need, younger people would be entitled to even less support than the elderly, as younger people have had less time to build up a 'support-providing record'. As a result, more and more people in need are unable to obtain the needed support. The rising cost of living and higher under employment or unemployment rates made the situation

worse, and especially for the young. This obviously hits people in serious crisis situations harder since, in those situations, support from network members becomes even more important than in normal situations.

The previous chapter showed that it is not only factors related to the behaviour of support receivers themselves (i.e. factors that (s)he can influence him/herself), but also the composition of the social network and financial strength of network members (i.e. factors that are more outside the control of support receivers) that determine whether or not adequate support can be received. Migration has changed many people's social networks. Such networks used to consist of local people only. However, networks now increasingly include migrants. Since migrants are, on average, larger support providers than local people and migration has made many people's networks financially stronger. To investigate this and other changes in the support system on the respondents in this study, the crises in the research year are compared to a number of crisis cases in the past. Eight respondents experienced one crisis in the past, and four respondents experienced two crises in the past. A total of sixteen crisis cases were thus reported. Table 7.4 gives an overview of the crisis situations in the past and shows the coping ability of the respondents. The composition of the table is similar to that of table 7.2. Columns A to D give context information about the respondents and their crises. For those who experienced more than one crisis, the order of the crises is indicated by adding '1st' or '2nd'. Columns E to H show the scores on each of the four indicators to measure how well they coped with their crises, as developed in the section 'Crisis coping ability'⁸ and column I shows the judgment about their crisis coping ability based on these four indicators.

Table 7.5 shows the support received from network members. The composition of the table is similar to that of table 7.3 with the difference that no exact amounts or percentages can be given because inflation caused fluctuations in the value of the cedi and also because not all respondents could recall the exact amounts of their past crises. The support (and also usage of own means) is therefore indicated with signs based on how respondents remembered their support receipt (- for no support received, + for support received, and ++ for very much support received).

⁸ Table A.7.1 in the appendix provides explanations of the scores.

Table 7.4 Crisis coping ability of respondents who experienced a crisis in the past

respondent	crisis description	appr. year	stage in the life cycle*		problem itself solved?	appr. % costs paid	ease with which support obtained	financial situation resp. after crisis (cf before crisis)	how coped?
			then	now					
	A	B	C	D	E	F	G	H	I
Eva Adade	hospitalisation	1957	2	3	3 (yes)	3 (100)	3 (easy)	3 (same)	12 (well)
Cecilia	hospitalisation after accident, death of daughter	1960	2	3	3 (yes)	2 (90)	3 (easy)	3 (same)	11 (well)
Yayaa	hospitalisation after child birth (2 nd)	1986	2	3	3 (yes)	3 (100)	2 (neutral)	3 (same)	11 (well)
Mary	hospitalisation and death of daughter (2 nd)	1997	3	3	2 (partly)	3 (100)	3 (easy)	3 (same)	11 (well)
Abena	hospitalisation after accident	1997	3	3	3 (yes)	3 (100)	1 (difficult)	3 (same)	10 (well)
Janet	shop destroyed by fire	2000	3	3	2 (partly)	2 (90)	3 (easy)	3 (same)	10 (well)
Akwasi	beaten up by police, not able to work for one year (1 st)	1979	2	2	2 (partly)	2 (90)	3 (easy)	2 (worse)	9 (reasonably well)
Akwasi	hospitalisation of infant daughter (2 nd)	1998	2	2	3 (yes)	3 (100)	2 (neutral)	1 (much worse)	9 (reasonably well)
Olivia	surgical operation (1 st)**	2000	3	3	3 (yes)	3 (100)	0 (very difficult)	3 (same)	9 (reasonably well)
Kwatemaa	lost large amount of trade money	1983	2	3	2 (partly)	2 (90)	2 (neutral)	2 (worse)	8 (reasonably well)
Maame	farm destroyed by fire	1983	2	3	1 (no)	1 (30)	2 (neutral)	2 (worse)	6 (not very well)
Akua	both she and her husband hospitalised	1999	2	2	2 (partly)	1 (50)	1 (difficult)	2 (worse)	6 (not very well)
Karikari	became blind in work accident (1 st)	1990	2	2	1 (no)	1 (70)	1 (difficult)	2 (worse)	5 (not very well)
Mary	lost large amount of trade money (1 st)	1994	2	3	1 (no)	1 (30)	1 (difficult)	2 (worse)	5 (not very well)
Karikari	complete stock from store was stolen (2 nd)	1995	2	2	2 (partly)	1 (60)	1 (difficult)	1 (much worse)	5 (not very well)
Yayaa	lost large amount of money, hospitalisation after accident (1 st)	1983	2	2	1 (no)	1 (30)	1 (difficult)	1 (much worse)	4 (not very well)

* stage 2 = having infant children, stage 3 = having adult children, stage four = having adult grandchildren

** her second crisis took place during the research year

Source: Life histories and network survey

Table 7.5 Who supported? Support from network members during past crises

respondent	stage in the life cycle*		crisis description	how coped?	support received					own means used	
	then	now			from migrant children**	from migrant siblings**	from local close family	from ext. family	from non-kin	using own income	selling own assets
	A	B	C	D	E	F	G	H	I	J	K
Eva Adade	2	3	Hospitalisation	well	n/a	n/a	++	-	-	-	-
Cecilia	2	3	hospitalisation after accident, death of daughter	well	n/a	n/a	++	-	-	+	-
Yayaa	2	3	hospitalisation after child birth (2 nd)	well	n/a	n/a	++	-	-	-	-
Mary	3	3	hospitalisation and death of daughter (2 nd)	well	+	+	++	-	-	-	-
Abena	3	3	hospitalisation after accident	well	-	n/a	-	-	+(local)	++	-
Janet	3	3	shop destroyed by fire	well	+	+	-	-	-	-	-
Akwasi	2	2	beaten up by police, not able to work for one year (1 st)	reasonably well	n/a	n/a	+	-	-	-	-
Akwasi	2	2	hospitalisation of infant daughter (2 nd)	reasonably well	n/a	n/a	-	-	-	+	++
Olivia	3	3	surgical operation (1 st)**	reasonably well	n/a	+	-	-	-	-	-
Kwatemaa	2	3	lost large amount of trade money	reasonably well	n/a	n/a	-	-	++(local)	+	-
Maame	2	3	farm destroyed by fire	not very well	n/a	n/a	+	-	-	+	-
Akua	2	2	both she and her husband hospitalised	not very well	n/a	-	-	-	-	+	+
Karikari	2	2	became blind in work accident (1 st)	not very well	n/a	n/a	+	-	-	+	-
Mary	2	3	lost large amount of trade money (1 st)	not very well	n/a	n/a	+	-	++(local)	-	-
Karikari	2	2	complete stock from store was stolen (2 nd)	not very well	n/a	n/a	-	-	++(local)	+	-
Yayaa	2	2	lost large amount of money, hospitalisation after accident (1 st)	not very well	n/a	n/a	+	-	++(local)	-	+

*stage 2 = having infant children, stage 3 = having adult children, stage four = having adult grandchildren

**her second crisis took place during the research year

*** n/a here denotes that the respondent does not have this category of network members

Source: Network survey and life histories

Changes in crisis coping ability within the life time

Some respondents who were not able to cope with one crisis, coped adequately with another crisis. This suggests that the ability to cope with a crisis can change over time. Five respondents had two crises during their life. These five are Mary, Karikari, Yayaa, Akwasi and Olivia. The first four had two crises in the past and the latter had one crisis in the past and one during the research year. Two of the five coped differently with their crises and the other three coped similarly with both their crises. Descriptions of these crises are given below. The descriptions show that in all cases it was because of network related reasons that their crisis coping abilities were different or similar. The strength of a network as a whole emerges as having a major influence on the crisis coping ability, but also personal relationships with one or a few network members can impact the crisis coping ability.

A change in the social network: the two crises faced by Mary (54)

Mary's two crisis situations reveal a sharp contrast. She could not cope well with her first crisis (in 1994), but she coped very well with the second (in 1997). While only a little time elapsed between the two crises, her network had undergone an important change and this was the main reason for the difference in her coping ability. The first crisis occurred just after she had divorced her first husband, who was often drunk and had been a burden for her, instead of a financial help. Mary was a charcoal trader and one day she made an advance payment to her suppliers for two full truckloads of charcoal. They never delivered the load and she lost the money. It was a considerable amount in those days. Mary's 14-year-old daughter Mercy had just left to Belgium to live with an aunt and to take care of her after the aunt had had an operation. As Mercy was only a child at that time, Mary could not expect any help from her. She was still taking care of three of her other children and paying their education fees. The relationship with her mother was not very close, but since she had helped her mother in the past by getting her a job, her mother now supported Mary financially. She also borrowed money from a childhood friend, which her mother helped her pay back.

Shortly after this incident she met her present husband, who is relatively wealthy and cares a lot about her. He advised her to stop the charcoal trade and helped her set up a new business in her hometown. When her daughter in Ghana became ill and died, her husband paid most of the medical and funeral bills, although the daughter was not his biological daughter. At that time her daughter Mercy had grown up and had by then settled in the Netherlands. She was also able to send her remittances and these helped to pay the hospital bills. Her migrant sister in Belgium also helped her pay part of her costs.

A change in the social network: the two crises faced by Yayaa (56)

Yayaa could not cope with her first crisis in 1983, but was able to cope well with the second in 1986. The change in her network was somewhat similar to that of Mary. In 1983, Yayaa and her husband lived in Nigeria, just like many other Ghanaians at that time. They were rich traders and they had the reputation of being trustworthy people. Some people entrusted large amounts of their

savings to them, for safekeeping. When the Nigerian government suddenly decided to expel all Ghanaian nationals, they were given ten days to leave. Her husband withdrew all the money from the bank to take it back to Ghana, but he was robbed and lost it all. As a result, they suddenly became indebted to a large number of people. The situation was particularly bad because just a few months earlier they had been involved in a car accident in which they lost their son and in which Yayaa was badly wounded. The funeral costs were covered by her husband, but at the time they had to hurriedly return to Ghana, Yayaa had not yet recovered from her injuries and further treatment was difficult given their financial situation. Her husband could not cope with the situation and started drinking. Instead of getting support from him, she decided to leave him because his drinking habit had become a burden to her. Nobody could really help them financially to repay these people. She looks back on this episode of her life bitterly and thanks God for her survival: *“Things were very bad for me, I had to sell my clothes to buy food. I wanted to commit suicide. That time I prayed very hard and God called me as a Christian. Some of the people who demanded their money took me to the juju (fetish priest). They wanted to kill me spiritually, but because of God I didn’t die. I had to hide in the bush and all the time I had to run away from them. They also took me to court. Finally, I know God stopped them coming to me. In that period I joined several spiritual churches. They couldn’t help me with money, but because of the Almighty I survived.”*

After her divorce, she met another man with whom she had a child. When this child was born she had to undergo an operation. She was still suffering financially from her first crisis and could not afford the cost of the operation. The father of the child paid most of the costs and her mother also lent her money. Yayaa did not stay with the child’s father and wanted to pay him back. She also returned her mother’s support after her recovery, so she effectively paid all costs herself. However, since she had no means to do so during her hospitalisation, the help from the child’s father and her own mother meant a lot to her.

The importance of personal relationships: the two crises faced by Karikari (48)

Karikari could not cope well with the two crises he had had to deal with in the past. He is a man who has always had difficult relationships with people around him. During both past crises he had no migrants in his network. In 1990, during his first crisis, he was working in a family company together with his elder brothers. One day he had an accident at work which caused him to go blind. He could not continue working for the company and therefore lost his source of income. His brothers compensated him but, according to Karikari, they did not really help him properly. He even blamed his brothers for the accident itself: *“I was a key figure in the company. Many people hated me, also my brothers. They were afraid that I would become too big and that I would take over the company. So that is why the accident happened.”*

His blindness meant it was not easy to find a new source of income. However, he succeeded in setting up a store. He became relatively successful and managed to make ends meet. One day government officials came with orders to take away all the store’s stock. The same happened to a number of other people at around the same time. Most store owners were not compensated for the items that were taken. Karikari also lost everything he had and had to start building up a new business again. Once again he said his brothers did not really help him. Only befriended store

owners helped him with loans. After this incident he opened the beer bar that he is still running today. It is not profitable at all and Karikari is constantly in need of money to restock his bar. He also only receives support in the form of loans from a limited number of friends, and not from his family.

The importance of network strength: the two crises faced by Akwasi (50)

Akwasi coped reasonably well with both of his crises, in 1979 and 1998. However, the second crisis ruined him financially and reduced him to poverty again despite him having been a wealthy man. In both situations he had no migrants who could help him. In 1979 he was working as a taxi driver when one day a police man thought he was cheating a passenger and before Akwasi got the chance to explain what was going on he was beaten up and sustained severe head injuries. He was unable to work for an entire year and to date still has headaches on a daily basis. During the year after the incident he relied on his local family members for his survival.

Akwasi was extremely weak after his first crisis, but regained financial strength over time. When the second crisis, the illness of his daughter, occurred he had become a wealthy truck owner. However, in order to pay all his daughter's hospital bills, he had to sell his trucks and thereby sacrifice most of his wealth as he had no network members who could help him financially. At that time too, he had no migrant children or siblings. Instead, he has infant children who need his care and most of his siblings, who all reside in Ghana, are poorer than himself. As a family elder he had responsibility for the entire family, which was a burden on him and made it more difficult to cope with this crisis. After the crisis he was helped by his migrant cousin Edward who provided him with a livelihood by letting him use his car as a taxi. This helped him to make ends meet, although he still lives on the verge of poverty.

Past events and personal relationships: the two crises faced by Olivia (57)

Olivia had a crisis in 2000 and another one during the research year. She coped reasonably well with both of them. In 2000, Olivia's mother died and a funeral was held and was attended by her younger brother Bill who lived in the Netherlands. At that time Olivia had a swelling in her nose which was causing severe pain. She was so seriously ill that she feared she would be miserable for the rest of her life. Bill had understood from someone that Olivia had consulted a pastor who had told her that she would die as soon as she underwent an operation. This was not true, but Olivia thinks Bill used this as a pretext for not spending money on her. Bill wanted to return to the Netherlands after the funeral, but Olivia threatened to mix mice poison with rice and eat it if he did not send her to hospital for treatment. Her reasoning was based on the Twi saying *If somebody looked after you when you teethed as a child, you must then look after that person until he loses his teeth*. Olivia had been taking care of Bill and it was because of him that she didn't go to school. *"If I now have a problem and he doesn't want to help me, than it is better to kill myself and leave this world"*. She told him that if he heard about her death while in the Netherlands then there would be no need for him to come and arrange a funeral. She would give her body to the church. This would be a great dishonour to him. Finally Bill agreed to delay his trip home and pay the operation, which cured Olivia. She is happy but she is not proud of the way she had to force him.

Because of Bill's support in 2000, Olivia felt she could not ask him for any support during her second crisis during the research year (see tables 7.2 and 7.3 in the section 'Crisis coping ability'). Two of her adult children were seriously ill and she incurred high hospital bills. She therefore appealed to another brother abroad. After a considerable effort, she managed to arrange to receive support from him, but the events of 2000 had apparently influenced her relation with her migrant siblings and thereby affected her ability to generate support in times of need.

Olivia is not the only respondent whose crisis coping ability was affected by events in the past. Negative experiences or strained relationships can have a severe impact on support receipt from network members. The cases of Abena and Akua are good examples.

Past events and personal relationships: the case of Akua (35)

Akua's eldest brother Ernest lives in the Netherlands and she received support from him on a number of occasions in the past. The last time she received support from him was for medical treatment of her child in the late 1980s. She informed Ernest that her son was seriously ill, but luckily the son recovered more quickly than expected and the hospital bill was lower than she thought it would be. She therefore did not need all of Ernest's support for what it was originally intended for. However, Akua never had the chance to explain what happened to the support she received for her ill son. Ernest thought she had misled him and said he would never give her any money again. When, in 1999, Akua and her husband were both hospitalised and she was in real support need, she asked her brother in the Netherlands for support in spite of Ernest's vow not to help her anymore. Akua knew that he would be able to help her and hoped he would change his mind. However, Ernest did not believe her again and refused to help her. Akua was very upset about this, all the more so because, in 1999, nobody else in her family was able to support her financially. The situation turned into a real crisis. Akua now describes her relationship with Ernest as no longer close.

The importance of personal relationships: the case of Abena (44)

Abena's Netherlands-based daughter Juliet visited Ghana during the research year. She informed Abena that the travel costs would be too high to come to her home village and that she would therefore stay in Accra. However, she did not invite her mother to come and visit her there. While face-to-face contact between Juliet and Abena has hardly been possible since Juliet's migration, mother and daughter would still not meet in this way. This was rather awkward and was an indication of the strained relationship between them. In the course of the research year Abena never disclosed what exactly caused this problematic relationship, but apparently it had already started at the time of Abena's accident in 1997. As a result of the accident Abena was admitted to hospital and spent more than a month's salary on paying for her own treatment. A fellow teacher lent her some money, but nobody else helped her. Because she was a salaried worker at the time of her accident

and received help from a colleague, she managed to cope well with her crisis. Otherwise she would have been in trouble without any support from her migrant daughter.

Events in the past, or past behaviour do not always have a negative effect on a person's crisis coping ability. On the contrary, some respondents received generous support during their crisis and coped well because of positive events in the past. Janet and Cecilia are examples.

The history of personal relationships: the case of Janet (45)

For a number of years, Janet had raised the child of her migrant son Kweku. Kweku generously remits her, partly for the upkeep of his child, but partly also to show his gratitude for her efforts. Janet also takes care of her migrant sister's house. She supervised its construction and keeps it safe by living in it with her family. She also took care of her sister's son for more than ten years. When Janet's shop burnt down and she suddenly lost her source of income, both her sister and her son, who were indebted to her came forward and provided generous crisis support which enabled her to cover her costs and start a new business.

The history of personal relationships: the case of Cecilia (72)

Cecilia's life history was presented in the introduction. Like many other respondents of her age category, she left her home village to start a cocoa farm elsewhere. During eight difficult years, Cecilia and her husband managed to clear more than 30 acres of forest and turned it into a cocoa farm. Bad luck struck in 1960 when they were involved in a lorry accident which killed their two-year-old daughter and wounded Cecilia. She had to be admitted in hospital. At that time Cecilia only had local family members, but none of them were in a position to help. Her husband, with whom she had worked hard to build up their farm, paid her hospital bill, arguably because he felt indebted to her for her hard work. Indeed, the farm produced a considerable income for them over a period of many years. Without Cecilia's labour, her husband would not have been able to achieve this.

Cecilia had a poor network compared to many other respondents. She had no migrant relatives back in 1960 and, except for her husband, nobody in her family was able to support her. As the proverb goes, '*one can't get blood out of a stone*', meaning that a network composed of poor family members might be *willing* to help, but not *able* to do so. So the question arises as to what extent someone's behaviour can influence how well others care for him or her when in need, as suggested in the anthropological literature, with an emphasis on the importance of respect in reciprocal relationships? In general, tables 7.2, 7.3, 7.4 and 7.5 give the impression that network strength is related to a great extent to the crisis coping ability. In this regard, Cecilia's case is an exception because, in spite of her poor network, she

managed to cope well with her crisis. This shows that having a poor network does not necessarily cause difficulties as regards coping with a crisis, but that behaviour or events preceding the crisis can have some influence on the way a crisis is coped with. The cases of Eva Adade, Kwatemala and Maame, who all had comparable poor networks, but coped 'well', 'reasonably well' and 'not very well' respectively, also show that someone's network strength during a crisis does not necessarily predict a person's coping ability.

The cases of Eva Adade (78), Kwatemala (64) and Maame (74)

In 1957, Eva Adade felt God had called her to become an evangelist. She had five children and was pregnant with the sixth. She thought it would not be possible to combine childcare with the work of God and, without informing her husband, she used self-medication to abort her pregnancy. After that she had to be admitted in hospital and bled for five months. A priest prayed for her and she confessed her sin. When she was healed, she divorced her husband and started preaching. At first she was an itinerant preacher and later she founded a church. From her childhood onwards, Eva Adade had been a little different from the rest. She had visions about the future and although people were initially cynical, once the visions turned out to be true people had to believe in her special gift. Eva Adade never went to school because she took care of a niece. Possibly because of all this, her father supported her decision to start a religious life and paid her hospital bill. Because of her life style she made a lot of friends and, later on in life as well, there were always people around her who were willing to support her, including her migrant children, church members and friends.

Kwatemala and Maame both had a crisis in 1983. At present, Maame is blessed with remittance receipts from four well-to-do adult children abroad. However, when her cocoa farm burnt down during the fierce bush fires that swept through the country in 1983, her children were small and she had no other relatives abroad. Kwatemala never had any close relatives abroad and when she lost a considerable amount of trade money her network was made up of poor local family members. At present she only has two distant family members abroad, one in the Netherlands and one in the USA. Kwatemala received assistance from fellow traders who helped her to replace some of the money she had lost and this helped her to restart her trade. However, Maame and her husband received no particular help from anybody and were not able to rebuild their farm. Maame lived in poverty in the period that followed and it was only when their sons started migrating one by one that she started to recover financially.

Synthesis and conclusion

Comparing past and present crises

Changes in network strength or in personal relationships with network members can have a major impact on crisis coping ability. The way an earlier crisis was dealt with can also have an influence on how a subsequent crisis is coped with. A clear

difference between past and present networks is the presence of migrants. In only five of the sixteen crisis cases in the past (30%) did respondents have either migrant children or migrant siblings while, at present, respondents in six of the eight cases (75%) have either migrant children or migrant siblings. Since migrants are larger support providers than local and domestic network members, many respondents who faced a crisis in the past therefore missed out on a valuable category of network members and had to generate support from local and domestic people. However, if the crisis coping ability were mainly to depend on the strength of one's network, people with present crises would be much better at coping with their crises. However, judging from the percentages of respondents who coped 'well', 'reasonably well' and 'not very well' (presented in table 7.6), the crisis coping ability in the past and the present is comparable.

Table 7.6 Past and present crisis coping

	well coped % (N)	reasonably well coped % (N)	not very well coped % (N)	% (N)
present crises (2003-04)	37.5% (3)	25% (2)	37.5% (3)	100% (8)
past crises	37.5% (6)	25% (4)	37.5% (6)	100% (16)

Source: Tables 7.2 and 7.4

These figures do not confirm a decline in the functioning of the support system. However, the descriptions of the cases indicate that things have changed. People who currently have migrants in their social networks rely to a greater extent on their migrants during crises and to a lesser extent on local network members. The situation today is clearly different to how things used to be in the past and also represents a difference as regards people who do *not* have access to migrant support. In the past, more people were dependent on support from local and domestic close family members. Those who had local and domestic network members who were able and willing to help (in most cases these were husbands), were clearly better off than those who only had poor local and domestic network members. At present, however, those who *only* have access to support from local and domestic close family members are less well off than those who also have access to migrant support.⁹

⁹ For a more meaningful analysis of changes that occur in crisis coping ability, 'present' should not start in 2003, but should include some years of the recent past as well.

There have been cases of people with poor networks coping well and also cases of people with strong networks not coping well with their crises. On the one hand this seems to underline the findings from chapter 6, that *both* network strength *and* other factors, such as social/cultural behaviour and the quality of relationships with network members, can influence the crisis coping ability. However, on the other hand it appears that, in the past, the strength of someone's network largely determined someone's crisis coping ability while, at present, other factors have gained importance and play a key role in someone's crisis coping ability. At present, having a strong network is no longer a 'guarantee' of being able to cope well with crises.

The use of one's own resources is also different in the past and the present. Although a relatively large number of respondents with a past crisis *and* respondents with a present crisis used their own means, respondents with a present crisis did this in combination with considerable network support. While, in the past, using one's own means was sometimes the most important source of money for crisis coping. During present crises no respondent had to sell assets, while in the past some respondents had to do so. This left respondents more vulnerable in the periods following their past crises. Some respondents who had to use their own resources to cope with a past crisis are clearly less well off at present than they would have been without their crisis and without having had to sacrifice their own resources to cope with it.

Generally, younger people are in a weaker position and therefore less able to cope with crises than older people who have passed the difficult stage of taking care of infant children and acquiring a steady source of income. Since the two samples of past and present crisis cases were taken from the same respondent group and therefore concern the same people, it is not surprising that during present crises, respondents were in more advanced stages of life. In the past, twelve of the sixteen people (75%) were in the second stage of life and thus relatively young while only two of the eight (25%) facing present crises are in the second stage of life. In the past, more of the younger respondents had weaker networks, while more of the older respondents had stronger networks. Chapter 6 showed that, in normal times, younger people are more at risk of receiving less support than they need. Indeed, a relatively large number of the younger respondents in the past were unable to cope well with their crises. At present, however, one of the two young respondents with a crisis received a lot of support from migrant siblings and the other did not. Compared to young respondents in the past, their networks were stronger, but this did not necessarily lead to more support and a better crisis coping ability.

Chapter 6 showed that the network strength and cultural strength of a person are often interlinked and that both often increase throughout the life cycle. People who receive more than necessary regular support are, on average, older than those who receive less than necessary. The more advanced stage of life during present crises should lead to a higher percentage of crises that were well coped with. This was not the case and is therefore another indication that, at present, people cope in different ways with crises than they did in the past. At present, migrants in the respondents' networks could be *substitute* for local support instead of an *addition* to it.

The fact that 37.5% of all crises in both periods were not coped with well is a sign that the functioning of the Ghanaian social support system cannot be taken for granted, neither in the past nor currently. Respondents in this study all have one or more migrant ties in their social networks. However, the analysis of crisis coping ability showed considerable differences between those with migrant ties who are actually able to remit (in most cases migrant children), and those with ties from whom they cannot expect remittances (such as non-kin, or also migrant siblings).

Comparing crisis support with regular support

Tables 7.7 and 7.8 show a matrix of support and needs in *normal* times and a matrix with support and needs *including crisis cases*. The second matrix represents the actual situation of all respondents during the research year. It shows that the less group slightly increases if crisis cases are included. While the proportions of the more, enough and less groups are 10-29-10 without crises, *with* crises they become 9-28-12. This means that, on the whole, crisis support has not always been adequate and leads to a worsening of some people's situation as regards their support receipt in relation to their needs.

Table 7.7 Support and needs in normal times

support receipt	6	Respondents who receive more support than needed					
	5						
	4	20% (N=10)		Respondents who receive roughly enough support		Respondents who receive less support than needed, 20% (N=10)	
	3						
	2	60% (N=29)					
	1						
		1	2	3	4	5	6
		support need					

Source: Transaction data and network survey

Table 7.8 Support and needs *including* crisis situations

regular and crisis support	6	Respondents who receive more support than needed				Respondents who receive roughly enough support		Respondents who receive less support than needed, 25% (N=12)	
	5								
	4	57% (N=28)		Respondents who receive roughly enough support		Respondents who receive less support than needed, 25% (N=12)			
	3							57% (N=28)	
	2	57% (N=28)		Respondents who receive roughly enough support		Respondents who receive less support than needed, 25% (N=12)			
	1							57% (N=28)	
	1	2	3	4	5	6			
	regular and crisis needs								

Source: Transaction data and network survey

Six of the respondents who had a crisis during the research year received enough or more than enough support in normal times (during the research year). Four of them still received adequate support to cope with their crisis, but two of them fell back into the less group. Two of the eight respondents with a present crisis did not receive enough support in normal times and also did not receive enough support to cope with their crisis. A stronger situation in ‘normal’ times increases one’s chances to cope well with a crisis. Someone with adequate support in normal times has network members who are able *and* willing to provide support and such a person is obviously better prepared for a crisis. In times of crisis, network support becomes even more important than in normal circumstances because of the absence of state-initiated welfare provisions and because of the limited ability of church welfare schemes to support its members in need. In times of crisis it is therefore even more important to have invested in one’s network in order to be able to receive the necessary support.

Conclusion

This study investigated local community development and social security issues affecting rural dwellers using a transnational approach. Through ties that rural dwellers maintain with migrants, influences from overseas are slowly but surely changing life in Akan rural communities. Because of these changes, local community development and social security issues of rural dwellers are no longer localised processes that can be understood simply through internal studies of villages. The increasing mobility of people and flows of money call for a transnational approach of what used to be local phenomena. Intercontinental migration from rural areas in Ghana has become a common strategy for the social security provision of family members who stay behind. Moreover, local development in these rural areas sometimes relies a lot on the involvement of overseas migrants. The three main bodies of literature that this study contributes to are those of transnationalism, migration and development and social security.

The study was carried out by following 49 villagers in five rural communities in the Ashanti Region of Ghana over a period of one year. The social networks of the respondents were drawn and their life histories, their income and (part of their) expenditure were recorded. Community histories were also recorded with a specific focus on migrant involvement in development. The selected case study communities ranged from a remote hamlet of 3,000 inhabitants to a semi urban town with 32,000 inhabitants. The respondents varied in age between 18 and 93, had total annual incomes ranging from less than €200 to more than €8000 and were engaged in farming, business activities or salaried jobs. Some had frequent and friendly contact with a number of close family members abroad and received generous remittances

while others were at odds with the only migrant in their network and hardly received any support. This broad variety of respondents and case study communities permitted the study of many aspects of transnational influences on rural life, on the way social security issues are dealt with and how local community development is organised.

Ghana's economy has been growing steadily and Ghana's political situation has been stable for the last two periods of office. The Ashanti Region, the home of all the respondents, is among the wealthier regions of Ghana. With an average total annual income of €1,731 (derived from both work and support) the respondents are more than five times as wealthy as the average Ghanaian. The respondents therefore live in favourable circumstances and are better off than many of their fellow country people. The fact that much of their income is derived from their migrant ties is an indication of the enormous importance of migrants in the daily lives of the respondents. This constitutes an important reason for studying the transnational nature of social security and local development in rural communities.

Summary of main empirical findings

Chapter 4 investigated the involvement of migrants in community development activities and established that small communities, with population sizes of between 3,000 and 7,000 receive – in relative terms – more migrant support than other communities. Differences in the institutional environments of the communities are a likely explanation of the differences in migrant involvement. In small communities, the enforcement of migrant involvement in development comes from *within* communities. Sanctioning systems are effective and strongly embedded in cultural Akan values by being inextricably bound with funerals. In medium-sized and larger communities, contributions to development have a more voluntary character through the absence of effective sanctioning systems. Leadership and projects are also more easily corruptible, and inhabitants are less motivated to contribute to development activities because there is more freedom from gossip and less dishonour for people who decide not to contribute. An active attitude of community leaders based on being in contact with migrants from their communities and offering incentives to migrants can be an important motivation for migrants to support development activities in their home communities. Incentives such as receiving honour and respect, and sanctions such as not being allowed to hold funerals for family members on village soil, can be very effective if institutionalised successfully. While smaller communities have a higher chance of receiving migrant support for

development activities, larger and more developed communities are more attractive for migrants who want to start business activities.

At individual level, support from migrant relatives is an important source of income for the respondents and a crucial contribution to their social security status. Chapter 5 looked into the characteristics of the respondents' social networks, the volume and type of their support receipt and identified which individual and network-related factors relate to the volume of support receipt. Network support makes up, on average, as much as 52% of their total income. Of all support, migrant support accounts for the largest share. In a hypothetical situation *without* support, 35% of the respondents would live below the poverty line of €250 per year while *with* support only 4% of the respondents have total annual incomes lower than €250. The respondents have an average social network size of 25 people with whom they have substantial relationships. A relatively large number of people in the networks know each other, as expressed in high network densities. Of all types of network members (local, domestic and migrant-, and close family, extended family and non-kin) migrant close family members are the highest per-person support providers to the respondents. Domestic network members and extended family members provide the least per-person support. Probably due to their relative high average age, namely 53, the respondents receive, on average, a lot more support *from* their network members than they provide *to* them. However, some respondents spend a lot of time and energy providing services to migrants, such as supervising house constructions or raising migrants' children. For some of them, the balance between support receipt and provision is far from positive.

The shapes of social networks in terms of network sizes, densities and compositions were not found to have much influence on the level of support receipt. Respondents residing in larger communities tend to include a wider variety of ties in their networks and tend to have slightly larger networks, but they do not necessarily have more ties to migrants and do not necessarily receive more support. Individual factors such as the stage in the life cycle and sex were found to have a limited influence on support receipt. Older female respondents tend to receive most overall support among the respondents. The factor that has the greatest influence on support receipt is the number of migrant children in respondents' networks. Respondents with more migrant children were found to receive considerably more support than those with less or no migrant children.

However, while the number of migrant children in someone's network may be an important explanatory factor for the level of support, this does not explain everything. Chapter 6 investigated historical and behavioural factors in relation to support

receipt based on a slightly different approach. It looked specifically at the balance between the actual needs of respondents and their support receipt. After all, receiving a lot of support is not necessarily enough for a person with high needs, and receiving low support is not necessarily problematic for a person with low needs. Respondents with high needs are people who are not able to generate an adequate income from work, or people who are responsible for a lot of dependants in their networks, such as children with high school fees, elderly parents who need medical care, or people with high health costs of their own.

The chapter showed that the ability to receive the support one needs depends on a combination of things which can largely be grouped into four categories, namely personal characteristics, the presence of migrant children in networks, cultural behaviour and wealth status. When people grow older, their networks generally become stronger, mainly through the presence of adult (migrant) children who can support them. Older people have also had more time to accumulate wealth and build up reciprocal care relationships with network members, for instance by having educated their children, having supported others around them and by having built a house in which they can accommodate local family members. These are all things that are positively related to receiving the support one needs. The two factors that are most strongly related to a positive balance of needs and support receipt are the number of migrant children and the level of income/asset based wealth. Reciprocal support relationships and displaying correct cultural behaviour also relate positively to successful support receipt, but they appear not to be crucial in all cases. Since wealth is positively related to support receipt, it is not necessarily the poorest who receive most support.

The respondents who receive more support than they need (the more group) are likely to have resources left to invest in long term, sustainable things like business, farming and housing, while those who receive less than they need to cover their direct short term needs (the less group) are unlikely to be able to make long term investments. This subsequently means that the respondents in the more group are better off both in the short term and in the long term.

Chapter 7 investigated support receipt in times of crisis. Generally, people who in normal times receive more support than they need, are better able to cope with crises than those who do not receive enough in normal times. However, there may be people who receive roughly enough in normal times and who are unable to cope with a crisis well. There are both structural factors outside people's control and factors that can be influenced by respondents that affect their crisis coping ability. Since the support need during a crisis is higher than most 'regular' needs, it becomes

even more important to have invested in a solid support network composed of people who are both able and willing to provide support. The willingness of network members to support a respondent can be influenced by past events. Respondents who are able to generate adequate migrant support in times of crisis need to use up less of their own resources and they are less in danger of falling into poverty after a crisis. Subsequently they have more money left for sustainable investments which means that they are in a better social security position than those who are not able to generate the support they need to cope with their crises.

A comparison between crisis coping abilities in the past and at present shows that in the past fewer people had migrants from whom they could expect support, and that they therefore depended more on local network members for support, or that they had to sell assets to cope with crises. At present however, in spite of the fact that more people have access to migrant support, the average crisis coping ability has not improved. Rather, the percentages of people who coped well and not very well remained exactly the same. This suggests that, with regard to crisis coping, migrant support has not become an addition to local support, but rather a substitute of it, but it is also clear that currently, without migrant support, respondents would be less able to cope with their crises.

Contributions to studies of transnationalism

This study contributes to studies of transnationalism in four ways. First of all, much of the literature on transnationalism focuses on the life styles and activities of migrants. Because of this, a lot of questions regarding transnational influences on people's lives in countries of origin are left unanswered. This study addresses this knowledge gap by providing empirical material from the origin side. Such a focus shows that it is not only migrants who compose their transnational networks, who select the people with whom to maintain ties back home and who choose whom they want to remit to, but that rural people have an active role in keeping the migrant ties in their social networks active in order to obtain the necessary support from them or to keep open future possibilities for requesting support. Simply *having* migrant ties is not enough to obtain the necessary support from migrants. Although there are structural and migrant-related factors which influence support receipt from social networks and mean that rural dwellers are not fully in control of their support receipt, it is necessary for rural dwellers to keep investing actively in their migrant network ties in order to be able to make optimal use of them when they need to.

A second point, which is related to this first point, is that social security issues is not the focal point of most studies on transnationalism. The way social security issues are addressed in transnational studies mostly concerns the role of the transnational networks of migrants in welcoming newcomers and helping them to find their way in their new environment. The emphasis tends to be on the integration of migrants into social security mechanisms of their host countries with hardly any attention being paid to the social security of rural family members in their countries of origin. However, mass migration from Ghana has made it common for rural dwellers to have migrants as social network members and these migrants can play an important role in the social security provision of rural dwellers. Since the way rural people organise their social security is no longer solely a local issue, but can be greatly influenced by migrant ties, a transnational approach to rural social security issues is called for. Incorporating social security issues more prominently into the transnational research agenda is therefore recommended.

A third point, which is also related to the focus on the migrant side, is that literature on transnationalism places a considerable emphasis on migrants' multiple engagements in home and host countries, with a lot of relevance being assigned to technological advancements in the area of communication, money transfer systems and transportation that enable migrants to have these multiple engagements, to travel and to remit money to their home countries. Transnationalism scholars argue that migration should, therefore, no longer be seen as leaving one country and settling in another, but as a continuous move between social worlds that span more than one location. This rural study shows that also rural life can be transnational, even without having multiple engagements, without being internationally mobile and without full access to advanced technology. Through their ties with migrants, rural dwellers can be agents of change in their rural communities because rural dwellers' status and respect is related to migrants' involvement in community development. This relationship varies from community to community and subsequently shapes the forms and scale of migrant support to rural communities. The transnational nature of the lives of the respondents in this study is also visible in the way they are supported in their daily upkeep by migrant remittances, or live in houses built using migrant money, or pay medical or funeral costs using migrant support or engage in activities that are linked to migrants, such as the supervision of migrant houses, or the raising of migrants' children. Therefore it is no longer possible to understand rural life by only looking at local circumstances, local activities and local social networks.

Fourthly, rural lives can be influenced by transnational ties in other ways as well. For example, rural funerals are celebrated to varying degrees of lavishness

depending on a higher or lower availability of migrant support. Since funerals are very important life cycle moments in the Akan culture, and since the amount spent on funerals largely determines the bereaved family's honour, the impact on the lives of bereaved family members can be considerable. Another way in which rural lives are shaped by transnational influences is the presence of visible images from abroad. The numerous migrant mansions in rural areas and the abundance of second-hand imported goods that can be found in many rural shops strengthen rural people's ideas about how wealthy migrants must be and how migrants should be able to help improve the circumstances of their own local lives. As a result, a lot respondents have high expectations of the help they should receive from their migrant relatives. Ignorance about the types of lives that migrants lead and the problems that they can encounter abroad only strengthen the idea that migrants are in a much better position than the respondents themselves. Nevertheless, however high the expectations may be, a lot of respondents describe the remittances they receive as an expression of the sender's love and care for them. The remittances that pay for the upkeep and the comfortable old age of many rural dwellers are therefore not only a monetary resource but can also have an emotional value. In view of the emphasis on non-material flows that scholars of transnationalism advocate, this is another reason to study rural people's lives with a transnational approach.

Contributions to studies of migration and development

The general view in studies of migration and development is that migration from rural areas is often a household or family decision and part of a diversification strategy. For example, scholars of the New Economics of Labour Migration (NELM) school describe how a member of a rural family can be sponsored to go abroad and that remittances are expected from that person to supplement the local family income. However, data from this rural Akan study shows that in 50% of cases the migration of a network member was the decision of the migrant him/herself and that in a number of cases the rural family was not even informed beforehand. As yet unpublished findings from the Netherlands-based (migrant) part of the Ghana TransNet Research Programme confirm this attitude among migrants.

In cases in which migration is indeed a household or family decision, the intra-family social security arrangements between migrants and their families back home can constitute a motivation for migrants to remit, as remitting is an implicit part of this arrangement. The implication of the finding that many cases of migration from rural Ghana are individual decisions, without arrangements between migrants and

families who stay behind, raises the question of what other reasons migrants can have to remit and how families back home succeed in motivating their migrant relatives to support them. This study shows that motivations for migrant support to members of rural families can date back much longer than the period in which a family member migrated. The life histories of many respondents reveal a life-long pattern of reciprocal support exchange in which events that took place a long time ago can impact rural villagers' ability to receive support from their migrant relatives much later on.

Rural dwellers' acts of support that can positively influence their current remittance receipts can include specific past moments in which they supported somebody to solve a particular problem, but general examples also include upbringing and education. Various life histories show that even if respondents did not have the financial means to provide their children higher education, the efforts they made, even with very limited means, left their children with fond memories which, in turn, constituted reasons for wanting to support them during old age. Rural villagers' conflictual relationships with migrants or rural villagers' past life styles in which they did not care much about others however, can contribute to migrants' unwillingness to send them support later on. The type of reciprocity at stake is not a direct form of reciprocity, but rather one in which neither the moment, nor the quantity or even the person to whom support is given is specified, and in which appreciation for received support and the expectation that it should be reciprocated one day plays a decisive role.

In this reciprocal support system, migrants who act individualistically by not remitting to their families could be creating problems for themselves in later years. This applies to migrants whose migration was a family decision, but also to migrants who took their migration decision on their own and whose journey abroad was not sponsored by their families back home. The reciprocity of support can explain why rural family members who had no role in the migration decision, strongly expect *and* often receive remittances. Because reciprocity plays a major role in the ability of rural people to receive support, this study advocates that reciprocity in support networks should be given a more prominent place in studies on migration and development.

The link between reciprocity and migration has implications for the approach to social security issues at individual level as well as at community level. Reciprocity in support is also a form of security for migrants provided by their families back home. After all, migrants will sooner or later want to return to their home village, either to resettle or to visit their families, or to explore possibilities to invest in

farming or business, or to build a house. They need to be respected in the community in spite of having been away for a long time, and this respect should not be based on their own personal achievements alone. If rural families and their community members no longer respect their migrants, it becomes difficult for these migrants to be successful in whatever goal they may have in their home village. For migrants to achieve this 'security' it is necessary to have been a supportive person during their absence. Both support to families and support at community level play a role. Rural families generally have a high regard for migrant relatives who have supported them with remittances as an expression of their care for the family back home. In small communities, in particular, news about migrant donations to community development projects spreads quickly. In these small communities, local cooperation and approval to migrants are even more important than in larger communities if they want to return home and engage in the activities they aspire. This includes the migrant's wish to be buried in the home community, as this is a deeply felt desire of many Ghanaians from rural communities. Not being allowed to hold a funeral can be a source of deep shame for rural family members. Funeral-related sanctions can therefore be an effective means of obliging migrants to stay involved in the development of their home communities.

This study shows that a transnational approach is useful in examining migrant support to rural villagers and rural communities. In view of the increasing policy interest in issues regarding migration and development, it is expected that many more studies with a focus on migrant support will be undertaken, also using a transnational approach. These studies will complement studies on domestic migrant support flows to rural villagers and rural communities. Scientifically speaking this extension in research interest is a positive development, but it should not lead to overemphasising the interest of studies into international migration at the expense of studies into the functioning of domestic migration and community development. After all, the case study communities in the present study that were successful in receiving migrant support also received limited amounts of domestic support for development purposes. It is conceivable that if these communities did not have active ties to migrants, community leaders would have spent more time and energy on generating support from domestic migrants and this support could have been at least as important. Conclusions from the present study do therefore not in itself justify an emphasis on the international scale of migrant support, but do point at the importance of looking at both international and domestic migrant support to people in rural areas.

Contributions to studies of social security

As mentioned above, without network support, one third of the respondents in this study would live below the poverty line of €250 peryear which roughly corresponds to the 40th percentile of the household income distribution in Ghana. *With* support the figure would be just 4% of the respondents. The fact that, on average, respondents derive 52% of their total income from support and that, on average, migrants provide the majority of all support, shows that migrants in the social networks of respondents play a crucial role in their livelihoods. Different numbers of migrant children, different qualities of personal relationships with migrants and different past investments in ties with current migrants relate to considerable differences in the social security status of respondents.

This study shows that there are factors within and beyond people's control that can facilitate and hamper support receipt. The latter include the period in history in which people grew up, and constraints related to that period in history which hampered their health status, their level of education, or their careers. Nonetheless, rural people have the agency to invest in network relationships in order to be successful in obtaining network support. In spite of constraints beyond their control, some respondents have managed to build up relationships of respect and reciprocity which provide them with enough support in normal situations and also enable them to cope with crisis situations.

Past investments in people who are currently migrants turn out to be important in view of the larger per-person support-providing capacity of migrants. However, other aspects of cultural behaviour can also relate positively to support receipt from local, domestic and migrant network members. Maintaining warm personal relationships with migrants is also an important way of ensuring that support is received in times of need. Although this study could not systematically analyse the influence of personal relationships on support receipt, various life histories show that personal relationships with migrants are delicate and that events in the past can alter these relationships in such a way that, at some point in time, rural people may not be able to rely on support from these migrants and this can have serious implications for their ability to cope with crises.

An important finding relates to the level of support. Most of the respondents receive remittances, which makes them, on average, wealthier and better able to cope with crises than Akan villagers with lower access to support. However, the respondents in this study have such large differences in levels of support receipt and total income that it becomes problematic to treat them, and for that matter remittance

recipients in general, as a wealthier category than ‘non-remittance recipients’. On average, the group may be wealthier than non-remittance recipients, but this study shows that there is a poorer category of respondents who are certainly not very well off and who have difficulties coping with crises. Most literature on remittances fails to mention the existence of different levels of wealth within the category of remittance recipients and, as such, not much attention is paid to this issue. The weaker members of the study group are those without migrant children, with the lowest incomes from work and the lowest income based and asset based wealth. They not only receive less support on average in absolute terms than the stronger ones in the study group, but they also receive less support on average than they need. Ignoring differences within groups could therefore lead to wrong assessments of the social security status of a large group of people. There is a need to identify the weaker sections within the category remittance recipients and pay specific attention to them within the framework of social security measures.

Social security literature and transnationalism literature have so far largely been separate bodies of literature. However, this study challenges the separate approaches of these two bodies of literature. Since migrants increasingly contribute to local forms of social security and bring new influences into local communities that may transform people’s lives as well as their ideas and expectations, this study advocates that a more explicit link is established between the fields of transnationalism and social security and recommends that social security issues should be studied with methods thus far only be applied in transnational studies, such as the use of simultaneous matched samples, with a focus on non-material flows in networks (as described in Mazzucato 2007a).

Issues that deserve further attention

This study, based on a limited number of respondents, permitted a detailed investigation into people’s life histories, the conducting of other in-depth interviews and the inclusion of observations as a research tool. Important qualitative information emerged from using these methods and a number of factors that are potentially influential on successful support receipt from social network members were established in this way. In order to find out to what extent generalisations can be made on the basis of this study’s findings, and to draw more robust conclusions, these factors need to be investigated in research involving a larger study sample. The current study only included respondents *with* ties to overseas migrants and largely conducted separate analyses of the factors that influence support receipt. Research

involving a larger study sample would enable multivariate analysis which would help establish whether and how the different factors are related. It should also include respondents *without* ties to overseas migrants to enable comparisons between the 'haves' and the 'have-nots'.

An interesting finding of this study is that the respondents have a lot more social network ties in their own villages, in Ghanaian urban locations and with migrants, than rural domestic ties outside Kumasi and Accra (for example people in neighbouring villages). This finding suggests that rural people are less active at rural domestic level, but have instead made the leap to international level. Since this has implications for the way networks of rural people should be studied, this phenomenon needs to be researched on a larger scale to find out whether this is a geographical trend in rural Akan villages and whether it only applies to people *with* migrant ties or whether people *without* migrant ties are also less active at rural domestic level. Further research may also reveal whether people with this type of network are motivated by mainly practical and financial reasons (by only maintaining local ties that do not involve high communication and travel costs and ties with urban and migrant people who bear these costs), or whether there is another transnational influence on rural people's lives which means it is becoming less beneficial for rural dwellers to have networks with mainly local and domestic members and that geographical distance is less of a barrier in social networks than it used to be.

Further research on factors that influence the successful involvement of migrants in community development is much needed at community level as well, especially in view of the considerable policy and scientific attention that co-development has recently attracted. A number of important factors influencing migrant involvement in community development activities were discovered in the Ashanti Region, but not many other studies have looked into this. More research should be done to find out to what extent the findings can be generally applied to other countries.

Power relations in migrant involvement in community development were not explicitly investigated in this study. This dimension of migrant involvement in the five Akan case study communities has been described by Mazzucato & Kabki (2007), but it should also be given more attention in future research.

Support redistribution

Considerable attention is paid to redistribution and multiplier effects of remittances in studies on migration and development. The empirical findings presented in chapters 5, 6 and 7 all include elements of support redistribution and multiplier

effects. Chapter 5 shows that, on the whole, respondents receive much more support from their network members than they provide to their network members, but that other people indirectly benefit from remittances through spending remittances on funeral donations or on paying agricultural labourers. In fact, much of the money received from migrants is redistributed in one way or another. Chapter 6 links the support receipt of respondents to their actual needs and shows that some people who bear heavy responsibilities for network members, such as paying health and educational costs, redistribute much of the support they receive to local network members. Chapter 7 focuses on crisis situations and thereby adds crisis-related support redistribution to the analysis. Each of these chapters thus reveals aspects of the redistributive behaviour of respondents, but this information is not merged and few generally applicable conclusions can be drawn about support redistribution. Findings from this study allow for a systematic analysis of the redistributive behaviour of the respondents. Analytical preparations for this purpose have been made and should result in a publication in due course.

This study shows that the respondents spend a lot of money on their churches. Indirectly, therefore, a lot of migrant money ends up in church accounts. Both church leaders and church members regard church welfare schemes as social security providers and both find that needy church members or church members in crisis should be able to receive support from the church as this is the only institutional social security provider for many rural dwellers in the absence of a state welfare system. However, although most respondents include church members in their support networks and although many respondents are active members of church welfare schemes, this hardly ever results in meaningful support during crucial moments of need. Poorer respondents who are not able to pay their church contributions regularly are denied benefits based on the rules of these schemes, and paying respondents with remitting migrants in their networks are often denied benefits because church leaders find that they do not qualify for support as they have their own support resources. As a result, only a handful of respondents among those who needed support during the research year and who were entitled to it according to their respective church rules actually received some support from their churches. Church welfare schemes therefore seem to function as taxation systems rather than as social security providers. Church accounts reveal that much church income is used for renovations of church buildings. In this way it does not benefit members in need. Instead, it is likely that the money ends up in the local economy by being spent on masons and painters and on purchasing local materials that are used for the renovation of the church buildings. On the one hand this could bring discredit to the

image of churches as helpers in need. However, on the other hand it indicates that more research is necessary into the redistributive role of churches in the diverse sectors of the local economy. Moreover, since even among rural dwellers with migrant ties there are people who are excluded from social support, as this study shows, it should also be considered whether other institutions should complement the welfare providing role that churches currently play. The introduction of the National Health Insurance Scheme during the research year, 2003-04, is an initiative being taken by the Ghanaian government, but it is not yet clear whether this will be beneficial for people and whether this will eliminate the need of network-poor villagers to turn to inefficient church welfare schemes.

Another issue to which more attention should be paid is the geographical distribution of migrant money in Ghana as a whole. Unofficial figures, for example those collected from Ghanaian home town organisations in host countries, show that a large proportion of overseas migrants come from the relatively wealthy Ashanti Region. High amounts of remittances are sent to Ghana and migrant money for development purposes is also sent to many Ghanaian communities. However, this study confirms earlier findings that migrant money predominantly flows back to migrants' home areas which are not necessarily the poorest areas of the country. Because of their strong allegiance to their own hometowns and the general desire to return home, Ghanaian migrants are more inclined to support their home area than other, possibly poorer areas. They would support neighbouring areas only if there is a benefit for themselves or their families (such as supporting a regional hospital outside their home community, if this hospital serves people in their home community). At national level, the northern regions of Ghana are much poorer than, for example, the Ashanti Region, but these regions receive almost no remittances from overseas migrants. On the whole, therefore, remittances to Ghana are increasing the gap between rich and poor.

One solution to this problem could be to combine two developments that are taking place in many of the Ghanaian migrants' host countries. The first is that development agencies are expressing an increasing interest in involving migrants in the development of migrants' home countries, and the second is an increasing concern about the high transfer costs related to sending remittances. These two things can be brought together in a way which is beneficial for both migrants and people in the home countries and which would improve the distribution of migrant resources throughout Ghana. This objective could be realised through the setting up of a banking system similar to the one that already exists in other migrant sending countries like Pakistan, whereby migrants can open saving accounts in their host

countries and in host country currencies. This banking system would allow interest rates to be paid out, similarly to those in other banks, and migrants' deposits would then be used for development in the poorest areas of the country that would otherwise hardly benefit at all from migrant money. This system could be made attractive for migrants by, for example, offering remittance transfer services that compete as far as speed is concerned with commercial agencies such as Western Union and have lower transaction costs and exchange rate differences. This study estimates that 16% of remittances sent through Western Union to Ghana are lost to both senders and receivers through transaction costs and exchange rate differences. Lower costs would greatly benefit migrants and their families back home. One recommendation from this research would therefore be that the government facilitates the initiation of a system like this and use migrant savings in such a way that they become useful for home country development and, at the same time, enable migrants and their families back home to profit more from their own remittances.

In general, host-country development agencies are positive about the prospects of involving migrants in local development. A frequently stated advantage of this so-called 'co-development' is that relevant expertise and knowledge of migrants about local circumstances can increase the sustainability of development projects. However, co-development also involves risks. For example, the analysis of migrant involvement in community development, as presented in chapter 4, shows that the existence of a group of migrants who are motivated to raise money in support of their home country is on its own not enough for a successful community development project. Raising migrant money is just one stage in what should be a cooperative process between migrants and their home communities. A number of things can go wrong in later stages of this process. For example, evidence from the case study communities shows that the insufficient involvement of local inhabitants in activities and the decision making process constitutes a serious impediment to success. A lack of communication between community leaders and migrants can also damage development initiatives and it can discourage migrants from providing any further assistance to their communities. Community leaders play a crucial role in this process. Therefore, if there are no capable leaders in a certain community, it is doubtful whether any development initiative by migrants will succeed. This should not lead to pessimism and the abandonment of the idea of co-development altogether, but it does highlight the need for a careful attitude towards migrant-led or migrant-financed development projects, since this study also shows that this kind of project can lead to improvements in local people's lives that would not have been possible on the basis of local efforts alone.

Appendix

The appendix contains additional data in the form of tables and boxes. The titles of all tables and boxes in the appendix start with an 'A', followed by the number of the chapter to which they are related and a number to show where they are referred to in the chapter.

Table A.2.1 Western Union remittances collected in Mampong and Offinso from July 2003 to June 2004

Mampong					
country of origin	number of remittances	country of origin	number of remittances	country of origin	number of remittances
USA	991	Denmark	13	Portugal	2
Italy	321	Gabon	12	Thailand	2
Canada	120	Senegal	7	Bahamas	1
Spain	89	Liberia	6	Cyprus	1
UK	89	Saudi Arabia	6	Guinea	1
Belgium	78	Lebanon	5	Israel	1
France	59	Norway	5	Kotonu	1
Austria	49	Russia	5	New Zealand	1
Germany	48	Cameroon	4	Nigeria	1
Australia	34	Hong Kong	4	Oman	1
Netherlands	31	Equatorial Guinea	3	Senegal	1
Greece	25	Côte d'Ivoire	3	Sierra Leone	1
Ireland	21	Egypt	2	Sweden	1
Switzerland	20	Finland	2	unknown country	1
Botswana	18	Japan	2	total	2088
Offinso					
country of origin	number of remittances	country of origin	number of remittances	country of origin	number of remittances
USA	226	Belgium	12	Sweden	2
Italy	165	Finland	12	Switzerland	2
Greece	96	Bahamas	9	Argentina	2
Australia	90	France	8	Austria	2
Canada	32	Côte d'Ivoire	8	Gabon	1
UK	28	New Zealand	8	Turkey	1
Spain	16	Netherlands	6	Ireland	1
Germany	14	Equatorial Guinea	6	unknown country	1
				total	748

Source: Original documents in Western Union archives of Mampong and Offinso Post offices

Table A.2.2 Family or individual strategy? Respondents' influence on migration decisions

	respondent had influence on migration (family decision)	respondent had no influence on migration (migrant's individual decision)	respondent had possible limited influence on migration (decision by previously migrated family members: chain migration)	totals
respondents in 26 rural Ashanti communities, interviewed during preliminary fieldwork 2002-03	27% (11)	24% (10)	49% (20)	100% (N=41)
respondents <i>with</i> migrant children 2003-04	26% (5)	26% (5)	48% (9)	100% (N=19)
respondents <i>without</i> migrant children 2003-04	0% (0)	100% (30)	0% (0)	100% (N=30)
totals	20%	50%	30%	100% (N=90)

Source: Rural appraisal 2003, life histories, network survey

Table A.2.3 Annual church transactions 2003-04

annual church transactions					
to church	total amount		amount p.p.	to church	
<i>those who contribute</i>	€	N	€	<i>those who do not contribute</i>	N
voluntary donations	2700	45 of the 49	60	voluntary donations	4 of the 49
church welfare scheme	200	32 of the 49	6	church welfare scheme	17 of the 49
gifts to members	600	22 of the 49	27	gifts to members	27 of the 49
from church	total amount		amount p.p.	from church	
<i>received support</i>	€	N	€	<i>received support</i>	N
support from church welfare only	26	5	5	support from church welfare only	0
support from members only	39	7	6	support from members only	0
support from church welfare <i>and</i> members	55	6	9	support from church welfare <i>and</i> members	0

Source: Transaction data 2003-04

Box A.3.1 Full version of name generator questionnaire

Name Generator Questionnaire - Ashanti

For each person: name, relationship to respondent, location, frequency of contact

For each group: name, function of respondent, location, frequency of attendance

1. From whom do you receive calls from abroad?
2. From whom do you receive money or items? With what frequency? Are these usually meant for yourself, or do you distribute these to other people? To whom?
3. With whom do you most like to spend your free time?
4. If you ever borrowed money, who lent you the money?
5. If you are having problems with your children, from whom would you seek advice?
6. Whom do you have the most arguments with?
7. Who does the household chores in your household (washing clothes, sweeping, cooking)?
8. If you have any legal or organisational questions about your possible migration or that of a close family member, whom would you ask?
9. Whom do you visit outside Ghana?
10. If you have been ill and need to be taken care of, whom would you ask to take care of you, to help you financially or to replace your labour?
11. Has anyone asked you to supervise the construction of his or her house? If so, who?
12. Do you have family in Accra with whom you keep in contact? If so, who?
13. Do you have family in the Netherlands other than those you have already mentioned above? If so who?
14. Do you have family outside of Ghana with whom you have contact, other than those mentioned above? If so who?
15. Is there anyone else who is important to you in any way, whom you have not yet mentioned? If so who?
16. Do you belong to any groups/churches? If so, which ones?

name of respondent _____	marital status _____
hometown _____	age _____
town of residence _____	religion _____
has been in this town since _____	job type _____
last diploma _____	income _____
marital status _____	

Table A.3.1 2004 poverty line calculations and conversions for Ghana

\$ a day poverty line	ppp conversion factor for 2004*	PL/day in international dollars	cedi/\$ exchange rate 2004**	PL: cedis a year	cedi/€ exchange rate 2004**	PL: € per capita per year
A	B	(A/B) C	D	(C*D*365) E	F	(E/F) G
1	5.8	0.172	8,800	554,000	10,000	55
2	5.8	0.344	8,800	1,100,000	10,000	110
4.5	5.8	0.778	8,800	2,500,000	10,000	250

*Source: World Development Indicators database, World Bank (2006a)

**Source: www.oanda.com/convert/fxhistory

Table A.4.1 Development levels in Asiwa, Brodekwano, Offinso, Kumawu and Mampong

	Asiwa	Brodekwano	Offinso	Kumawu	Mampong
basic characteristics					
population	3,000 inh.	4,000 inh.	13,000 inh.	16,000 inh.	32,000 inh.
migrant households	appr. 10%	appr. 20%	appr. 30%	appr. 30%	appr. 30%
political status in district	-	-	distr. capital	-	distr. capital
status of chief	local	local	paramount	paramount	paramount
physical buildings					
roofed market	+	+	+	+	+
police station	+	-	+	+	+
multi storey buildings	-	-	+	+	++
infrastructure					
tarred road to community	+	-	+	+	++
quality of streets	-	-	+	+	-
qual. public transportation	-	-	++	+	++
water, borehole	+	+	+	-	+
water, piped	-	-	+	-	+
electricity	-	+	+	+	+
education					
primary	+	+	++	++	++
junior secondary	+	+	++	++	++
senior secondary	-	-	+	+	++
training college	-	-	+	-	+
university faculty	-	-	-	-	+
health					
health centre	+	-	?	+	?
hospital	-	-	+	-	+
maternity home	-	-	?	-	+
communication and remittance infrastructure					
local comm. centres	-	+	++	++	++
intern. comm. centres	-	-	++	+	++
newspaper availability	-	-	+	+	++
bank	-	-	+	+	+
Western Union agency	-	-	+	-	+
post office	-	-	+	+	+
mobile phone coverage	-	-	+	-	++
public phone booths	-	-	-	-	+
internet service	-	-	-	-	+
economic activities					
public sector jobs	-	-	+	-	++
local businesses	+	+	++	+	++
migrant businesses	-	-	++	+	++

Source: Rural appraisal 2003

Table A.5.1 Remittance recipients among respondents and GLSS4 survey population (%)

	local + domestic support receivers	foreign remittance recipients	local + domestic support + foreign remittance recipients	non- receivers of support
respondents (N=49)	98	82	80	0
GLSS4 population (N=5998)	36	8	2.4	59

Source: Own transaction data 2003-04 and GLSS4 data

Table A.5.2 Normalisation of income and support with poverty line (PL) and respondents

	local and domestic support	migrant support	total support	income from work	income from work + local + domestic support	income from work + migrant support	total income
	A	B	C	D	E	F	G
support or income / poverty line*							
those below PL	0.5	0.2	0.5	0.2	0.7	0.4	0.7
those above PL	2.4	4.2	4.1	5.0	5.5	7.1	7.2
total	1.7	2.0	3.6	3.3	5.0	5.3	6.9
% of respondents:							
those below PL	39	55	12	35	10	27	4
those above PL	61	45	88	65	90	73	96
total	100	100	100	100	100	100	100

* poverty line is €250

Source: Transaction data 2003-04

Table A.5.3 Network members (as a % per type of location)

relationship to respondent	local network members	domestic network members	migrant network members	total
child	18.1	26.7	19.0	20.0
sibling	7.9	14.1	14.0	10.7
parent	2.9	2.0	0.0	2.0
spouse	4.8	4.4	0.3	3.7
<i>total close kin</i>	<i>33.7</i>	<i>47.2</i>	<i>33.3</i>	<i>36.4</i>
extended family member	21.9	24.6	31.0	24.5
<i>total kin</i>	<i>55.6</i>	<i>71.8</i>	<i>64.3</i>	<i>60.9</i>
friend	19.4	12.1	19.4	18.0
church member	13.4	2.8	1.0	8.2
in-law/other/unknown	11.6	13.3	15.3	12.9
<i>total non-kin</i>	<i>44.4</i>	<i>28.2</i>	<i>35.7</i>	<i>39.1</i>
totals	100	100	100	100

Source: Network survey and transaction data 2003-04

Table A.5.4 Support received from network members (as a % per type of location)

relationship to respondent	local support	domestic		total
		support	migrant support	
child	11.1	27.6	64.0	41.6
sibling	3.2	1.0	16.0	9.9
parent	5.2	4.1	0.0	2.2
spouse	46.5	18.4	0.0	18.2
<i>total close kin</i>	<i>66.0</i>	<i>51.1</i>	<i>80.0</i>	<i>71.9</i>
extended family member	4.7	4.1	10.9	8.0
<i>total kin</i>	<i>70.6</i>	<i>55.1</i>	<i>90.9</i>	<i>79.9</i>
friend	4.3	11.2	2.9	4.3
church member	1.1	3.9	0.0	0.8
in-law/other/unknown	24.0	29.8	6.2	15.0
<i>total non-kin</i>	<i>29.4</i>	<i>44.9</i>	<i>9.1</i>	<i>20.1</i>
	100	100	100	100
totals	€15,500 (=34.8%)	€4,900 (=11.0%)	€24,100 (=54.2%)	€44,500 (=100%)

Source: Network survey and transaction data 2003-04

Table A.5.5 Geographical distribution of migrant network members (%)

location*			
The Netherlands	45		
UK	20		
Germany	9	Europe	80
elsewhere in Europe	6		
US	15		
Africa	2	rest of the world	20
world other	3		
total (N=294)	100		

* A number of respondents were not sure about the exact country of their migrant ties, especially about distantly related, or non-kin ties. They may therefore not have mentioned the correct countries of residence. In addition, migrants may have moved from one country to another during the research year. The percentages in this table should therefore be regarded as estimates.

Source: Network survey and transaction data 2003-04

Table A.5.6 Geographical and relational distribution of network members per type of support role (% network members in each category)

		network members				
		A	B	C	D	E
		only provide support to respondents	provide <i>and</i> receive support to respondents	only receive support from respondents	neither provide nor receive support to respondents	all network members
type of location	migrant network members	27	14	0.5	35	24
	domestic network members	43	14	25	0	20
	local network members	30	72	75	65	56
	total	100	100	100	100	100
relation-ship	close family	30	72	5	55	36
	extended family	15	14	10	40	25
	non-kin	55	14	85	5	39
	total	100	100	100	100	100
totals per category		N=400 (33%)	N=88 (7%)	N=245 (20%)	N=490 (40%)	N=1,223 (100%)

Source: Network survey and transaction data 2003-04

Table A.5.7 Community size and network size of respondents (%)

	community size		
	small	medium-sized	large
	(3-4,000 inh.)	(13-16,000 inh.)	(32,000 inh.)
small networks (10-20 members)	52	34	17
medium-sized networks (21-30 members)	40	48	30
large networks (31+ members)	9	18	53
totals	100	100	100

pmc 0.391, sign. 0.006 (calculated with original data, not with figures in table)

Source: Network survey and transaction data 2003-04

Table A.5.8 Community size and network composition of respondents (%)

	community size		
	small (3-4,000 inh.)	medium-sized (13-16,000 inh.)	large (32,000 inh.)
migrant network members	20	22	24
domestic network members	30	21	20
local network members	51	58	56
totals	100	100	100

pmc Community size with % migrants 0.128 (sign. 0.415), with % domestic network members -0.287 (sign. 0.062) with % local network members 0.100 (sign. 0.522) (calculated with original data, not with figures in table). None of these correlations are significant.

Source: Network survey and transaction data 2003-04

Table A.5.9 Network densities and network size (%)

	network size (no. of network members)			totals
	10-20	21-30	31+	
network density less than 0.7 (N=12)	18	24	36	24
0.7 to 0.89 (N=20)	18	47	55	41
0.9+ (N=17)	64	29	9	35
totals (N=49)	100	100	100	100

pmc -0.360, sign. 0.011 (calculated with original data, not with figures in table)

Source: Network survey and transaction data 2003-04

Table A.5.10 Network members (as a % of total network members)

relationship to respondent	local network members	domestic network members	migrant network members	total
child	10.0	5.4	4.6	20.0
sibling	4.4	2.9	3.4	10.7
parent	1.6	0.4	0.0	2.0
spouse	2.7	0.9	0.1	3.7
<i>total close kin</i>	<i>18.7</i>	<i>9.6</i>	<i>8.1</i>	<i>36.4</i>
extended family member	12.2	5.0	7.3	24.5
<i>total kin</i>	<i>30.9</i>	<i>14.6</i>	<i>15.4</i>	<i>60.9</i>
friend	10.8	2.5	4.7	18.0
church member	7.4	0.6	0.2	8.2
in-law/other/unknown	6.5	2.7	3.7	12.9
<i>total non-kin</i>	<i>24.7</i>	<i>5.8</i>	<i>8.6</i>	<i>39.1</i>
totals	55.6	20.4	24.0	100
	(N = 681)	(N = 248)	(N = 294)	(N = 1,223)

Source: Network survey and transaction data 2003-04

Table A.5.11 Support received from network members (as a % of total support)

relationship to respondent	local support	domestic support	migrant support	total
child	3.9	3.0	34.7	41.6
sibling	1.1	0.1	8.7	9.9
parent	1.8	0.4	0.0	2.2
spouse	16.2	2.0	0.0	18.2
<i>total close kin</i>	<i>23.0</i>	<i>5.5</i>	<i>43.4</i>	<i>71.9</i>
extended family member	1.6	0.4	5.9	7.9
<i>total kin</i>	<i>24.6</i>	<i>5.9</i>	<i>49.3</i>	<i>79.8</i>
friend	1.5	1.2	1.6	4.3
church member	0.4	0.4	0.0	0.8
in-law/other/unknown	8.4	3.3	3.4	15.1
<i>total non-kin</i>	<i>10.3</i>	<i>4.9</i>	<i>5.0</i>	<i>20.2</i>
totals	34.9	10.8	54.3	100.0
	(€15,500)	(€4,900)	(€24,100)	(€44,500)

Source: Network survey and transaction data 2003-04

Table A.6.1 Indicators for ‘support need’ and ‘support receipt’ in normal times (excluding hardships and crises)

The total score for regular ‘support need’ is the sum of scores of the following three indicators:

1) income poverty in 2003-04

score	meaning
0	income from work is €1,000 per year or more
1	income from work is between €500 and €1,000 per year
2	income from work is €500 per year or below

2) necessary costs for network members (regular education costs or regular health costs lower than 30% of total regular income) in 2003-04

score	meaning
0	no necessary costs for anybody
1	costs for fewer than three network members
2	costs for three or more network members, or costs for at least one child at senior secondary school or university

3) own health or problem-related costs in 2003-04 (NB score 2 only occurs in crisis cases, which are excluded from the support-needs assessment in chapter 6)

score	meaning
0	less than €100
1	between €101 and €300, and less than 30% of total regular income
2	more than €300, or more than 30% of total regular income

score for ‘support receipt’ is based on the total support receipt in euro (excluding crisis support) in 2003-04

score	meaning
1	€0-150
2	€151-300
3	€301-500
4	€501-1,000
5	€1,001-2,000
6	€2,001-6,000

Table A.6.2 Wealth indicators

The total score for asset/income based wealth is the sum of scores of the following four indicators:

1) farm acres/produce in 2003-04*

score	meaning
0	no farm
1	farm size 1-20 acres, produce largely meant for own consumption
2	farm size of more than 20 acres, mainly cash crops

2) business size/profit in 2003-04*

score	meaning
0	no business
1	small business that provides hand-to-mouth profits
2	medium-sized to large business with profits that can be reinvested

3) formal salary in 2003-04

score	meaning
0	no formal job
1	pension or formal salary below €50 per month
2	formal salary of €50 per month or more

4) house ownership in 2003-04*

score	meaning
0	no own house
1	own house

The sum of scores ranges between 0-6. A score of seven is not possible with this combination of parameters because nobody combines a formal job with intensive farming *and* a high profit business.

* Business, farms and houses can be built up with the help of support. It is, however, not possible to establish the extent to which that was done for each respondent.

Table A.6.3 Dimensions of wealth in a 6x6 matrix

wealth derived from support	6				+		++
	5			oo +	+		
	4	o	+	oo +	o	+	
	3		--	o	ooo		+
	2	o -	ooooo -	ooo --	o		
	1	ooo --	o	oo --	oo +	o	
	1	2	3	4	5	6	
	income / asset based wealth						

Meaning of symbols:

+ = respondent who receives more support than needed

o = respondent who receives roughly enough support

- = respondent who receives less support than needed

Table A.6.4 Meaning of scores for 'reciprocal care given to network members'

The total score for 'reciprocal care given to network members' is the sum of scores of the following four indicators:

1) support and gifts to network members in 2003-04 (€)

score	meaning
0	€0-99
1	€100-499
2	€500 or more

2) support and gifts to network in 2003-04 (% of total income)

score	meaning
0	0-9%
1	10-29%
2	30% or more

3) education of children

score	meaning
0	no efforts made
1	average efforts made
2	done everything possible

4) other past support given (practical, emotional and financial)

score	meaning
0	no instances reported apart from upbringing of children or care of spouse
1	more than just the upbringing of children and care of spouse
2	important and explicit help to others, or many instances of help

total score:

score	label in table 6.8
0-4	low
5-8	high

Table A.6.5 Indicators for public display of care

The total score for public display of care is the sum of scores of the following four indicators:

1) number of funerals attended in 2003-04

score	meaning
0	fewer than 4
1	4-9
2	10 or more

2) funeral donations in euro in 2003-04

score	meaning
0	€0-14
1	€15-99
2	€100 or more

3) funeral donations in percentage of total income in 2003-04

score	meaning
0	0-2%
1	3-9%
2	10% or more

4) accuracy of paying contributions to community facilities in 2003-04

score	meaning
0	always backlog
1	normal accuracy or no obligation to pay to community facilities
2	very accurate or paying more than necessary

total score:

score	label in table 6.9
0-4	low
5-8	high

Table A.6.6 Meaning of scores for ‘cultural strength’ and ‘network strength’

The total score for ‘cultural strength’ is the sum of scores of the following three indicators:

reciprocal care given to network members

0	scores 0-2 from table A.6.4
1	scores 3-5 from table A.6.4
2	scores 6-8 from table A.6.4

public display of care

0	scores 0-2 from table A.6.5
1	scores 3-5 from table A.6.5
2	scores 6-8 from table A.6.5

house construction

1	no house constructed
2	constructed a house

total score for ‘cultural strength’:

score	label in table 6.11
1-3	low
4-6	high

The total score for ‘network strength’ is the sum of scores of the following three indicators:

presence of support-providing migrant children

0	none
1	1 or 2
2	3 or more

presence of support-providing local spouses or parents

0	no
1	yes, but negligible amount of support received from spouse/parent during research year
2	yes

presence of support-providing others in network

1	no/very few
2	yes

total score for ‘network strength’:

score	label in table 6.11
1-3	low
4-6	high

Table A.6.7 Cultural strength and network strength in a 6x6 matrix

network strength	6						+
	5				o		
	4		o	o ++ -	oooo ++	oooo ++	++
	3	o	o --	ooo --	ooooo -	o	+
	2	o	ooo -	ooo -		-	
	1		-				
		1	2	3	4	5	6
		cultural strength					

Meaning of symbols:
 + = respondent who receives more support than needed
 o = respondent who receives roughly enough support
 - = respondent who receives less support than needed

Source: Transaction data 2003-04, network survey and life histories

Table A.7.1 Parameters for crisis coping ability in table 7.1

The total score for crisis coping ability is the sum of scores of the following four indicators:

1) extent to which the problem itself is solved

score meaning

- 1 no
 2 partly
 3 yes

2) approximate % of costs covered

score meaning

- 1 0-74%
 2 75-94%
 3 95-100%

3) financial situation of respondent after crisis (cf. before crisis)

score meaning

- 1 much worse / n.a.
 2 worse
 3 same

4) ease with which support was obtained

score meaning

- 1 difficult
 2 neutral
 3 easy

total score:

- score how coped?
 4-6 not very well
 7-9 reasonably well
 10-12 well

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Samenvatting (Summary in Dutch)

Inleiding

Door toenemende mondialisering is veel aandacht ontstaan voor allerlei processen die het leven van mensen veranderen. Migratie staat ook in de volle belangstelling en vooral het leven van migranten en de plaatsen waar ze heengaan, krijgen veel aandacht. Voor het leven van mensen in rurale herkomstgebieden is daarentegen beduidend minder aandacht in de migratieliteratuur. Eigenlijk is dat vreemd, want de levens van achterblijvers met migrantencontacten zijn in grote mate verbonden met processen elders in de wereld. In het geval van Ghana is dat zeker zo want naar schatting een op de tien Ghanezen woont in de Verenigde Staten of landen in Europa. De *Ashanti Regio* in Ghana is het belangrijkste herkomstgebied van Ghanezen in Amsterdam. De levens van hun familieleden en kennissen in rurale delen van de Ashanti Regio staan centraal in dit onderzoek.

De oorspronkelijke bedoeling van dit onderzoek was het bestuderen van allerlei transnationale invloeden op het rurale leven in de Ashanti Regio. Met dat doel werden als respondenten 49 Ashanti (*Akan*) dorpingen in vijf rurale en semi-rurale dorpen geselecteerd die allemaal één of meerdere naar Amsterdam gemigreerde familieleden of vrienden in hun sociale netwerk hebben. De veldinterviews gingen over een scala aan onderwerpen zoals het ontvangen van *remittances* van migranten en investeringen in huizen, landbouw en handel, maar ook transacties in het kader van kerklidmaatschap en uitgaven rondom crises als gevolg van ziekte of overlijden.

Al gauw bleek dat de contacten die de respondenten onderhouden met migranten vooral draaien om het verwerven van sociale zekerheid. Dit werd dan ook de focus van de analyse. De transnationale benadering van dit onderzoek, dat onderdeel uitmaakt van het bredere *Ghana TransNet Research Programme*, was uitermate nuttig. Met deze benadering stonden de relaties van dorpingen met migranten centraal en wat die relaties betekenden voor hun streven naar sociale zekerheid. Gebeurtenissen in hun leven en financiële transacties werden daardoor niet bekeken op dorpsniveau, maar in relatie met de levens van de migranten in hun sociale netwerk.

Het resultaat is een boek dat gaat over sociale zekerheid, bekeken vanuit een transnationaal oogpunt en gericht op zowel het individuele niveau als het dorpsniveau. Op individueel niveau wordt sociale zekerheid beschouwd als 'het in staat zijn een acceptabel leven te leiden en crises het hoofd te bieden'. Op dorpsniveau

wordt het bekeken als ‘het bereiken van een ontwikkelingsniveau dat dorpingen in staat stelt toegang te hebben tot faciliteiten als drinkwater, gezondheidszorg en onderwijs’.

Theoretische debatten

Het onderzoek poogt een bijdrage te leveren aan drie theoretische debatten: over ‘Transnationalisme’, ‘Migratie en Ontwikkeling’ en ‘Sociale Zekerheid’.

In het huidige Transnationalisme debat is tot nu toe vooral veel aandacht geweest voor migranten. Als belangrijkste kenmerken van transnationalisme worden veelal genoemd het op en neer kunnen reizen over landsgrenzen heen door de toegenomen reismogelijkheden en steeds verder dalende vliegprijzen, het gemakkelijker in contact kunnen blijven met mensen in herkomstgebieden door de zich steeds verder ontwikkelende en goedkopere communicatiemogelijkheden, en het zich daardoor betrokken voelen bij meerdere ‘werelden’. Dat mensen in rurale gebieden zonder moderne transport- en communicatietechnieken en zonder veel te weten over het buitenland, ook transnationaal kunnen zijn, is eigenlijk nieuw. Dit onderzoek beschrijft hoe dat wel degelijk zo kan zijn.

Debatten over Migratie en Ontwikkeling gaan tot nu toe ook vooral over de rol van migranten. Migranten worden vooral beschouwd als degenen die geld *sturen* en ontwikkelingsprojecten opzetten in hun herkomstgebieden, terwijl het thuisfront wordt beschreven als *ontvangers* van migrantensteun. De actieve rol van mensen in dorpen bij het betrekken van migranten in dorpsontwikkeling wordt in dit onderzoek belicht en door het bestuderen van de verschillen in de mate van succes waarmee dorpen migrantensteun verwerven, wordt bekeken welke activiteiten en institutionele omstandigheden in dorpen vooral kunnen bijdragen aan succesvolle migrantenbetrokkenheid bij dorpsontwikkeling.

In debatten over Sociale Zekerheid werd tot de jaren negentig met name gekeken naar sociale zekerheidsstrategieën binnen een dorp of regio. Vanaf de jaren negentig nam de aandacht voor migrantensteun aan de sociale zekerheidspositie van dorpingen toe. Het werd duidelijk dat migratie het leven van rurale achterblijvers ingrijpend veranderde. Door de transnationale levensstijl van veel migranten en de verbondenheid van het leven in dorpen met dat van migranten is het niet meer mogelijk om de sociale zekerheidspositie van dorpingen te begrijpen door simpelweg het migrantenperspectief toe te voegen aan het lokale perspectief. Een transnationale benadering is noodzakelijk. De steun die dorpingen ontvangen is vaak

een wederdienst voor steun die zij eerder hebben gegeven aan hun sociale netwerkleden. Dit onderzoek kijkt naar het functioneren van migrantensteun in deze context.

Methoden

De onderzoeksmethoden van dit onderzoek zijn ontwikkeld in samenhang met de andere twee onderdelen van het Ghana TransNet Research Programme, die in Amsterdam en die in Accra, de hoofdstad van Ghana. Deze zijn op elkaar afgestemd zodat ze informatie opleveren over het transnationale netwerk van alle respondenten in die drie locaties, maar ook zodanig dat de drie onderzoeken afzonderlijk van elkaar kunnen worden gelezen. Dit boek staat dan ook op zichzelf, maar vormt een geheel met de andere publicaties van het onderzoeksprogramma. Een van de belangrijkste onderzoeksmethoden was een maandelijkse transactiestudie die tegelijkertijd in alle drie de locaties werd gedaan. Hierin waren vragen opgenomen over ontvangen migrantensteun, investeringen in huizen, landbouw en handel, kosten voor begrafenissen, ziekte en kerklidmaatschap, en verder sparen en verlies van inkomsten en bezit. Ook kwam de communicatie met migranten aan bod. Er werd niet alleen gevraagd naar financiële transacties, maar ook naar geboden en ontvangen diensten, zoals supervisie van huizenbouw en landbouwarbeid. Verder werden er thematische interviews gehouden over de bovenstaande onderwerpen en werden de sociale netwerken van alle respondenten in kaart gebracht door middel van een *'name generator'*. Tenslotte werden de levensverhalen van alle respondenten opgetekend met speciale aandacht voor migratiemomenten, crisismomenten en momenten van het ontvangen en geven van steun. Op dorpsniveau werden interviews gehouden over ontwikkeling en over de dorpsgeschiedenis. Daarnaast werden in twee van de vijf onderzoeksdorpen alle ontvangen Western Union *remittances* gedurende het hele jaar geregistreerd en werd een *mini survey* gehouden onder middelbare scholieren om een schatting te kunnen maken van het percentage migrantenhuishoudens in ieder dorp.

Omdat de 49 respondenten niet willekeurig geselecteerd waren, maar op basis van toestemming van in Amsterdam wonende Ghanezen die deze respondenten in hun sociale netwerk hadden, en omdat het een vrij kleine groep betreft, is het niet de bedoeling van het onderzoek om de uitkomsten statistisch te generaliseren. Wel geven de uitkomsten inzicht in het functioneren van sociale netwerken en beantwoorden ze vragen over het hoe en waarom van het ontvangen van steun door dorpelingen.

Belangrijkste bevindingen

Hoofdstuk 4 beschrijft hoe mensen in dorpen de betrokkenheid van migranten bij dorpsontwikkeling kunnen beïnvloeden. Op basis van interviews en observaties in 26 dorpen zijn hierin grote verschillen gevonden die op het eerste gezicht samen lijken te hangen met de dorpsgrootte. Vooral relatief kleine dorpen, met een inwonertal tussen de 3.000 en 7.000 lijken succesvol te zijn. Een nadere beschouwing brengt aan het licht dat er enkele cruciale voorwaarden zijn voor succesvolle migrantenbetrokkenheid en dat de institutionele omstandigheden in relatief kleine dorpen zich hiervoor het best lenen.

Ten eerste is het belangrijk dat er dorpsleiders zijn die contact onderhouden met migranten, zich actief bezighouden met de ontwikkelingsactiviteiten in het dorp en ook de lokale bevolking er op een positieve manier bij betrekken. Ten tweede is het belangrijk dat er vertrouwen bestaat tussen leiders, migranten en de bevolking. Als dit vertrouwen eenmaal geschaad is – hetgeen in grotere dorpen eerder kan gebeuren vanwege geringere transparantie van leiderschap – is het moeilijk om nog tot succesvolle projecten te komen met migrantensteun. En tenslotte vormen regels, sancties en prikkels met betrekking tot begrafenissen een belangrijke motivering voor migranten om hun dorpen te steunen. Dit zijn bijvoorbeeld het verplicht afdragen voor ontwikkelingsdoeleinden van een deel van de donaties die de familie van de overledene ontvangt en het niet toestaan om een begrafenis te houden als de betreffende familie niet aan ontwikkelingsverplichtingen heeft voldaan. De effectiviteit van dit soort sancties komt voort uit het feit dat begrafenissen zeer belangrijke sociale gebeurtenissen zijn in de Akan cultuur en dat met name in kleine dorpen de sociale controle groot is. Families van migranten die ruim bijdragen aan dorpsontwikkeling verdienen veel respect in de dorpen. Hiermee vormen zij een belangrijke schakel tussen migranten en hun dorp en zijn ze belangrijke transnationale actoren in het ontwikkelingsproces van hun dorp.

Het boek vervolgt met een analyse van de sociale netwerken en steunontvangst van de 49 respondenten. Allereerst worden in hoofdstuk 5 de kenmerken van de netwerken en de steun in kaart gebracht. Vervolgens wordt in hoofdstuk 6 gezocht naar verklaringen voor de verschillen tussen de hoeveelheid steun die respondenten ontvangen in relatie tot wat ze daadwerkelijk nodig hebben. Hoofdstuk 7 kijkt naar steunontvangst in tijden van crisis en analyseert de rol van verschillende categorieën netwerkleden, waaronder gemigreerde kinderen, lokale naaste familie en vrienden.

Gemiddeld hebben de respondenten 25 voor hen belangrijke netwerkleden genoemd en gemiddeld een kwart van hen zijn migranten. De migranten nemen echter

ruim de helft van alle steun die respondenten ontvangen voor hun rekening. Per persoon zijn zij de belangrijkste steungevers. Met name gemigreerde kinderen sturen veel geld naar hun ouders in de dorpen. Jaarlijks ontvangen de respondenten gemiddeld € 908 steun van al hun netwerkleden tezamen, terwijl ze gemiddeld € 823 verdienen uit werk. Netwerksteun is dus relatief erg belangrijk voor deze mensen. Dit komt wellicht voor een deel door de samenstelling van de onderzoeksgroep. Ze zijn namelijk relatief oud (gemiddeld 53) en tweederde van hen is vrouw. Volgens de Akan traditie in Ghana zijn vrouwen in dit levensstadium eerder steunontvangers dan gevers. Bovendien leidt het feit dat de respondenten migrantenrelaties hebben tot hoge verwachtingen van de steun die ze zouden moeten ontvangen. De heersende opvatting is namelijk dat migranten door hun hogere inkomens verantwoordelijkheid zouden moeten nemen voor hun familieleden en hen ook in tijden van crisis financieel zouden moeten bijstaan. Mede daarom zijn mensen minder bereid om hun eigen inkomen en bezit op te offeren of om lokale mensen om hulp te vragen als ze gemigreerde familieleden hebben.

Financiële steun van respondenten aan migranten komt vrijwel niet voor, maar in de vorm van diensten steunt een aantal van hen wel migranten. Voorbeelden hiervan zijn het assisteren bij de bouw van een huis en het opvoeden van achtergebleven kinderen. Hoewel de meerderheid van de respondenten veel meer steun van migranten ontvangt dan ze aan migranten geven, is voor een aantal respondenten de balans juist negatief.

De verschillen in steunontvangst kunnen niet echt verklaard worden op grond van verschillen in sociale netwerken. Noch netwerkgrootte, noch netwerkdichtheid (hoeveel mensen elkaar kennen), noch netwerksamenstelling hangen significant samen met steunontvangst. Wat wel van belang is, is het aantal gemigreerde kinderen. Eén enkel gemigreerd kind kan al een groot verschil maken en mensen met meerdere gemigreerde kinderen ontvangen gemiddeld beduidend meer steun dan mensen met minder of geen gemigreerde kinderen. Dit hangt uiteraard samen met het levensstadium waarin mensen zijn. Oudere mensen met volwassen kinderen ontvangen meer steun dan jongere respondenten met kleine kinderen. Vrouwen en mannen binnen de onderzoeksgroep ontvangen overigens vrijwel evenveel migrantensteun, maar vrouwen ontvangen gemiddeld ruim anderhalf maal zoveel steun van binnenlandse netwerkleden.

Na deze analyse wordt de rapportage van het onderzoek vervolgd met het bekijken van steun in relatie tot de behoeften van respondenten. De hoeveelheid steun die iemand ontvangt zegt immers nog niet alles over iemands sociale zekerheidspositie. Iemand die veel ontvangt, maar nog meer nodig had, is slechter af dan iemand die

weinig ontvangt, maar ook weinig behoefte aan steun heeft. De behoeften van respondenten worden vastgesteld aan de hand van drie criteria, namelijk de hoogte van hun eigen inkomen, kosten die ze hebben voor hun eigen gezondheid en verantwoordelijkheden voor anderen, zoals schoolgeld of medische kosten. Dit wordt vergeleken met de hoogte van de steun die mensen ontvangen. Dit levert drie groepen mensen op: degenen die meer ontvangen dan ze nodig hebben (tien respondenten), degenen die minder ontvangen dan ze nodig hebben (ook tien respondenten), en degenen die ongeveer krijgen wat ze nodig hebben (de overige 29 respondenten).

Aan de hand van een analyse van factoren die te maken hebben met activiteiten van respondenten in heden en verleden, netwerksterkte en kenmerken van respondenten zelf, wordt bekeken hoe die samenhangen met hun steunontvangst. Uit deze analyse blijkt wederom dat het aantal gemigreerde kinderen sterk samenhangt met het ontvangen van voldoende (of meer dan voldoende) steun.

Verder is een belangrijke bevinding dat respondenten die zelf een hoger inkomen en meer bezit hebben, ook meer steun ontvangen dan de armere respondenten. In de Akan maatschappij bestaat grote waardering voor mensen die in staat zijn een huis te bouwen en een succesvol bestaan te verwerven door middel van inkomsten uit landbouw of handel. Vooral mensen die hun rijkdom delen en dus veel anderen steunen worden gerespecteerd. Respondenten die hoog scoren op deze cultureel getinte onderdelen zijn over het algemeen ook degenen die meer steun ontvangen. Dit komt overeen met antropologische literatuur die het belang van respect en reciprociteit in de Akan maatschappij beschrijft. Het feit echter dat de samenhang tussen enerzijds 'voldoende steun ontvangen' en anderzijds de culturele factoren niet in alle gevallen overtuigend is, terwijl de samenhang tussen 'voldoende steun ontvangen' en simpelweg het aantal migranten in iemands netwerk en iemands eigen rijkdom overduidelijk is, geeft aan dat het weliswaar van groot belang is om zich aan Akan normen en waarden te houden (culturele factoren), maar dat steunontvangst toch ook afhangt van de sterkte van iemands netwerk.

De sterkte van iemands netwerk ligt grotendeels buiten de invloedssfeer van dorpelingen. Het onderzoek toont namelijk aan dat ontvangen steun grotendeels afkomstig is van familieleden. Een respondent kan uiteraard niet kiezen of hij of zij uit een arme of rijke familie komt, dus ook niet of hij of zij op veel of weinig steun kan rekenen. Aangezien migranten per persoon veel meer steun kunnen geven dan niet gemigreerde netwerkleiden zouden dorpelingen in theorie familieleden naar het buitenland kunnen sturen om een sterker netwerk te creëren zoals sommige literatuur wel suggereert. Uit het onderzoek is echter ook gebleken dat een groot deel van de ondervraagde dorpelingen (90 in totaal, ook in andere dorpen in het onderzoeks-

gebied) geen enkele invloed had op migratiebeslissingen van netwerkleden. Migranten vertrokken vaak zonder iemand in te lichten. Het actief werken aan het doen ontstaan van een sterker netwerk is dus in de praktijk vaak geen optie.

In tijden van crisis blijken grotendeels dezelfde mensen die normaal in staat zijn voldoende steun te ontvangen, ook in staat te zijn geweest met behulp van steun hun crises het hoofd te bieden. ‘Crisis’ is in dit onderzoek heel streng gedefinieerd als uitzonderlijke omstandigheden die 30% of meer van het normale inkomen (uit werk en steun) kosten. Het is dus vrijwel onmogelijk om dit soort crisisgevallen zonder netwerksteun op te lossen.

Het is opvallend dat er vrijwel geen landbouwgerelateerde crises zijn gerapporteerd. Dit komt waarschijnlijk doordat het onderzoeksgebied niet een gebied is met problematische landbouwomstandigheden en nauwelijks last heeft gehad van droogtes of natuurgeweld. De meeste crises die de respondenten rapporteerden, hebben te maken met ziekte of dood. De bereidheid en mogelijkheid van netwerkleden om in tijden van crisis respondenten te steunen is systematisch onderzocht voor acht crisisgevallen gedurende het onderzoeksjaar en zestien in het verleden. Ook hier blijkt weer dat gemigreerde kinderen een belangrijke rol spelen. Er zijn echter ook omstandigheden waarbij mensen die weliswaar gemigreerde kinderen (of andere migrant familieleden) hebben, toch niet veel steun ontvangen van hen. Voor een deel heeft dit te maken met financiële beperkingen van de migranten zelf, waarop uiteraard de respondenten geen invloed hebben, maar deels ook met gebeurtenissen in het verleden en de kwaliteit van persoonlijke relaties met migranten. Een aantal gevallen geeft aan hoe ruzies of misverstanden in het verleden kunnen leiden tot het niet ontvangen van steun op momenten dat het erg nodig is.

De mate waarin de respondenten slagen hun crises het hoofd te bieden, wordt vastgesteld aan de hand van vier criteria, namelijk of het probleem zelf opgelost is (bijv. een ziekte genezen), welk percentage van de crisiskosten gedekt is, met welk gemak netwerksteun verkregen werd en de financiële situatie naderhand. Zowel in het verleden als in het heden slaagt ruim een derde deel van de respondenten er in hun crisis goed het hoofd te bieden. Ook ruim een derde slaagt daar in het geheel niet in en een kwart lukt het redelijk. Het grootste verschil tussen het verleden en het heden is dat er in het verleden veel minder migranten onder de netwerkleden waren. De meeste respondenten hadden in het verleden zelfs helemaal geen migranten als netwerkleden. Het feit dat toch de recente crises niet beter opgelost werden, wijst er op dat migrantensteun niet zozeer een aanvulling vormt op lokale steun, maar eerder een substituuut ervan is.

Het Akan steunsysteem is dus aan verandering onderhevig onder invloed van migratie, maar de manier waarop is niet helemaal duidelijk. Omdat migranten over het algemeen financieel sterker zijn dan achterblijvers, vullen ze lacunes in steun van lokale netwerkliden op en veranderen de verwachtingen van mensen die met hen te maken hebben, maar aan de andere kant functioneert migratie wellicht als een rem op sociale verandering omdat het in het belang van migranten zelf is om aan de verwachtingen van dorpingen te voldoen (en dus het traditionele systeem te volgen) in verband met hun eigen terugkeer naar het dorp. Migranten die guller gesteund hebben, kunnen immers bij terugkeer op meer respect en medewerking rekenen. Uitgebreider onderzoek zou duidelijkheid kunnen brengen.

Conclusies

Het onderzoek vult bestaande theorieën over Transnationalisme aan door aan te tonen dat internationaal immobiele dorpingen met beperkte technologie en weinig kennis van andere maatschappijen toch transnationaal genoemd kunnen worden vanwege de actieve rol die ze, dankzij migrantensteun, spelen bij zowel hun eigen sociale zekerheidsverwerving als bij de ontwikkeling van hun lokale dorpsgemeenschappen. De relaties die ze onderhouden met migranten spelen hierin een cruciale rol. In debatten over Transnationalisme zou dus meer aandacht besteed moeten worden aan de leefwereld en sociale zekerheid van achterblijvers en niet alleen aan die van migranten, zoals nu voornamelijk gebeurt.

Als aanvulling op debatten over Migratie en Ontwikkeling geldt de bevinding dat veel steunontvangst samenhangt met activiteiten van dorpsleiders. Dorpen zouden daarom niet slechts als *ontvangers* van migrantensteun gezien moeten worden, maar er zou meer aandacht moeten komen voor de institutionele omstandigheden in dorpen die kunnen bijdragen aan meer succesvolle migrantenbetrokkenheid bij dorpsontwikkeling. In relatief kleine dorpen zijn deze over het algemeen gunstiger dan in grotere dorpen. Vooral het belang van begrafenissen in de Akan cultuur in relatie tot migrantenbetrokkenheid bij ontwikkeling is aangetoond. Overigens zijn migranten uit grotere plaatsen eerder geneigd om commerciële investeringen te doen in zaken die tot welvaart en betere zorg leiden.

Op het gebied van theorieën over Sociale Zekerheid toont dit onderzoek aan dat *remittances* in de Akan context lang niet altijd als ‘contract’ gezien kunnen worden tussen de achtergebleven familie en de migrant aangezien migratie vaak een individuele beslissing van een migrant is en lang niet altijd een familiestrategie, zoals vaak

wordt beschreven in literatuur. Het ontvangen van *remittances* heeft vaak een lange geschiedenis van wederkerigheid van steun.

De bevinding dat vooral de rijkere respondenten meer ontvangen dan ze nodig hebben en dat de armere respondenten minder ontvangen dan ze nodig hebben, plaatst vraagtekens bij de veronderstelling dat *remittances* armoede in herkomstgebieden verlichten. Op individueel niveau lijken vooral de rijken er beter van te worden. Op dorpsniveau geldt eigenlijk hetzelfde. Migranten zijn namelijk eerder geneigd hun eigen dorp te steunen dan een dorp waar ze niet vandaan komen en waar ze minder belangen hebben. De Ashanti Regio, waar veel migrantensteun terecht komt, behoort tot de rijkere regio's van Ghana. Ook deze verdeling van migrantensteun kan tot een vergroting van de kloof tussen arm en rijk op nationaal niveau leiden. Enige voorzichtigheid is dus geboden in het denken over Westerse ontwikkelingsprojecten in samenwerking met migranten, het zogenaamde *co-development*. Toch laten de onderzoeksdorpen zien dat belangrijke verbeteringen in de levens van dorpingen, zoals toegang tot elektriciteit, soms alleen met migrantensteun verworven kunnen worden.

About the author

Mirjam Kabki (1975) obtained her Master's degree in Development Studies at the Radboud University of Nijmegen in 2001. In research for her Master's thesis she focused on issues of social capital in solving drinking water related problems at village level in India. In 2002 she started her PhD. research as a team member of the interdisciplinary and inter-institutional Ghana TransNet Research Programme at the Vrije Universiteit Amsterdam and Universiteit van Amsterdam. She was an affiliate of the Tinbergen Institute in Amsterdam and joined the CERES research school in Utrecht. Mirjam worked for various charitable institutions in Brazil, India, Israel, and Kenya, and conducted fieldwork in India and Ghana.

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