GHANAIAN MIGRANTS AND SOCIAL SECURITY
ASSISTANCE TO RELATIVES AT HOME

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DEDICATION

To Angie and Nana Ekow
for their LOVE and ENDURANCE
DECLARATION

I, DANIEL KOJO ARHINFUL hereby declare that this work, with the exception of acknowledged quotations and ideas, was written by me and contains a true record of my two month field work in Amsterdam; that as far as I know this work has never been previously published, nor has it been presented anywhere for a diploma.

[Signature]

Daniel Kojo ARHINFUL

[Signature]

Prof. Dr. Sjaak van der GEEST
(SUPERVISOR)
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To God be to the Glory for seeing me through this work!

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I wish to emphasise however, that I am entirely responsible for any errors, substantial or marginal which may be found in the following pages.

DKA
ABSTRACT

Introduction: This study is about how Ghanaian migrants in the Netherlands provide social security support in terms of financial and/or material assistance to relations at home against insecurities such as sickness or disability, old age and death. The central theme is to explore and document aspects of the assistance Ghanaian migrants provide towards the health and well being of their relatives at home.

Problem: Socio-economic transformations have led to changes and growing insecurities in traditional social security support mechanisms based on reciprocity. International migration, however, have had a double effect on assistance between migrants and relatives at home. While being away from home has removed them from immediate and close extended family support, most Ghanaian migrants still maintain contacts and serve as important source of social security support for relations at home.

Objectives: This study was primarily carried out in partial fulfilment of the diploma award for the International Amsterdam Masters in Medical Anthropology course at the University of Amsterdam. The research objective investigates the forms of social security assistance Ghanaian migrants in the Netherlands provide for relations at home and what assistance they also receive from them. It is also uses the data to analyse the inter-relationship between international migration and social security support based on reciprocity.

Study Type: Qualitative exploratory and quantitative validation.

Design and Methods: The study uses a mix of qualitative and quantitative methods. The main method is qualitative in-depth interviews based on loosely structured questions and participant observation. This ethnographic approach explores and describes the behaviour and practices concerning social security between Ghanaian migrants and their relatives at home. The second stage of the study uses a short structured quantitative questionnaire to validate the important findings of the exploratory study.

Sampling: It uses mainly convenience sampling technique. A sub-population of twenty-two Ghanaian migrants consisting of ten women and twelve men were interviewed in Amsterdam, mainly in the Zuidoost at the first stage. These were obtained through key informants and “snow balling” technique but checks were introduced in order to obtain a variety of experiences, individuals representing different status, personality and socio-demographic and economic characteristics. Within the constraints of time, sixty-two others were randomly interviewed afterwards in a survey to validate the findings.

Outcome Measures: The main questions explored include reasons and expectations for travelling to the Netherlands and whether those expectations have been met; kinds of contact they have with relations at home; what kinds of social security assistance they provide to relations at home, what other factors influence support to relatives and what they receive from them; and how they support different insecure situations related to sickness, old age and death.

Findings: Most Ghanaians migrants in Amsterdam contact close relatives at home on a regular basis through letters, audio cassettes and telephones. They also provide assistance in the form and money and material goods to their relatives at home because they consider it a moral obligation. The purpose of assistance include sickness, old age, education and death. Others are building a house and supporting other relatives mainly junior siblings and children to join abroad. When asked most migrants say sickness and old age is the most urgent form of insecurity they will provide assistance for while death is the least but in practice they provide most assistance to support funerals because they consider it their most pressing customary duty. In return migrants also receive in the form of prayer and services from relatives in Ghana.

Conclusions: Migration has, on the hand, taken people away and prevents them from giving direct support to relatives but it has also enabled them to provide their relatives with some support than most in the family back home. Reciprocity is the underlying principle explaining the provision of this support. Cultural influence therefore plays an important role in social security assistance even in the international setting.
Samenvatting

Dit onderzoek gaat over hoe Ghanese migranten in Nederland financiële en materiële steun verlenen aan familieleden in Ghana die kampen met problemen die gerelateerd zijn aan ziekte, handicaps, ouderdom en sterfte. Het centrale thema is de documentatie en verkenning van de verschillende aspecten van ondersteuning die Ghanese migranten verlenen aan de gezondheid en het welzijn van hun familieleden in Ghana.

Probleemstelling: Sociale en economische transformaties hebben geleid tot verandering en toenemende onzekerheden in traditionele sociale ondersteuningsmechanismen die gebaseerd zijn op wederkerigheid. Internationale migratie heeft een dubbel effect op de hulp tussen migranten en familieleden in hun moederland. Hoewel de afwezigheid van Ghanese migranten hen ontlast van de druk die de directe uitgebreide familie uitoefent, onderhouden de meesten wel contact met en zijn een belangrijke bron van sociale ondersteuning voor hun familieleden in Ghana.

Doelstelling: Dit onderzoek beheert de verschillende vormen van sociale ondersteuning die Ghanese migranten in Nederland verlenen aan familieleden in Ghana en welke ondersteuning deze migranten zelf verkrijgen van hun familie. De data worden ook gebruikt om de interrelatie tussen internationale migratie en op wederkerigheid gebaseerde sociale ondersteuning te onderzoeken. Dit onderzoek is uitgevoerd in het kader van de ‘Amsterdam Master’s in Medical Anthropology’ aan de Universiteit van Amsterdam.

Onderzoekstechnieken: Dit onderzoek gebruikt een mix van kwalitatieve en kwantitatieve methodes. De voornaamste methode is kwalitatieve diepte-interviews gebaseerd op ongestructureerde vragen en participerende observatie. Deze etnografische benadering onderzocht en beschrijft het gedrag en de activiteiten die betrekking hebben op de sociale ondersteuning tussen Ghanese migranten en hun familieleden in het land van herkomst. Er is ook gebruik gemaakt van korte gestructureerde vragenlijsten om de belangrijkste uitkomsten van het onderzoek te ondersteunen.

Er is vooraf gebruik gemaakt van ‘convenience sampling technique’. De ondervraagde groep bestaat uit tien vrouwen en twaalf mannen die in Amsterdam (voornamelijk in Zuidoost, 'de Bijlmer') zijn geïnterviewd. Via sleutelinformanten en gebruikmakend van de ‘sneeuwbaltechniek’ zijn de respondenten verkregen. Dezen zijn afkomstig uit verschillende economische en sociaal-demografische milieus.

De voornaamste vragen onderzoeken de redenen voor en verwachtingen over hun komst naar Nederland en of deze verwachtingen zijn uitgekomen, de manier waarop de migranten contact hebben met familieleden in Ghana, welke vormen van sociale ondersteuning ze verlenen aan deze familieleden, welke andere factoren hun steun aan hen beïnvloeden, wat de Ghanezen in Nederland van hen ontvangen en hoe ze diverse onzekere situaties (gerelateerd aan ziekte, ouderdom, en sterfte) trachten te verbeteren.

Resultaten: De meeste Ghanese migranten in Amsterdam hebben regelmatig contact met familieleden door middel van brieven, cassettepost en telefoongesprekken. Ook sturen ze geld en goederen. Hulp wordt verleend voor problemen die te maken hebben met ziekte, ouderdom, onderwijs en sterfte. Het bouwen van een huis en het helpen van andere familieleden, voornamelijk jongere broers/zussen en kinderen, om zich te vestigen in het buitenland en zich te voegen bij de reeds gemigreerde familieleden.

Uit antwoorden bleek dat de meeste migranten ziekte en ouderdom als belangrijkste onzekerheden zien waarvoor ze hulp verlenen terwijl dood en begrafenis het minst belangrijk vinden. In de praktijk verlenen ze aan begrafenisnissen echter de meeste steun aan omdat dit van oudsher een dwingende sociale plicht is. Migranten ontvangen van de verwanten in Ghana emotionele steun, met name gebeden, en diverse diensten.

Eenerzijds heeft migratie een kloof veroorzaakt tussen Ghanezen en hun verwanten en belemmert directe hulpverlening, anderzijds heeft migratie een mogelijkheid geschapen voor Ghanese migranten om hun familieleden in Ghana te blijven ondersteunen en hun zelf meer (materiële) hulp te bieden dan de verwanten die in Ghana gebleven zijn. Wederkerigheid is het onderliggende principe. Hieruit blijkt dat culturele invloeden een belangrijke rol spelen in sociale ondersteuning/zekerheid, zelfs in een internationale setting.
CHAPTER 1
INTRODUCTION

Let me begin with a letter. I obtain it from a key informant during my fieldwork in Amsterdam, mainly in the highly concentrated Ghanaian residential area of Zuidoost, otherwise known as the Bijlmer. The letter was received by my informant from his mother-in-law to thank him for assistance he sent to her.

15/5/98

Dear Mensah,

I am very sorry for not writing to you for quite a long time ago. It wasn't my intention to delay in writing but my mother is seriously sick for about six months ago. Due to that I am always busy sending her to hospital and other places. By the way how are you? I hope in the name of our Almighty God you are as fit as fiddle.

Paa, thank you very much for the gift that you sent to me, I appreciate it very much. Paa, I always remember you in my prayers and I know God will reward you abundantly for your kindness.

Also concerning John's journey we always pray that God will pave the way for him to join you. How is Baaba and the child? I hope they are all fine. Send my greetings to them and take the maximum one for yourself.

Yours mother-in-law

Mrs Georgina Dadie.

The above letter shows one way Ghanaian migrants and their relations at home maintain contact with one another. It contains some aspects of the help Ghanaians abroad give to their relatives in Ghana, the subject of this study. What forms of assistance are maintained, how are they maintained and why are they maintained?

1.1 Ghanaian migrants and social security assistance

Migration undermines traditional forms of social and economic security but it also provides them with new opportunities. This study is an attempt to describe and analyse this paradoxical process. The study is about how Ghanaian migrants in the Netherlands provide social security support in terms of financial and/or material assistance to relations at home against insecurities such as sickness, disability, old age and death. In particular I intend to focus on the experiences of Ghanaian migrants living in Amsterdam to explain the interrelationship between international migration and informal or traditional social security networks.

1 This letter has been reproduced unedited
My interest in assistance by Ghanaian migrants to relations at home in spite of the difficulties they themselves may be facing abroad has its roots in the concern about inadequacy or total lack of state social security mechanisms in Ghanaian society to cater for the large section of its informal sector population. Social transformations in society has among others led to internal and external migration and the increasing tendency towards nuclear families through cultural diffusion and "westernisation". However, beyond their physical removal and emotional separation, international migration has not closed the door to traditional social security but rejuvenated it. In this sense has the rules governing the principle of reciprocity undergone changes in the international setting?

Traditional social security has been a simple, collective, indigenous social institution whereby members of a society or community afflicted with social and economic contingencies such as sickness, disability, old age, famine, widowhood or orphanage, are protected, based on customary reciprocity. The traditional social security network may thus comprise the family or lineage members, friends and/or neighbours who provide support in times of insecurity for one of its members. For example, the research of social scientists in Ghana show that in sickness the patient relies and is dependent on the kin group for support (Read 1966), in old age, relations provide food and clothing for the older persons who are no longer able to work (Kludze 1988), and during death, the family spare no pains in making the performance of funerals a memorable event (Arhin 1994). It is such networks and how they still work against the background of socio-economic changes in society that I intend to focus on in this study.

In examining the subject of traditional social security assistance, I take as my starting point the holistic meaning of health as "a state of complete physical, mental and social well-being, and not merely the absence of disease or infirmity" (Colledge et al. 1986). The research was carried out as part of the Amsterdam masters in medical anthropology course in the University of Amsterdam. The study is a contribution to the growing literature on informal or traditional forms of social security in developing countries. I use the ethnographic approach to document and show how the international setting provides new opportunities for dealing with problems of social (in)security through migration based on the traditional principle of reciprocity centred on moral obligation.

The causes of widespread social insecurity in third world countries can be traced to a variety of factors which include population growth, economic market principles and government regulation, political violence and war, and the weakening of the traditional mechanisms of social control (WOTRO 1997). In addition, the on-going deterioration of the natural environment as a result of climatic factors such as floods and droughts and over-exploitation contribute to rural peoples loss of opportunities to cope with contingencies (Reitsma et al. 1992). Some authors have also noted that the on-going exclusion of very large segments of the work force from official welfare provision ought to be viewed against the background of the stagnation or the growing informalisation of employment in the formal sector (World Bank 1996, Breman 1996).

Paradoxically, the issue of social insecurity and security arrangements based on different organisational structures has only recently emerged as a specific topic of academic and policy discussions apart from the more generalised discussions on economic development and/or poverty alleviation.

The impact of rural-urban migration on rural-urban linkages has also been noted. Large scale migration to urban areas has increased the pressure on urban resources such as housing,
employment and health facilities. Although savings and remittances from migrant family members have become major sources of social security for those remaining behind, they often cannot compensate for the loss of resources at their home localities (Connell et al. 1996). Furthermore, according to Appadurai (1990), increasing flows of international migrants and refugees have "deterritorialised" social security arrangements for the migrant as well as the people and the administrative agencies in their host countries (Kearney 1995, Nagengast et al. 1990). In the process many forms of self-help provisions have been developed or adapted, which operate on different and more sensitive principles of inclusion and exclusion. Yet local mechanisms of mutual help and redistribution have long been regarded as "traditional" and "backward" and as obstacles to "development" by policy makers and development economists.

The social and economic problems resulting from these changes have rarely, and never sufficiently been perceived and addressed by colonial and post-colonial states. The rural population while contributing to the state budget through indirect taxes does not appear to benefit from the highly selective official social security policies. On the contrary, it has been argued that the extension of state social security leads to increasing inequality between those covered by so called formal schemes and the majority of rural populations not covered by such schemes (Midgley 1984, Mesa-Lago 1978, 1992). On the other hand, it has been observed that even those who are "covered" by such schemes usually cannot subsist on the state social security provisions, and continue to remain dependent on additional provisions coming through other social relations such as kinship, gender and friendship (Baud 1994); for those in the informal sector, support through social relations remain the only choice.

As already indicated, it is aspects of this latter provision of social security through social relations that I want to illustrate in this study. For people who have moved from home in the context of socio-economic changes what opportunities have the international setting provided for social security support for relations at home? In the subsequent chapters of this thesis, I will examine this topic.

In order to place the discussion in a proper framework, it is necessary to describe its historical and socio-cultural background. This will thereby provide the context for understanding and interpreting the relative significance of changing social security arrangements based on kinship relations in Ghana with implications for other developing countries of Africa.

1.2. Background: Traditional social security arrangements in Ghana

The traditional system of social security in Ghana, as in most African societies, is based on reciprocity. It was first and foremost the (extended) family or kinship system which provided the social framework for long term reciprocity. Among the Akan, the family is the group of kinsfolk held together by a common origin through matrilineal decent and a common obligation to its members—both living and dead. The individual is brought up to think of himself in relation to this group and to behave in a way as to bring honour and not disgrace to its members. Its members are supposed to assist one another in times of distress and insecurity and the entire lineage is held responsible for the (mis)behaviour of one of its members (see e.g. Fortes 1969, Assimeng 1981; Nukunya 1992). Lineage solidarity showed itself for example during sickness, old age and death.
In the past, there was a close identification of the kin group with the sick person from the onset of his illness. For example, if a family member fell ill, a near kinsman would call in a traditional healer if home treatment failed. If a healer decided to treat a patient, the sick person's kinsfolk would appoint one of them as the okyigynafok (supporter or representative). This representative discussed the details of the treatment with the healer and took responsibility for any fees to be paid or for procuring any supplies the healer would require. Research of social scientist in this field shows that the patient relied and was dependent on this group for support and help because it involved immense social and financial assistance. At the same time the kin group feels the illness of one of its members to be a crisis for all of them, and the members’ obligation and readiness to help were measures of their sense of danger to the whole group (Read 1966).

Regarding old age, the aged was traditionally an integral part of the family unit, holding definite and high ranking position. The aged was considered as the person of wisdom whose advice the young sought eagerly but ageing is at the same time a state of insecurity for the aged. In the event therefore, the extended family provided a welfare system of informal support for the aged and members of the family assume collective responsibility through children and grandchildren. Accommodation was provided in a family or relative’s house if the old person did not have his or her own house. Each person contributed his or her bit freely, knowing that in his or her own old age he or she could depend on similar support from the younger family members and relations. Through this process, traditional social security was maintained for older members of society.

Similarly, the death of a member was the concern of an entire lineage or community because the cost in terms of time, social and especially financial resources are immense. Accordingly, during the funeral, the community, but by obligation the lineage or abusua gather to sympathise with the bereaved not only by their attendance but also by their donations which may be in the form of money or drinks. In addition, before the body is laid into a coffin for burial, rites are performed at which adesiedee (burial things) are presented by close lineage members of the deceased. These may include pieces of cloth, rings and sums of money tied in handkerchiefs, mats, pillows and toiletries. Again, these burial gifts are for the benefit of both the deceased and the abusua. While for the deceased it is believed that it is required for the journey to and residence in the land of the dead which the living are morally obliged to provide, the quality and quantity of the gifts enhanced or diminished the social standing of the lineage. These were both obligatory and reciprocal and were performed with economy but varied with the political rank of the deceased (Arhin 1994: 312).

With the advent of colonial rule, a Western style of social security system was added to the existing one. It was based on the principles of the market and the state. However, this form of social security arrangement was limited to the formal sector of the economy and left out the largest proportion of the population; those who earned their livelihood in the ‘informal’ sector (including the traditional sector of the economy). People suffering the greatest insecurity, such as the aged, the young, women and children and particularly the ill or handicapped were excluded from this new form of social protection and therefore had to rely mainly on the traditional mechanisms.

In present times both systems, but the traditional one in particular, are under severe stress. Nowadays the role of the lineage in health care for its sick members has been reduced to health advice on the therapy of resorts. Where it involves herbal treatment, family members and friends with knowledge of particular remedies may provide this if it only means getting them free or at
very minimal cost. For most treatments that require hospitalisation or high cost, the trend in responsibility for health care has shifted more and more towards the nuclear family.

Also, although most Ghanaians would in present times want to believe that their family ties are still very strong and doubt that there are citizens without a home to go, the neglect of parents by their families is nowadays quite common. Old age is becoming a problem because a substantial number of old people are finding themselves in an insecure situation (Apt 1996, Brown 1995, Darkwa 1997). Since the last two decades there has been great concern over increasing abandonment or “dumping” in hospitals of old sick relatives due to difficult home situations (Apt 1975:177). From their traditional respectable position therefore, the general condition of the aged has in recent times become “...much less comfortable than one would deduct from general statements made by both young and old informants and by popular accounts about Akan culture” (van der Geest 1997:24).

On the other hand although the essential aspects of funerals have been maintained, they are now carried out with glamour and ostentation far beyond what they used to be. Contrary to the situation with sickness and old age, extravagant funerals have become the fashion of the day among Akan and Ghanaians in general, with expenditure having in most cases no relation to the deceased’s estate. Financial support at funerals still come in the form of “nsawa” (donations) but the section of the lineage that actively organises the funeral, has in recent times shrunk to children and close relatives. In practice even though this group may become the beneficiaries of the estate of the deceased, the increasing expenditure imply a greater burden and for that matter insecurity for the small kin group which takes responsibility for funeral.

1.3. The problem

Without asserting that traditional social security arrangements were perfect ways of supporting one another, their ineffectiveness could be traced to certain socio-economic transformations in society. The basic unit of production in the traditional subsistence economy nowadays reaches its limits in many respects. Land has become scarce and is overworked by a population increasing in numbers. Money has replaced land as wealth in society while education has also replaced the knowledge that the elderly provided. Indeed, western education and Christianity have provided people with values outside the traditional organisation of society.

In addition, ties to the extended family are being progressively loosened not only by the internalisation of western ideas of individualism but by an ever growing situation of economic hardship through the global economy. Economic difficulties have led to the movement of working hands through internal and external migration to “greener pastures”. Separation, the consequence of migration has thus deprived the elderly, sick and disabled from some of the physical support and services that they may need and the fewer people left behind to provide such support have created concerns and economic insecurity.

In the midst of this growing insecurity brought about by social transformation in society, however, economic migration has had a double effect as far as social security support is concerned on migrants and their relatives. On the one hand, migrant workers in foreign lands have removed themselves from immediate pressures of obligations of mutual help towards an extended circle of
relatives. On the other hand despite being away from home, most Ghanaian migrants maintain contacts with their relations at home and provide social security assistance through various means. Their relatively prosperous condition abroad enables them to provide more financial assistance than they would be able to if they had stayed in Ghana. Moreover, an investment at home in the form of a house or farm does not only provide security for relatives but is a guarantee against future insecurity of the migrant. Against the background of the need to search for ways or alternative forms of security to traditional mechanisms that are responsive and adaptable to the changes in society, this model of international assistance provides an incentive for empirical studies.

The arrival of migrants into the Netherlands from non-European countries on a large scale dates back to the end of the second world war. This came about through the “guest worker” system of the Dutch government to recruit and use foreign labour from countries such as Turkey, Morocco and Italy which went hand in hand with the development of the welfare state in the country (Spruit 1986). However, the “guest worker” system gave rise to a division of labour along ethnic lines on the labour market by which migrants did the dirty and low paid jobs while the “natives” did the prestigious and high paid ones (Nimako 1993). Certainly this had negative implications for their standard of living and the quality of life. The resultant problems which the social, economic and political inequalities created particularly for the children of migrant workers subsequently placed the issue of inequalities between natives and migrants on the political agenda. This gave rise to the introduction of minorities policy in the 1980’s to foster the integration of the groups.

The resultant integration policy was, however, only directed at specific migrant groups and also restricted to merely three sectors comprising education, labour market and housing. In the policy, the specified migrant groups consists of two types, namely “old migrants” who fall under minority policy and “new migrants” who fall under Newcomers policy. The minorities policy is a curative policy which aims at reducing inequalities between certain migrant groups and Dutch citizens in the area of housing, education and unemployment. On the other hand newcomers policy, is preventive in the sense that it aims at providing adequate information to migrants, who will be settling permanently in the Netherlands, so that the migrants in question could make proper decisions which will prevent them from falling into disadvantaged position in society.

Until 1974, the number of Ghanaians in the Netherlands was negligible. Migration of Ghanaians into the Netherlands moved in two phases as subtle and massive (Nimako 1993). The first subtle phase took place between 1974 and 1983. The massive second phase which took place after 1983 came as a natural response to the economic crises and drought in Ghana between 1981 and 1983 as well as the repatriation of nearly a million Ghanaians from Nigeria in 1983. Available statistics indicate that by 1990, more than 5000 Ghanaians had settled in the Netherlands. In 1992, the Ghanaian population in Amsterdam alone stood at 4197 of which 60% lived in Amsterdam South East making Ghanaians the third largest ethnic minority group in that community (Nimako 1993). Present estimates put the population of legal Ghanaian migrants in the Netherlands at about 10,000 plus an estimated 20% of illegal status (Nimako, 1998 personal communication).

Under the newcomers policy, legally resident Ghanaians are entitled to make use of existing public facilities for all their needs including health and security. Available evidence however, indicates that Ghanaian migrants experience “structural exclusion” in the sense that most are
doing unskilled jobs irrespective of their educational background and legal status. Such a situation has implications for their health, living conditions and whatever forms of assistance they would be able to offer to relatives at home.

Nevertheless, irrespective of their economic conditions in the Netherlands, most Ghanaian migrants do not only maintain contacts with their relations at home but provide some form of social security assistance through various means. Two types of assistance can be distinguished. One form is public or group assistance which mainly concern fund-raising or similar activities directed at supporting individuals or public projects in the Netherlands or back home in Ghana. For example, Ghanaians living in the Netherlands, organise and celebrate cultural events such as naming of children and funeral for departed relatives and friends- sometimes in distant Ghana. Most of these cultural activities are organised around ethnic, welfare and religious groups. In the highly concentrated Ghanaian settlement of Stadsdeel Zuideroost alone there are nearly twenty registered and unregistered Ghanaian welfare associations (Nimako 1993). An examination of the constitution of some of these organisations indicate that benefits provided by such groups for its members include the payment of an amount of money when a member gives birth, is bereaved or when in other forms of crisis that are determined by the association concerned and the provision of soft loans. Examples of public support for communities at home include the provision of hospital items such as beds, mattress buckets and walking aids for designated health facilities.

But in addition there are other forms of individual assistance by Ghanaian migrants to their relatives in Ghana. A feature of this support that I have observed among Ghanaians living abroad particularly in Western Europe and America is the frequent transfer and/or movement of money and medicines across continents but mostly to relations at home. Another aspect of it is the identification of someone with connections or contacts at home to whom is entrusted the responsibility of sick, aged or disabled relatives. Thus regarding Ghanaian migrants living abroad, while economic difficulties have resulted in their movement away from relatives or kinship group, the international setting has not eliminated their normative obligations in this regard.

In return, reciprocal assistance from relatives at home to migrants may involve the offer of services or emotional support. For example, parenting for offspring that migrants have left behind at home may be one form of service while periodic advise from parents at home may be a form of emotional support. Support may also be in the form of monetary assistance to pay the cost for air fare abroad or payment of funeral dues and other expenditures on behalf of the migrant.

Objectives and questions

In the light of the foregoing, the central theme of this study is to explore and document aspects of the social security support of Ghanaian migrants towards the health and well-being of their relations at home.

Its specific objectives are to investigate the forms of assistance Ghanaian migrants in the Netherlands provide for relations at home and what assistance they also receive from home. It is furthermore to use the data to analyse the inter-relationship between international migration and social security support based on reciprocity. The following research questions are framed to guide the discussion in later chapters of the thesis.
What were the reasons and expectations of Ghanaian migrants for coming to the Netherlands and how are those expectations being met?

What kinds of contacts do they still have with relations at home?
+ Do they visit home, send messages, letters, etc.?
+ Has the circle of relations diminished since settling in the Netherlands?

What kinds of social security support do they provide to relations at home?
+ What are the commonest problems that they provide assistance for and why?
+ Who or which type of relatives do/would they provide such assistance for?

How do they decide to help or not in different insecure situations related to sickness, old age and death at home in Ghana and why?
+ What do they feel and do about providing assistance for sick relations at home?
+ What do they feel and do about providing assistance to old relatives at home?
+ What do you feel and do about providing assistance to support funerals of relatives at home?
+ Which of the three specific examples do they feel most urgent or inclined to assist and why?
+ Which of the three specific examples do they feel least urgent or inclined to assist and why?

What are the reciprocal network relations and support at home and in the Netherlands?
+ Do they still get support from network(s) in Ghana or have to build own networks in the Netherlands?
+ What are the obligations and rights towards networks in the Netherlands?
+ Do networks in the Netherlands contribute to the solution of problems in Ghana?

Which other factors influence or determine support given?
+ Have they helped any relatives to join them, who, and why?
+ Do they have any investment at home?
+ What type of investment and why that investment?

The practical importance of an anthropological study such as this one are quite obvious. Obligations towards relatives in the home country constitute one aspect of the heavy financial obligations that migrants face in host countries. Together with other social and environmental problems this leads towards an increased burden to which the migrant is mentally and physically exposed with important consequences for health. The fact that in theory assistance provided may be all that is required to restore health or maintain well being for relations at home however, does not indicate the problems encountered or caused by the provision of such assistance to the migrant or his/her relations at home.

It is envisaged that the focus would provide a holistic view of the forms of social security assistance provided, how they are provided, why they are provided, what problems are encountered in providing them and how they fulfill the social security needs of parties in present day Akan or Ghanaian.
1.5. Organisation of the study

This thesis is organised into eight chapters as follows:

Chapter one sets forth the agenda for the entire study by providing the background and the problem of the changing traditional social security arrangements in Ghanaian society. It also describes the objectives and the research questions as well as the practical importance of the study.

Chapter two describes the methodological approach used in the data collection, the difficulties and the factors that enhanced the research and ethical aspects. The 22 Ghanaian migrants who co-operated with the study are briefly introduced.

Chapter three discusses the general context of life of Ghanaian migrants in the Netherlands. The discussion is aimed at providing insights into the motivations and expectations of migrating to the Netherlands and the current social, economic and psychological circumstances in which they find themselves abroad.

Chapter four presents a case study of one informant, Adom. The purpose of relating this case study is to provide a useful introduction for the analysis in subsequent chapters. The accounts are excerpts that deal with the main research questions on what, how and why assistance is provided to relatives at home and vice versa.

Chapter five describes the kinds of contacts which migrants maintain with relations at home. It also examines the types of assistance provided to relatives in Ghana and the underlying motives and meaning of what they provide to them.

Chapter six looks at the purpose of assistance. It discusses the cultural aspects of assistance using specific cases of insecurity: sickness, old age and death as well as education to understand the underlying motives and ideas. The last section of this chapter deals with economic and emotional aspects of the purpose of assistance.

Chapter seven examines the non-assisting migrant and what types of assistance Ghanaian migrants also receive from relations at home. It ends with a note on the gender side of assistance to relatives at home.

In chapter eight I conclude with a summary and discussion of the impact of international migration on social security in Ghana. It examines the effects on migrants and their relatives at home, types of assistance to and from relatives and the ambiguities involved in the provision of assistance. It ends with a reflection on the research implications of the results on social security in Ghana.
CHAPTER 2

METHODOLOGY OF THE STUDY

This chapter describes the methodological approach used in the data collection; the methodological difficulties and the factors that enhanced the process is discussed where necessary.

2.1. Study type

The main goal of this study is the search for primary facts. It therefore uses the ethnographic approach to explore and describe behaviour and practice of social security support between Ghanaian migrants in the Netherlands towards their relations at home. The study uses a mix of qualitative and quantitative methods. The main method is qualitative informal interviews and participant observations. Until now, no systematic study had looked at social security support among Ghanaian migrants in the Netherlands to their relations at home. It was therefore expected to yield preliminary results that would be fruitful for future larger and analytical study of how traditional and/or informal mechanisms of social security still operates among Ghanaians against the background of socio-economic changes in society.

2.2. Study location and group

This study was carried out in Amsterdam and mainly in the Zuidoost. The choice of the Zuidoost was purposive: first, is the high concentration of Ghanaian residents who were the focus of the study living in that part of Amsterdam; second, I live in Amsterdam and given the limited time and resources at my disposal it was convenient to base the study in a place near to me. Being a Ghanaian was my primary reason for studying Ghanaians and my unit of study was limited to Akans because being a native speaker and an Akan put me in a better position to communicate and gain their acceptance better. This was particularly important because their life as migrants is often pregnant with suspicions on the part of the migrant towards "officials" who seek to pry into their private life. For example at the earlier stage of my study when I was trying to enlist participants, my principal key informant/actor telephoned someone to solicit her help. He deliberately switched the voice phone on in order for me to hear the conversation. The person at the other hand did not hesitate to say that she will provide every assistance once she learnt that the researcher is a native of Ghana and an Akan. This identification of my study participants with me proved very invaluable in the study because most of them were very comfortable, better able and confident in expressing themselves and relating their practices and experiences in Twi and Fanti.

In spite of the fact that certain aspects of the topic were sensitive they were prepared to share everything with me and some made remarks to the fact that being one of them they hope I appreciate the circumstances and the conditions that they have to deal with particularly in relation to their life as migrants. Another factor which enhanced the research technique was that being an occasional international traveller for brief periods in the past eight years, I had observed aspects of the migrant life and how they contact and assist their relations at home.
My fieldwork started in the middle of May, 1998 with initial contact with my principal key informant whom I had not known before. This first meeting was arranged through a colleague who was well placed to provide a link with the Ghanaian community. This first meeting was intended to introduce the study and establish rapport with him and for me to learn about the Ghanaian community in the Netherlands in relation to the purpose and objectives of the study. We also discussed methodological issues such as sampling and what his opinion was about assistance to relations at home. These discussions went a long way to shape the methodology and approach to the community.

This meeting was followed three days later with an initial contact with the Ghanaian community in the Netherlands. It took the form of a visit as a participant observer to their annual end of year get together which was organised under the auspices of RECOGIN- Association of Ghanaian Organisations in the Netherlands. During the meeting, I heard speeches from various officers of the association, the Bijlmer Stadsdeel, while three out of four Ghanaians who had then been elected to local councils were introduced. Various policies and opportunities at the stadsdeel for legal Ghanaian residents was explained by officials. It also touched on opportunities for health insurance for illegal migrants. The highest point of the gathering was dancing and feasting which went on till about 4 am in the morning. Overall, my participation in this activity provided an opportunity to gain at first hand an idea about the social milieu of Ghanaians in the Netherlands and to listen into current news and gossips making the rounds. Indeed the importance for the anthropologist to familiarise with the field is acknowledged by many researchers since transient acquaintance or ordinary surveys cannot unveil many complex issues in human experience particularly when it involves their private life.

Actual data gathering started in latter part of the last week of May, 1998 with qualitative in-depth informal interviews, and lasted until the end of July. The entire fieldwork exercise took about two months.

2.3. Qualitative Approach

The main method of data collection in this study was qualitative in-depth interviews based on loosely structured questions. In-depth interviews allow person to person discussion which can lead to increased insight into people's thoughts, feelings, and behaviour on important issues. Unlike a survey questionnaire, this type of interview permits the researcher (interviewer) to encourage an informant (respondent) to talk at length about the topics of interest. Among the advantages that can be derived from in-depth interviews are its flexibility and its ability to observe non-verbal behaviour that express their view-points on the subject of interview. The interviewer has the opportunity to ask and direct questions using the personal contact with the respondent depending on the interview situation.

A sub-population of Ghanaian migrants of the Akan ethnic group were purposively selected for extensive case study. In order to obtain a variety of events or experiences from migrants in the targeted group, individuals representing different status, personality and socio-demographic and economic characteristic were selected. My participants included a fair balance of men and women, young and old, well to do and less well to do, manual and white collar workers, long and short period of stay and of complete and incomplete legalised status in the Netherlands). Some
were key informants (Ghanaian opinion leaders comprising community, welfare and church leaders in the Netherlands). During the period of the interviews, I stayed among them, attended gatherings together, conversed with them, ate their food and shared several experiences with them. Some did assist me to reach other informants and some provided technical assistance such as photocopying and printing by the use of their facilities. Three of the participants provided key informant services based on the high level of contact and interaction I had with them as well as their knowledge of the Ghanaian community among which I carried out my study.

The in-depth interviews were buttressed by participant observation. With the exception of two, all interviews were conducted in the homes of the participants. This provided a first hand observation of aspects of the lives of migrants that could have implications for the provision of assistance to relations at home. Most anthropologists face the difficulty of how to deal with communication. As a native studying natives, I did not encounter any such problem. My close interaction with them led to a better understanding and appreciation of the social, economic and psychological realities of their lives against which I had to evaluate their assistance to relations at home.

Apart from observing the ordinary life of individuals involved in the study in their homes, I attended three separate group meetings of the Ghanaian community during the period of the study. As I have already indicated, the first meeting involved the entire Ghanaian community in the Netherlands organised under the auspices of RECOGIN. I also attended a meeting of the executive committees of the organisations that constitute RECOGIN and again attended a Ghanaian church service at Kikkestein in Bijlmer. All these activities were fruitful in obtaining additional insights about the Ghanaian community in the Netherlands.

The collection of primary data based on extensive case studies was supplemented by existing documents and materials such as letters from relatives, publications, periodicals and newspaper articles that had relevance for the topic of study. For example I obtained letters and documentary evidence as well as documents that had information pertaining to the study topic.

## 2.4. Participants in the study

I held individual extensive informal interviews with twelve men and ten women. The interviews lasted an average of one hour mostly in the homes of the informants. The average age of my female respondents was 35 years while the youngest and oldest were 23 years and 45 years respectively. The average for male respondents was 40 years; the youngest was 31 years and the oldest was 54 years. Of the 12 men 8 were engaged in unskilled jobs as cleaners or factory hands and only one of them was practising his profession acquired back home as a nurse. The females were mainly working as social workers (5) and cleaners (3). The highest paid respondent receives a net monthly income of about 4,000 Dutch guilders and the lowest was 1,700 guilders; the average was 2077 guilders but relatively more people (6) were receiving 1800 guilders. These were mainly social workers. See Table for details of socio-economic characteristics at the annex.
The following presents the order of interviews and a brief background characteristics of those who were so kind to share their private lives with me on the topic of my study. For purposes of anonymity and confidentiality I have changed the actual names but retained all other characteristics as much as possible.

Thursday, May 28, 1998: Interview with Esi
Esi is twenty seven years and has been in the Netherlands for the past twelve years. She cut short her secondary education to join her mother here at the age of fifteen and is a good example of a second generation migrant. She speaks Dutch fluently. She is in her final year at social welfare school and working as an intern. She presently lives with her partner with whom she has one child aged seven. Her father died when she was young but she maintains contact with her grandmother, uncle and aunties at home. She has not visited home since she came here. Her work involves meeting clients. She opted to be interviewed in a room at her workplace and was the only female informant who opted to have the interview in English. Our interview lasted about an hour.

Monday, June 1, 1998:
This was Pentecost day and a public holiday in the Netherlands and I took advantage of it to interview three people at different times of the day. I spent the day in Bijlmer between the three people.

Kwesi:
The interview was scheduled in his house. I arrived about 11 am when he was busily installing a television satellite on his sixth floor apartment. His wife was busy in the bathroom cleaning and washing and their two kids were playing around. I assisted him to install his satellite which took some twenty minutes and for which he was most grateful. He is 45 years old and has been in the Netherlands for eight years. He has not visited home since. He has elementary education. His father died but he maintains contact with his mother and sisters through letters, cassettes and phone calls. I conducted the interview in Fanti.

Kwadwo:
He is 35 years old and travelled to Europe immediately after secondary form five through assistance from his uncle in 1984. He told me that at the time his only wish in life was to travel and live abroad but he now regrets that decision when he compares himself with his mates who went on to complete their university education back home in Ghana. He has lived in Germany, Belgium and France and moved to the Netherlands when he separated with his wife in France. He visited home twice while living in France but since he came here in 1994, life has not been good so he has “tried to break the contacts by changing the phone number” known to people at home. We had an exciting hour and fifteen minutes conversation in Twi.

Kwabena:
My last interview for the day was held from 9 p.m. at Kwabena's suggestion and lasted for about an hour and a half because Kwabena is a winding respondent. He is 31 years with polytechnic training in mechanical engineering and joined his wife in Holland about seven years ago. His wife was out and their three children became so interested in my presence that it took some force from their father when it was time for them to go to bed. He has visited home once at the end of last year and thinks a lot about his mother at home. He showed me a picture of a house he is putting
up back home\textsuperscript{2}. The interview was conducted in Twi.

Wednesday, June 3, 1998:
I had three separate interviews at two locations at Kempering, in the Bijlmer. I also had the opportunity to observe at first hand an example of how Ghanaians here assist one another during out-doorings, marriage and other social events as I met a group preparing food for an out-dooring the next day.

Time: 6 pm
Interview with Adwoa
She is 45 years old, single but has four children from a previous marriage. Three of them live with her while the eldest, a female is at home in Ghana. She arrived in Europe in 1986 through Germany but according to her she had a dream in which she saw KLM before she travelled although at the time she did not even know KLM is the Royal Dutch Airline. Be as it may she finally ended up in the Netherlands. She is a post secondary teacher by profession and has visited home once. She maintains contact with her mother and other relatives through letters and phone calls. My interview with her lasted about an hour and fifteen minutes.

Time: 7:15 pm
Interview with Abena:
Abena is 30 years old and came to the Netherlands after high school eight years ago to join her mother. She now lives separately from her mother, is single and has two kids. She had just moved into a new apartment during my visit and her things were still unpacked. Her desire when she first came here was to train as a nurse but she could not do so due to immigration requirements. She eventually trained as a social worker which she now practices. She has visited home once - in 1997 and maintains regular contact with her grandmother and father at home and told me that she does "not have any responsibility apart from my father". Her main contacts are with her grandmother, father and former pastors through phone calls and cassettes.

Time: 8:15 p.m.
Interview with Akua:
I ended the day with my last interview with Akua in the house of Adwoa whom I earlier spoke to. Akua refers to her as "mother" and she and others were meeting to prepare food and cookies for an out-dooring of a member of a welfare group they belong to. It was possible to have a quiet meeting away from the noise which lasted for about an hour and a quarter. She is thirty four years with secondary school education and has been in the Netherlands for eight years. Both her parents are dead; her mother died in January 1998. She nevertheless keeps contact with her grandmother and brothers and sisters at home. She contacts home through letters and phone calls and assist them with money and material things such as cloth and shoes. She had not visited home and she had just obtained her official residence permit.

Friday 5 June, 1998:
Interview with Yaa
Time: 7 p.m.
Yaa is 42 years and been in the Netherlands for the past twelve years. She has four children and
the day before our interview her oldest daughter got engaged. She was a bit nervous at the beginning of our conversation but settled well as we progressed. As far as contacts with relations at home are concerned, she openly and repeatedly told me that "I don't really have good contacts with them". She further explained to me that especially in the case of her mother the bond is weak because she did not live with her. She asked where she could find one of my tape recorders to buy after the interview. She only had primary education.

Sunday 7 June, 1998:
Interview with Abeiku
Time: 9:30 am

Abeiku is thirty five years and came to this country to join his wife after his first degree and completion of his national service. He and his wife have two daughters and he works as a factory hand. He lost her mother some few years ago and contacts his father and brothers and sisters at home. He sends money and material things in the form of blender and kitchen equipment. The interview was conducted in English. The interview was conducted in English.

Sunday 7 June, 1998
Interview with Yaw
Time: 12:30 am

Yaw is an opinion leader in the Ghanaian community. At 54 he was the oldest person among participants in my study. He has been politically active since his university days in Ghana and still active in Dutch politics. He is married, has three children and holds a masters degree in demography. He used to work in a University in Ghana but in 1986 he moved to settle in the Netherlands due to student and government confrontations that led to the closure of the universities for a long time and which made his continued employment with the universities unstable. Until the death of his mother last year which resulted in a visit home for her funeral he hardly visits Ghana but keeps contact with his father, brothers and sisters and friends. The interview was conducted in English.

Monday 8 June, 1998
Interview with Kofi
Time: 2:00 p.m.

Kofi is thirty eight years, married with one child and came to live in the Netherlands in 1989 from Germany where he had wanted to do medicine "but it was not easy to get admission into the medical school," so he moved. When he came here he got admission to do medical biology and also practices his profession as a graduate nurse. He has visited home twice since he came to the Netherlands, the last time in 1997 when he went to take part in his mother’s funeral. His parents had seven sons, most of whom are now in good jobs abroad. He maintains contacts with his two remaining brothers at home regularly. The interview was conducted in English.

Wednesday 10 June, 1998
Interview with Adom.
Time: 1:00 p.m.
Adom is thirty seven years and has a university degree from Ghana. "I was here in 1990 and had immigration problems so I was deported to Ghana, I came back in 1993". He is married and has two kids aged four and one. He indicated in his introduction that he makes his income by washing dishes in a hotel but he also studies for his masters. His father is dead and he maintains regular contact with her mother and cousins at home. His other brothers and sisters are living abroad. He has visited home twice the last time in January 1997. He represents what I consider a good example of the average Ghanaian migrant in this thesis. After our first meeting we met frequently and he became a key informant. I went to his house several times for discussion and he helped me in diverse ways in my study. One time he organised a dinner in my honour.

Saturday 13 June, 1998
Interview with Nyamekye
Time: 10.00 am, 5.00 p.m.
I had two interview sessions with Nyamekye. We had to break the first interview which started about 10 am after thirty minutes to enable him pick his wife from work but also because he is a winding talker. We met again at 5 p.m. that same day to finish the interview. He is 41 years old, with elementary education and lived in the Netherlands for the past thirteen years. He works as a houseman in a hotel but does Christian evangelical and philanthropic work on a part time basis. He lives with his wife here but his four children are in Ghana. He has regular contacts with them. He visits home almost every year. During our conversation he conveyed many of his impressions through proverbs. The interview was conducted in Twi.

Sunday 14 June, 1998
Interview with Efia
Place of Interview: Muiderport, Amsterdam West
Time: 12 noon
This is the only informant I interviewed who did not live in the Bijlmer. She is 41, single but has an 18 year old daughter from a previous marriage back home. She has only primary education and impressed me with her speaking artistry. She first came to Europe through France twelve years ago and moved to the Netherlands in 1992. Overall she has visited home six times and maintains contact with her mother and sisters mainly through phones and to a lesser extent letters. Her account to me distinguishes her as one of the most successful migrants in Europe in terms of support to relations at home. She is a very kind person and cooked a lunch for me after the interview.

Monday 15 June, 1998
I had three interviews and the last two involved a couple because they both have unique stories in terms of assistance to relations at home.

Time: 12 noon
Interview with Mensah

Mensah is my principal key informant and personal assistant in this research. We have been together from day one and I owe all my progress on the field because he arranged for most of the other interviewees I spoke with. We have become very close friends since my research started. During this period he did not only allowed me into his home to share in his warmth and food but he gave me access to his computer for my work as well as led me into his life both here and at
home. He is 34, married with two children who are now with his mother in Ghana and possesses a degree from Ghana. He got an office job about a year before we met and keeps contact with his mother and sisters (he has no biological brothers) at home through phone calls and letters. He is a full resident and has visited home once, in 1997. Due to time constraints and what he considered “possible undue outside interference” at home he opted for the interview to be held in his office. The interview was conducted in English.

Time: 4.00 p.m.
Interview with Ama
I took almost an hour to locate Efia due to wrong information I received about her address. She is 42 and was trained as a typist in a commercial school in Ghana. She has lived in the Netherlands for fourteen years, is married and has two children. She used to communicate with her mother mainly through cassettes, letters and phone but in recent times more through phones; thanks to improved communication. She has visited home three times since she came here.

Time: 5.45 p.m.
Interview with Kwame
Kwame is Ama's husband and I interviewed him at her instance. He is 40 years, had elementary education and has been living here for the past sixteen years. His mother and his only sister by his parents are both dead. His deceased sister, however, left behind three children who have become his responsibility. These are the ones he maintains contact with regularly. Due to a previous experience with his father and cousins over three vehicles he sent home he hardly contact them. The interview was conducted in Twi.

Tuesday, 16 June 1997
Interview with Donkor
Time: 6.00 p.m.
Donkor is 48 years old and first settled in Germany when he came to Europe in 1982. He was deported home and came back in 1985 to Holland. He has still not solved his immigration problems which he expressed as "since I came in 1985 I have not visited home for the simple reason that I have been beaten by nkrrtaa sem" (paper problems). He used to communicate by cassettes and through letters since the telephone situation improved, he uses the phone more often. He is married and has four children. He lives with his wife here but his children are in Ghana. The interview was conducted in Twi.

Tuesday, 17 June, 1998
Interview with Berko
Time: 5. p.m.
Berko is 34 and holds a degree in civil engineering for Ghana. He came to Holland seven years ago when his attempts to go to the United States failed. He found his Ghanaian wife in Holland and that is one of his satisfactions here but he laments about the unskilled jobs he had to rely on to make a living. He contacts his family and friends back home through letters and phone calls. He has visited Ghana once since he came to the Netherlands.

Saturday, 20 June, 1998
Interview with Akosua
Time: 11 am.
Auntie Akosua is an opinion leader and in charge of a welfare association. She provided key services and assisted me to obtain some of my female informants. She appeared to be a very busy person. At the appointed time she was having her night sleep. Her first stay in Europe was in 1979 in Germany and came to Holland in 1985. She is 42, has a commercial school certificate in typing but primarily worked as a social worker at the time of my fieldwork. She is by my estimate a well to do migrant and her present desire is to go back home and settle for good. Her hindrance, however, is her four children who are at mid streams in the educational ladder which makes transfer to Ghana uneasy. She keeps regular contact with her mother and sister at home through phone calls.

Tuesday, 30 June, 1998
Interview with Maame
Maame is a successful young woman. She has her own small advertising and marketing enterprise. She is 28 years old and has elementary education. She has lived in the Netherlands since 1989 and she contacts her mother regularly through phone calls. She visits her almost every year. When I arrived in her house to interview her, I also met her husband and their two year old daughter so I asked him to join. He declined partially but joined in at certain stages of the interview. Her daughter in her own way "joined" us in the discussion.

Sunday, 12 July, 1998
Interview with Naana
At 23, Naana turned out to be my youngest respondent. I found her to be very intelligent and impressed me with her determination and desire to pursue further education which she described as a childhood ambition. She came here five years ago with the support of her sister and spent the first four years in school. She only recently started work on part time basis. She has not visited home but describes her contact as follows: "I write to them, but my mother did not have any formal education so most of the time I send cassettes and they also send me cassettes... Before phones were very difficult but these days it's easier so I do not make cassettes, me twa telephone no more (I telephone most of the time).

2.5. Quantitative approach

Following the preliminary analysis of the in-depth qualitative interviews, a short structured questionnaire on the important findings was designed and administered to a section of the Ghanaian population in order to reach some order of validation of the previous findings. This activity was done twice. A first questionnaire containing thirty questions was administered through key informants to a random sample of about eighty Ghanaians. However, following a later evaluation between me and my supervisor the questionnaire was declared too long, ambiguous and unreliable for valid information particularly when there was no means of checking socially desirable responses. We therefore came out with a shorter, simple and close ended questionnaire of eleven questions that took five to ten minutes to complete. This questionnaire limited the risk of providing socially desirable responses.

In view of time constraints I chose a convenient sampling approach to administer this questionnaire and looked for meetings of Ghanaians. I introduced probability into the sampling by ensuring that once a group of Ghanaians was located, a selection was made through
randomisation of respondents. Again I relied on a few key informants to administer and retrieve the questionnaire. I attended a church service once to administer some of the questionnaire on a Sunday with the assistance of an informant who was a leader in this church. Most of the questionnaires were however administered by another informant whose daily work involves meeting so many Ghanaians. Being simple and self administered, those who could read and write completed the questionnaires themselves but assistance was provided for those who were not literate or who had difficulty understanding them. It is recognised however that in view of time and resource constraints, it was not possible to follow a procedure that would have ensured a fairly representative sample of Ghanaian migrants in the Netherlands.

I studied a total of 62 respondents in the survey to validate the exploratory qualitative study. These comprised 35 males and 27 females. Data on education indicated that male respondents had obtained relatively higher formal education than female. Six graduates in the sample were all male and of the next five with polytechnic education four were male. Again all males have had at least primary education while 11.1% of females had no formal education. Altogether, a relative majority of male and female respondents (45.4%) have had secondary education. A little over half of all respondents were in full time employment with 17.7% being part time employees. Two-thirds of them were married people by Ghanaian custom, 6.5% were living together and one out of five were single. Another 6.5% were divorced. Data on origin indicate that respondents were mainly Akans of Ashanti (41.7%), Brongs (20.0%), Akyem/Kwahu (18.3%) and Fanti (11.7%) background. The few remaining were from Volta (3.3%) and other northern tribes (3.3%).

My experience in this research which I would like other future researchers to know is that the "migrant condition" is quite sensitive and pregnant with suspicion for obvious reasons. Interviewing Ghanaian migrants on a sensitive topic as this one was both exciting and difficult. It was difficult reaching out to those who had not received sufficient information about me and the topic. On the other hand it was quite easy and exciting speaking to those who received sufficient information about me and the study. The element of trust between researcher and respondent was however, to a large extent facilitated by the fact that I was a Ghanaian studying Ghanaians.

2.6. Data analysis:

This study is first and foremost an ethnographic account of what people do and of their motives for doing so. Speaking about ethnography, Barnes (1958) has noted the shift away from the collection of statements about customs and ceremonial behaviour to the study of complex social relationships with the consequent emphasis on actors rather than informants. This allows records of actual situations and particular behaviour into the analytical descriptions of the fieldworker's notebook not as "apt illustrations" of the authors abstract formulations but as constituent part of the analysis (Gluckman 1961). Van Velsen refers to this method as 'situational analysis'. By this method, the ethnographer does not only present the reader with abstractions and inferences from his or her field material but also provides some of the material itself as part of the analysis. By reporting findings this way, van Velsen (19??) concludes that situational analysis pays more attention to the integration of case material in order to facilitate the description of social process. This is also the style of analysis adopted in this study.

In presenting the findings of the study therefore I have tried as much as possible to report the acts
of those who spoke to me as they reported them. As already indicated I have used the situational analysis approach to report my findings. In order to do this the analysis was carried out through the following stages.

1. Daily transcribing and summarising of tape recordings and field notes (as well as coding where necessary).
2. Integrating and synthesising data from various interviews and triangulation.
3. Presenting the findings to some key informants and my supervisor from time to time and discussing them.

Survey data was analysed using SPSS statistical package and is mainly descriptive.

2.7. Limitations of the study:

The limitations of this study must be stated. My method of selecting Ghanaians for the qualitative study was influenced by what is known and been written by the Akans on traditional social security and my own knowledge of and identity as an Akan. In doing so it is possible that I might have missed the experience and activities of other Ghanaians whose contribution could have enriched my data in one way or the other. Nevertheless, I tried to account for this by covering the wide spectrum of the Akan groups to the best of my ability. My sample therefore included Ashantis, Brongs, Fantis, Kwahus, Akyems and Ahantas. On the other hand, the focus on Akans did not provide a defined focus but offered a way for a very detailed description of traditional social security as well as placing the analysis in its unique historical and social context. Besides, I tried to deal with whatever influence this limitation to Akans could have on the study by broadening the quantitative study to include all Ghanaians and for that matter Ewes and Northern Ghana groups.

It was not possible to obtain evidence of cassette messages but evidence of letters, forex bureau receipts, samples of medicines from and to home, proof of building project at home and other documents were obtained. Evidence of these are provided at the annex.

2.8. Ethical considerations:

All human studies involve ethical issues and this study was no exception. The nature of the study involved an intrusion into peoples home, life histories, activities and in fact privacy. Yet, they freely shared secrets from their past life in Ghana to their present immigration status and work situation as well as their family problems in the Netherlands and in Ghana. In my attempt to obtain these facts from my informants they placed their trust on my promise of anonymity and confidentiality. In reporting the findings of my study I have tried as much as possible to conceal the identity of those I interviewed. Thus names have been altered and I have exercised the privilege of how to present sensitive issues. The ‘facts’, however, have been preserved and presented in their original form.

A major point of difference is that my attempt to present a fair account of the phenomenon studied may not be without problems. Most of my informants preferred to speak Akan-Twi or Fanti. Although this meant extra work for me in terms of transcribing and translation, it was nevertheless
enriching since some preferred to put emphases on what they said in a figurative way that was best done in Akan. The use of vernacular also emphasised the common identity of researcher and participants. In presenting my findings however, I have had to use English. This may not be without some distortions. I promised to show my translations to my informants before presentation but this was not possible. To compensate for this I have retained vernacular concepts and usage where an English approximation cannot fully express its meaning.

2.9. Key concepts

Migration is ordinarily defined as the relatively permanent movement of persons over a significant distance. With respect to international migration, the recommendation of the United Nations and the practice in a number of countries is to define removal for one year or more as migration, while a stay for a shorter period is classified as a visit. In this study migrants refer to foreign nationals who are short or long term residents in the Netherlands.

Reciprocity: Involves the mutual exchange of goods and services among defined social groups or organisations (Nanda, 1987:187) Such exchanges may take various forms with varying motives depending upon the particular political or social organisation of the parties involved. Thus based on the social relations of the persons or groups involved, an exchange may be classified as generalised, balanced or negative reciprocity although more than one kind of socio-political organisation could exist in any particular society. In general exchanges between close kin relations such as that between a parent and a child is conceived as ‘generalised reciprocity’ while that between friends and neighbours is seen as ‘balanced reciprocity’; negative reciprocity’ is that form of exchange between strangers (Sahlins 1972). In the context in which it is used here it refers to support of or for one another between migrants and their relatives, friends and other social network groups.

Kinship relations: Individuals or group of individuals who are lineal descendant of a common ancestor. Among the Akan of Ghana who are the focus of this study every person is by birth a member of his or her mother’s lineage (abusua).

Social network: Informal group or arrangements for the support and maintenance of its members based on social or kinship relations. The extent to which support for or to relations are provided could be influenced by the size of social network and the space of time.

Ghanaian Community: The population of Ghanaian residents in the Netherlands. They live in various parts of the Netherlands but about 50 percent of them are concentrated in Amsterdam South East. In general the members of the Ghanaian community may or may not have Dutch nationality or be fully legalised or illegalised residents but of utmost importance maintain contacts with their traditional home and relatives. By Dutch government law, those with legal status theoretically enjoy the same legal status as the Dutch and have rights and access to social institutions and facilities in the communities where they live. Current estimates put the number of the entire Ghanaian community at about ten thousand of legal status and a probable two thousand of illegal status.
CHAPTER 3
LIFE OF GHANAIAN MIGRANTS IN THE NETHERLANDS

This chapter discusses the general context of life of Ghanaian migrants in the Netherlands. The discussion is aimed at providing insights into the motivations and expectations of migrating to the Netherlands and the current social, economic and psychological circumstances in which they find themselves abroad. The purpose is to understand the lives of Ghanaian migrants in the Netherlands and their arrangements to deal with challenges that influence their ability to provide assistance to relations at home. The information was obtained as part of my qualitative interviews. Since the migrant life is influenced by the motivations to travel I begin with the expectations and reasons for travelling and the extent to which those expectations are being met.

3.1. Reasons and expectations for coming to the Netherlands

The literature on migration usually provide general reasons why people migrate from rural to urban areas and across countries through quantitative studies. In this part of the study I present individual accounts of the motivations and experiences of Ghanaians migrating to the Netherlands. In general the dominant driving force for travelling was indicated as the search for better economic prospects. A few also travelled in the hope of pursuing further studies and joining their parents or spouses. Overall, the observations reflect a double picture: "praise singers" on the one hand and "dissatisfied folks" on the other hand. One of the praise singers I spoke to was Maame in the following conversation:

Q: Why did you travel and what were your expectations of coming here?
A: I decided to travel because I was very young in Ghana and did not have any money. Also it was difficult for me as a form four leaver in Ghana so my sister here came for me. I wanted to come here but did not have the money so when my sister offered to bring me I came.

Q: So what were your motivations for making Holland your choice?
A: Well I did not have a choice but it was the person who brought me that decided where I should come.

Q: Have your expectations of coming here been met?
A: My expectation was to travel and make money to undertake investments and look after relations at home as well as those who need help. I have achieved most of it but not completely.

Q: Can you explain?
A: I have no problem with what to wear but in Ghana I had that problem. I do not have problem with money abut in Ghana I sometimes did not have money to buy food for a day. It has never

3 An elementary school or first cycle school certificate holder.
happened to me here. In Ghana I did not have any job but here I have one. Again in Ghana my wish was to have my own car but it was impossible; here I have my own car. I am also putting up my own building but I could not have done so in Ghana. I have most of the things I need and only left with getting a huge amount of money so that I go back and live in Ghana [laughing]

Q: So are you satisfied with conditions of life here?
A: Well I am OK but not too much because I do not want to live here. I am here for a purpose and when that is achieved I shall go home.

Q: Why are you not too OK?
A: I am happy here but this is not my home and I know that in my country if you have money it's happier there than here. What I think about therefore is how to get the money I need and go home. My mind is that I cannot stay here forever. I have to go home and I prefer to go to Ghana and live there when I get some big money.

Q: What problems do you encounter living here?
A: Waking up very early at 6am to work and when you come back you have nobody to help you. You have to go for your child at school and things like that. Our country is not like that. Again the tax is too much.

The opposite of Maame is Berko who represents the "dissatisfied folks":

Q: Why did you decide to come and settle in Holland?
A: Basically I did not have Holland in mind. There were six of us from Tech⁴ and we planned to go to the United States. The other five were fortunate to get their visas and other things and they went. I was so unfortunate not to have got the US visa. I was not having Holland in mind but it just came just like that.

Q: But since you came here have your expectations been or being met?
A: Not at all!

Q: Can you explain?
A: Especially it's very difficult to get a job and if you do not take time you would do this kind of cleaning jobs and other things. It was even recently that I got a semi-technical job as fixing of machines. I am still hoping to get a more better job than this.

Q: But what were your expectations when you were coming here?
A: Maybe with the background of my schooling and other things I felt I could get something presentable.

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⁴ This refers to the University of Science and Technology in Kumasi, Ghana.
Q: But are you satisfied with conditions of life here?

A: As long as I have not got a more presentable job I am not satisfied.

What we can make out of the two accounts is that both evaluate their achieved expectations in terms of their past and present socio-economic background. Maame indicated that she came to Holland with a basic elementary school certificate and has managed to set up a small marketing and advertising enterprise with four employees. She approximates her net monthly income to be around three thousand guilders. Her ability to acquire virtually all the basic necessities of life with such a humble background is to her an economic success which would have been impossible at home. She is nevertheless looking up to a breakthrough. Berko on the other hand came to the Netherlands with a university degree in civil engineering and I understood his apprehensions against that background. The source of his lamentations is his inability to find a job commensurate with his education and all the people he represents as the disappointed folks are complaining about degrading jobs and about sacrificing education to work for a living. But they are not totally dissatisfied. Most of them indicated to me that they do not resent their situation entirely since life in Ghana was also uncertain. This is how Berko summarised it:

"One thing is the devil you know is better than the devil you do not know. Nji sessei no a m'abe hu no sei no dee, ma tena mu saa for some time kosi se my dreams come true. Once I have come to see how it is, I will stay in it until my dream comes true.

If I put the two groups that Maame and Berko represent at opposite ends, I also identify others who fall within the continuum in the sense that although their expectations for coming have been dashed, they have found their feet elsewhere. Abena's experience as she related to me illustrates the situation of such people:

A: I wanted to train to be a nurse but I had to stop because they said my stay permit was not OK. So I decided to train as a sales girl in a shop... I did and passed an exam to work at Vroom and Dreesman but again I was told that my permit was not complete so they could not work with me and I left. I therefore could not achieve what I expected to do. Later when I got the stay permit I was no more interested in going to nursing school so I could not go. But I plan to go to school through an initiative started by "I CARE"5 to study language.

Q: Are you satisfied with the outcome of events?

A: A long pause then- *Hmm, me fa no saa* (I will take it like that).

Q: What do you mean by that?

A: I can't really put my hands on anything but according to the laws here I have got what I need so yes, though it is not to my full satisfaction.

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5 An all female welfare group of which she is a member. A brief description is provided later in the text.
3.2. Social and emotional problems of Ghanaians in the Netherlands

While I am able to abstract groups of people in terms of satisfactions and dissatisfactions with expectations, all migrants appear to share the same problems. The most common ones were mentioned as "paper problems" which is an apparent reference to rigid immigration procedures, discriminatory job practices and inability to communicate in Dutch. When participants in the survey were asked to rank the three problems in terms of the most worrying to them, a relative majority ranked "paper problems" first ( ). Inability to speak Dutch was ranked second in terms of absolute proportions (52.7%), while poor and discriminating jobs was ranked by most respondents (65.6%) to be the least worrying among the three. Other less reported problems were working situation and high taxation. During my interview with Adwoa, she aptly explained the background to some of these problems:

A: The main problem here is finding a job but as for me because of what I am doing, which is a voluntary work we started after the plane crush I do not have problems. Because I had the urge for voluntary work, I was not working properly and that affected my earnings. It went on like that until the government gave recognition to our voluntary activities and offered to pay us an allowance. If it were not so money would have been a problem.

Q: Some of the people I have spoken to have mentioned language and papers as some of the problems they face here. What is your situation?

A: The language is a big problem... We are looking for a Dutch language teacher and so we have asked for assistance from the government. What also comes out is that some of the Dutch people are quick to change to English during conversations when they realise someone they are speaking to does not speak Dutch properly. This does not help Ghanaians to speak Dutch.

Q: What about "paper problem"?

A: As for papers, its a real problem for Ghanaians and we are still fighting for that. One particular problem is the legalisation of birth certificates in Ghana. We know the Dutch Embassy is in Ghana because of these things but we do not see what it does about them. If I am living in my house and you come in as a tenant I would not give you the opportunity to control my children. I will make sure my children give you the necessary respect but I would not allow you to control them. I think the government of Ghana has to make sure that the Dutch embassy does its work as expected because some people's papers have been in Ghana for about two years just for stamping. They would not stamp it neither would they tell you the paper is "negative" and the paper is just lying in their office while you are living here. Some people cannot even go home when their parents die because of paper problems. One of our members lost her mother in January but she could not go because of these problems.

Q: Have you yourself been able to go home before?

A: Yes, as for me I have gone home but in our group we do not think only about ourselves; we think about others too.
Q: Oh, so you are speaking for others?

A: Yes,

Q: And you are saying this paper problem affects the way people here are able to support relations at home?

A: Yes, it affects it a lot. For example this paper problem becomes such a burden on some people that they think only about it and forget that they have people at home. When I came here, it took some eight years before I could go home. Anybody who comes here and is able to go home within five years might have had his or her papers processed already by parents here before coming. So the paper issue is a big problem and we do not know how the government could solve the problem. One sister even suspects the Dutch and Ghanaian governments have colluded to make sure that the papers are not stamped for Ghanaians because they do not want Ghanaians to travel. Meanwhile the fee for each paper stamped cost 300 guilders excluding affidavit. What type of paper is this? Ordinary stamp that is done within a twinkle of an eye, how come? The sad thing is that during our time there were no birth certificates. Birth dates were written with charcoal on walls. When it rains once it cleans it off. My father, Kwasi Manu was a "tete pupil teacher"\textsuperscript{6} and he did all that but it only had to rain once. The other thing is that we Ghanaians have native and official names but when your native name comes anywhere near your official name then they begin to doubt it and become suspicious of you. I think its all the fault of our government.

Q: So if I ask you whether you have any regrets coming here what would you say?

A: As for me I have no regrets coming here because even if I go home now I have already been able to help three of my children to gain a foothold. Besides over here once you find a job your monthly salary can take care of your rent and food so even those who have no good education have something to eat.

As Adwoa's last response indicated, in spite of the foregoing problems, most informants told me they did not regret coming to the Netherlands. The exceptions were mainly graduates and other academically ambitious individuals who hold a second thought that in the short run living abroad has daunted their academic and career prospects. Some of them also told me that they miss the gregarious social life at home.

3.3. Social relations

Meeting relatives and friends and joining welfare groups and churches are the main forms of contacts by which Ghanaians in the Netherlands socialise with one another. Face to face contacts between relatives and friends appear to be very low for reasons mainly relating to the work situation and pressure on time. Except in the few cases of relatives living together there is

\textsuperscript{6} Olden time teachers in Ghana without professional qualification
scarcely time to meet as is the case back home in Ghana. Most of the contacts between relatives and friends are done on the phone. In lieu of the diminished kinship and friendship ties, the alternative social arrangements that are made to deal with them through churches and welfare associations were brought home to me by some of my informants as the following with Donkor indicates:

Q: Apart from your wife and daughter do you have other relations here?
A: Yes I have a number of family people here, my brother and nephews.

Q: Do you also have friends?
A: Yes.

Q: How often do you meet relatives and friends on a social basis?
A: OK at first we used to meet weekly or monthly to talk about ourselves and our life but at a point little problems which I cannot explain strained the relationship. It was only last week that we were able to meet after a long time.

Q: Do you belong to any association or church here?
A: I belong to a church as well as an association. At the moment we have a Techiman citizens union and we have helped to send hospital beds to Techiman and Wenchi hospitals. I also attend the Assemblies of God in Amsterdam.

Q: Why are you a member of these and what benefits do you get from them?
A: If you take the Techiman association for example our constitution provide assistance to its members in times of need.

Q: What are these times of need.
A: Problems with immigration and financial hardships. Again if someone is deported we try to ship his things to him so I felt it is something that could affect everybody and that is the reason why I joined. Again we decided not to think only of ourselves but also of those at home. That is the main reason why we sent the hospital beds home.

Q: What about the church?
A: The church also helps me in a lot of ways. For example when I first came, it helped me to withdraw from a lot of things such as drinking and bad fellowship.

In another interview I asked Kofi who told me he was a deacon in a church what benefits he gets from the church.

A: I get salvation.
Q: What about social benefit?
A: Of course when you are in trouble the church can raise funds to assist you.

Q: What do you mean by trouble?
A: For example when my mother died, I received from the welfare committee 300 guilders. That was specifically from the welfare committee and when I was celebrating the funeral the rest of the church members came to donate for me to pay my plane ticket.

Q: Is it only for funerals?
A: When I am doing out-dooring they would come.

Q: Do you think these are the reasons people belong to such groups?
A: Absolutely not. The bible says we should not stop fellowshipping even as the days draw near and so the main purpose is to fellowship to maintain yourself in the faith.

Welfare associations therefore provide two forms of support to relations at home: private and public assistance. Private assistance involves assisting individual members in areas such as out-dooring, funerals and immigration problems. Public assistance on the other hand involves mobilising funds through fund-raising activities to support projects at home such as the example of the Techiman welfare association. In the course of my fieldwork I came across a few of these welfare groups whose members I spoke to. An all female welfare group called "I Care" serves as a focal point for Christian women to pray and discuss the word of God and offers several forms of social support to members and non-members, both Ghanaians and non-Ghanaians. Specific activities include assistance during sickness with cooking and shopping and bringing children to/from school and helping new mothers cope with maternal chores such as cleaning the house, shopping and bathing their baby.

Another informant, Kwesi also told me about the role of the church in public assistance:

The church is able to send some help home. We send money and old as well as new cloths to villages at home in Ghana. Also we send assistance to the Bible school. Quite recently one of the teachers who is Dutch came to launch an appeal for fund. He told us that the car of the Bible school in Saltpond is about 35 years. At one stage the bonnet of the vehicle was blown away when the vehicle was in motion. This was very serious and so we have discussed ways of assisting the Bible school at home. At the moment we have decided to mobilise some assistance for Assemblies of God hospitals at home. We plan to send money or materials to these hospitals.

In summary Ghanaian churches and welfare groups constitute foundations of family and social support to Ghanaians in the Netherlands and effective rallying social organisations. This in a way may explain the uniqueness and the binding force of Ghanaian churches in Amsterdam. As one informant, Akosua summarised it, with my association "I have something like a family".
CHAPTER 4
THE SEARCH FOR SOCIAL SECURITY AND THE MIGRANT LIFE

This chapter presents a case study of one informant, Adorn. He represents what I consider the average migrant in terms of his situation in the Netherlands and his ability to support relatives at home. At his extremes are the opposites of the well-to-do and the not-well-to-do. The purpose of relating this case study is to provide a useful introduction for the analysis in subsequent chapters of this thesis. The case represents my own abstraction of the average in opposition to the not well-to-do and the very well-to-do in terms of their contact and ability to support relations at home and vice versa. I present excerpts that deal with the main research questions on what, how and why assistance is provided to relatives at home and vice versa.

Adorn: the average migrant

Adorn was baby sitting his two daughters while his wife was out at work when I arrived at his house about 2.30pm. Back home in Ghana baby sitting is an uncommon job for a man and the chances of Adorn finding himself in such a situation would be very rare. There are always some family members or a househelp to assist in such activities that are considered as part of the mother role. At any rate my first impression was that he was performing this "mothering" task quite well. During the period that I spent in his house he did not only feed them but checked and changed napkins twice for the younger of the two daughters.

He formally welcomed me with a glass of coke and we went into a little conversation about what my study in Amsterdam was into, which part of Ghana we come from and the last school attended at home. I learnt to my joy that he was just a year behind me in the same university when I was studying for my first degree. We talked briefly about campus life and student struggles relating to confrontations with government over attempts to withdraw university subsidies at the time. That was a good ice breaker and the facilitating rapport and confidence enhancing that I needed to conduct my interview. For about ten minutes we went on talking about life at home and the people in government whom we considered made life difficult for us as university students during the time under reference although we never got to know each other personally.

On this first day of our meeting however, my purpose was to talk to him on how Ghanaians living in Amsterdam and abroad generally assist people at home and what assistance they also get from them. My interest was in individual experience of what people do, how they do it and why they do it. When we shifted to this issue, his opening statements about what he did for a living in the Netherlands spoke volumes about the life of a typical "average" Ghanaian migrant in search of economic security abroad. Excerpts:

A: As I have already indicated my name is Adorn and I also attended University of Ghana and completed in 1988 with a Bachelor of Arts. I did my national service at a Secondary School and after that I came to Holland. I am now pursuing a masters programme but aside I am also a dish washer; [laughter] of course where I get my income.

Q: So how long have you been here?
A: I was here in 1990 and had immigration problems so I was deported to Ghana, I came back in 1993.

Contacts with relations at home
Q: Anyway 1993 is some five years back but do you have contacts with people at home?
A: I have a lot of contacts with my classmates, friends and relatives.
Q: And what kinds of contacts- letters, phone and others?
A: Well previously it was cassettes but now there has been an improvement in communication system in Ghana, most of my relatives call me by phone and I call them back.
Q: And which people or groups of people or relations do you regularly contact?
A: My mother and my brothers and sisters.
Q: And how regularly?
A: Most of the time twice in a month or more.
Q: Have you also visited home since you came?
A: Yes I went home in 1996 for holidays and came back in January 1997 and went home again in January this year so I have been home twice.

Assistance to relations at home
Q: So you have visited home twice, you mainly contact by phoning and you receive letters. You are schooling and able to do that by working but are you also able to provide any form of assistance to support people at home?
A: Yes; because of the current economic situation in the country (Ghana) if you do not support your parents there will be a disaster so most of the time at the end of the month when I get my salary at least I send them 300 guilders.
Q: Is that consistent for every month.
A: Yes, every month I make sure they get it and even more some of the time such as when my mother is reported sick I have to send more money. Recently I had a phone call to send more money because a drug was costing 150,000 cedis.
Q: Which drug and what sickness were these?
A: It is high blood pressure so I had to send 200 guilders. At times too they do not give us the correct information. They inflate the figures but there is nothing that you can do.
Q: When you said you send 300 every month, the other question that came into my mind was how do you determine how much assistance you have to send?

A: When I went home I asked my mother how much she spends every day so based on that and other miscellaneous like school fees, food and other things, I arrived at that.

Q: And which people apart from your mother are benefiting from this assistance and why do you have to provide them with assistance?

A: Yes, normally it's only my mother and one nephew because at the moment all my sisters and brothers are also in Europe so most of the assistance goes to my mother. But the 300 guilders is also extended to my nephew and other maternal relatives around my mother.

Q: You have said that apart from the 300 guilders they also sometimes request for more.

A: Yes when unforeseen circumstances like sickness or death happens I have to send more money. My mother is also undertaking a building project and a business so if the business is having problems I have to send money to support it. And also some time ago last year there was a disaster. There was a big rain and where she was staying became flooded so she had to move from that place and I had to send 1000 guilders and my brothers also sent a huge amount of money just to move her into another place.

Q: Do you have evidence of some of these you are telling me?

A: Yes, I have a prove of the disaster but I have to look into my documents and I have a proof of money I also send home if you need it7.

Q: That would be great of you.

A: Yes for tax purposes I have to keep these things.

Q: Why?

A: Yes, if you send money home the tax office may refund part of your tax to you if they consider your expenditure technically in excess of your income at the end of the year.

Q: So I am expecting two documentary evidence from you, a letter and forex bureau receipt. But are you able to meet all the request you receive?

A: Not all but certain obligations like money to buy food, sickness and death, you cannot escape.

7 He later brought out receipts of the money transfer for this activity. See annex for Adam's money transfer for his mother's flood contingency problem.
Assistance from home- reciprocity

Q: If I turn it round and ask whether you also receive any assistance from people at home what would your response be?

A: One, it's not in the form of money but when you send them money they always have you in mind. When you need certain documents in Ghana for example at the embassy they quickly do it for you in good faith; and not only papers from Embassy but if you want to do projects like putting up a building or setting up a business they also assist you. Moreover, if you have children they also take good care of them because you send money.

Q: You are mentioning general things but I am interested in your situation.

A: Well in my situation the only benefit that I get is that my mother prays for me when she sees that there is going to be bad luck or anything like that and, two, at the moment I am putting up a house and she is also taking care of that project for me. And the last one is my papers. I had to legalise my papers at the embassy and she did it in good faith.

Q: So that is what you get from her?

A: And other social commitments like funerals, when a relative dies in the village, she goes to donate on our behalf.

Specific cases- sickness, old age and death

Q: You have mentioned a number of things I want us to talk about a little bit more: sickness, funerals and is your mother also old?

A: No, because she is still working.

Q: In any case I want us to talk about certain specific things. If you take sickness, old age and death, has there been any situation at home since you came to live here where you have personally been called upon to assist?

A: As I told you my mother was seriously sick, it was high blood pressure. She could not talk and was admitted at the hospital so I had to send money to buy drugs, hospital fees and other things. And two, when the flood happened I had to send money for her to accommodate somewhere. The problem is that at times we also find it difficult here because you may not have anything at the bank so you are compelled to borrow from friends. My uncle also died and I was called upon to contribute to the funeral because relatives back home did not want to contribute because my mother had got children abroad who must do everything so we had to buy coffin and other things.

Q: If I ask you to quantify the assistance you provided for these, is it possible?

A: Yes for the flood I contributed 1000 guilders and I have proof of that. For the funeral I contributed 400 guilders and the sickness, even just this morning I was complaining to my junior brother who came recently that I have sent 700 guilders in this month alone for only sickness of my mother. So I was telling my junior brother that when he was in Ghana
many of the phone calls he did not tell us the truth and kept on exaggerating that "mother is sick you have to send money and this and that". Now he is here he also has to send money and he is complaining. They do not give you the real picture, you know. A drug costing 150,000 cedis\(^8\), its unbelievable you know. This is the situation and because of that I cannot save.

Q: Because of that you cannot save, you had to complain to your brother this morning but why do you have to force yourself to provide these assistance and the things you do?

A: It is a moral obligation that you have to help considering our culture. In Europe it is not like that because of their social system but we Ghanaians we consider this as our moral obligation that if your mother is sick you cannot just sit down, eat and sleep; you understand? Some people can do but myself I cannot do that.

Q: And how do you feel about providing such assistance?

A: I feel I am over-stretching myself because I do not have it but I am compelled to do it so if these things go on for a while maybe I will be bankrupt. It is a big problem because I also have children and wife.

Q: Apart from the three things that I mentioned are there other forms of contingencies that you assist relations at home?

A: Yes, when I went home early this year my senior sister who is my mothers-sisters daughter requested 300 hundred guilders from me to set up her own business which I could not afford. She keeps on reminding me through my mother that she is still expecting that money so now its a burden on me that I have to send her that money. But something like my mothers house I consider very important.

Q: Because...?

A: By the end of this year she must move from where she is staying because the landlord intends to turn the place into a rest house or a motel so we have to finish building a house for her and that is why that area is very important to me. Her health is also an important area.

Q: What about your sister's business you mentioned...?

A: It is not all that important to me because she has a husband. If I get I would send it to her but it is not something I consider urgent.

Q: Apart from your nephew do you have junior brothers and sisters at home...?

A: In my case I do not have biological brothers and sisters at home, the only person at home is my nephew but my sister in London is taking care of him but I also contribute.

\(^8\) Cedis is the official national currency of the republic of Ghana.
Q: Of all the examples we have mentioned like your mother's situation, sickness, death and old age...[Interrupted by him].

A: Yes, I forgot. I have one brother and sister also at Legon⁹ now, they are also demanding a lot of money but that brother is from my father's side and the sister my mother's side- my mothers-sisters-daughter- extended family system [laughter].

Preferred case for assistance

Q: With all these commitments and obligations that you have talked about which one would you be most inclined to help and why and which one would you be least inclined to help and why: sickness, old age death or the business, helping brothers and sisters in school?

A: In my case the areas that I deem most urgent is my mother's sickness, housing project and the education of my two other relatives. Because I have gone through the same system and I know the hardships at Legon so most of the time when they write to me- I can also give you proof of their letters- they tell me about the hardships they are facing at school. At times, if I have some, I send them money.

Q: And why is the sickness of your mother most important to you?

A: The sickness is very important because in this world we have only one mother so I feel if you do not take good care of her and she dies when you also die, God is going to ask 'why did you not look after your mother?' Then also the housing project is very important because when people in Ghana close to my mother see her present situation they say that 'Oh, all your children are in Europe; why are you renting a house from somebody?', It is something that goes against us, it is not good so we are making things possible to get a new place before the end of this year.

Q: So are you saying that it is more the sense of guilt or shame that the house is more important to you?

A: Yes.

Q: The fact that you are in Europe and most of your brothers and sisters are also in Europe...?

A: Renting somebody's house is a shame.

Q: So not because of the security it provides but more the sense of shame?

A: Its a form of security because if your mother has got a place she is secured and two when we also go home we have a place to stay.

Q: But then your immediate concern is the sense of guilt and shame?

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⁹ Legon refers to the University of Ghana which is situated at Legon in Accra, the capital of Ghana.
A: Yes, very good.

Conclusions

Q: Do you think your being here has in a way solved the problem of economic insecurity at home in relation to your family?

A: In a way but not to a greater extent. It has solved it because when my mother is sick at least I can send money home to buy medicine, the project we are doing for her and also I have been able to help some of my brothers and sisters to join me here and at least they can also find their own limit.

Q: But you think if you were at home these things would not have happened?

A: Yes I suppose so.

Q: If I ask you to indicate among Ghanaian men and women as a group in Holland, which of them do you think are providing more assistance to relations at home?

A: I think materially the women are providing more support. Not money but material things like cloths and other things.

Q: And if you add all things together?

A: I think it is the women.

Q: Why is that?

A: OK in Holland women have more social standing than the men. Why I am saying this is that they had their legal status first because it was easier for women to acquire legal status than men. Now a lot of women are not working but they have their social, rent subsidy, this and that, kinderbijslag. (welfare for children). These are very difficult for the men. So the women are more helpful than the men. Some of them also thanks to the type of job they are doing, prostitution and things like that fetch them a lot of money.

Q: You also said it was easier for them to obtain their legal papers. How is it possible that they obtain legal papers more easily than men?

A: Yes, first in Holland, when a woman marries today two weeks after she gets the nationality. Even if she marries a junkie and takes him to the stadshuis (city council) to marry. After two weeks she gets her papers\(^\text{10}\). If you are a man that is not possible. And even for divorce men have to pay money to the woman every month. So in Holland the women have more social standing than the men.

\(^{10}\) I had my doubts about this information but it was not possible to check. In my opinion my informant wanted to sound too good about the situation of women.
4.2. Migrants as security support group

This account of Adom as re-collected here has far more empirical value than an individual drama of life situation abroad. It represents in many respects the actual situation of what the average Ghanaian economic migrant encounters in terms of his experience abroad and the pressures back home that he still has to deal with. I have cited the case not only because it gives a more or less complete picture of the situation of an individual person but also contains several facets of social security assistance by Ghanaian migrants to relations at home. Migrants contact their relations at home through letters and phone calls and may visit home occasionally; they are providing various types of assistance to them. These include money and material goods. The purpose for which assistance to relations is provided could be sickness, old age and death or education of a younger sibling. It may also involve assisting relatives to join abroad or building a house. In all cases the primary driving force as explained by Adom is moral obligation.

On the other hand assistance in the form of prayer and services are moving from Ghana in the direction of the Netherlands. Reciprocity appears to be the underlying principle for understanding the provision of assistance even in the international arena between Ghanaians and their relations at home. However, the question that need to be answered is who provides support to whom and why? If we consider Adom as an average individual we can abstract others at his extreme ends: the well-to-do and the not-well-to-do in terms of their willingness and ability to support relatives at home. What are the motivations for providing assistance to relatives at home for various groups of people? In other words why have some become good security support groups and others not? What is most pressing and what is least pressing for those that are able to provide assistance? These are the issues I intend to discuss and illustrate with the accounts obtained from my fieldwork in the chapters which follow.
CHAPTER 5
TYPES OF CONTACT AND ASSISTANCE

This chapter describes the kinds of contacts which migrants maintain with relations at home. It also examines the types of assistance provided to relatives in Ghana and the underlying motives and meaning of what they provide to them.

5.1. Contacts with relations at home

Despite being away, most migrants maintain regular contacts with their immediate relatives at home. These are through exchange of letters, cassettes and phone calls and some also visit home occasionally. However, in most cases as one informant described it "we still write to friends and family but with time this reduced from friends to close family". My interview with Naana reveals the common trend in most of the interviews I conducted:

A: I write to them, but my mother did not have any formal education so most of the time I send cassettes and they also send me cassettes. When they need something they also send cassettes. In the past phones were not easily available but these days it is easier so I do not make cassettes, me twa telephone no more (I phone more often).

Q: Have you visited home since you came?

A: I have not gone home.

Q: Are there any difficulties involved in contacting home?

A: No, but I have not gone home because of schooling.

Another informant, Donkor, also emphasised the growing reliance on telephones in recent times but added:

Since I came in 1985 I have not visited home for the simple reason that I have been beaten by nkrataa sem (paper problems).

Most of my informants, however did not have nkrataa sem problems and had visited home at one time or the other, some annually and others occasionally.

Regarding telephone contacts, one informant also told me his difficulty:

It is difficult to get some of them through phone because they do not have direct access to any (Berko).

The importance attached to communicating with people at home was explained to me by one informant that:
It is good for me to talk to people at home and to know about what is happening at home and assist if they need any help (Akosua).

However some of them do not want to contact home for reasons best described by themselves. One such person was Kwadwo:

A: OK, this time I have tried to break the contacts by changing the phone number they know. Things are not so good for me so it was just recently that a nephew of mine who is also here told me he has written to Ghana to tell them that I am here. I have personally not revealed to them that I am now in the Netherlands. Therefore when my nephew sent the information to them, they wrote a letter to me through him because he also sent a picture he took with me to them. I however decided to ignore the letter. These days I phone them when I feel like talking to them and promise to send them my address each time I talk to them but I never do.

Another exceptional person, Akua also told me this:

A: I do not really have good contacts with them except my brother.

Q: Why?

A: The reason is that I did not live with my mother so the bond between us is very weak.

As the above statements indicate, migrants still contact their relations at home. Economic hardships and emotional factors may however, place a hindrance to this sense of responsibility and attachment. I now turn to examine the tangible aspects that dominate these contacts.

5.2. Assistance to relations at home

The main types of assistance to relatives in Ghana involve the transfer of money and material goods. Helping relatives at home may be spontaneous or a response to requests from home. Most assistance in the direction of Ghana is, however, a combination of both.

In terms of providing assistance to relatives at home, 85.5% of all respondents in the survey study disagreed that migrants provide merely little assistance. Of the remaining, 8.1% could not make up their mind while the rest 6.5% tended to agree to the suggestion. The male-female proportion of those who disagreed that migrants provide merely little assistance was 91.4% and 77.8% respectively. Overall the finding is consistent with that of the qualitative study suggesting most Ghanaians living abroad provide more assistance to relatives at home.

5.2.1. Money

Money is the most common form of assistance provided and all informants indicated that they send money to relations at home. When I asked why they prefer to send money, it was indicated or implied in statements to me that it was convenient, preferred by people home and also because money could do everything. This was depicted in some of the interviews by statements such as:
In my case mainly money and I know that money can do most things-(Yaw).

Yes, it's mainly money because they always say that clothes and other things are cheaper in Ghana so it's better to send money. We do send clothes, sometimes but usually its money-(Esi).

I have to send money home regularly because they would need money for a lot of things-(Ama).

The motives for sending money and how it is sent was described to me during my interview with Maame:

Q: Since you have mentioned assistance let us find out more about that. In what ways do you provide assistance to relations at home?

A: I provide money through forex bureau and before then through other visitors home so I try my best.

Q: Do you only assist your mother and do you also send other things apart from money?

A: OK, we have sent two cars home in the past and I also provide assistance to a half sister who is the daughter of my mother as well as my father. It is not a large family but I provide the little I can.

Q: Can you estimate how much money you send home as assistance in a year?

A: About 4000 gilders.

Q: Do you normally provide assistance based on requests or you originate the assistance you provide?

A: Some of them originate from me but sometimes after sending money she calls me that she is sick so she needs some more money and I send some more money.

Q: How do you determine the kinds of assistance you provide?

A: I know that my mother does not have a regular job and there is hardship in Ghana. My conscience therefore tells me that I have to send her money to buy food and to take care of other necessities.

Q: Do you only provide assistance to your mother?

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1 Forex bureau is a registered company that deals in the exchange and transfer of foreign moneys. Its foreign exchange rates are normally above the official rates. It may put commissions on transactions but usually it does not. In the case referred to here which involves paying the equivalent of gilders in Ghanaian cedis to recipients in Ghana, a commission is charged to the sending party in the Netherlands.
A: Not only my mother; I also help my father and my sister. And the two cars I sent home were received by my brothers. I also provide assistance to my friends such as dresses or cloths when I get someone going. When I go home I give them gifts as well.

Q: Why do you provide assistance to those you have been providing assistance?

A: The reason is that I know how difficult Ghana is so if I have made some money after travelling I have to provide a little help for them to be happy.

Q: But why do you provide the assistance to specific people?

A: Because they are my friends, family and sisters and brother as well as my mother. If I have money I have to help these because they would not get it from anywhere else. Even if they get it I also have to do my part.

Q: So do you have to help somebody if the one is your family member?

A: OK, some of them request and I do it sometimes out of sympathy.

Q: Are you able to respond to all requests?

A: Yes, when my mother sends a request, I try to fulfil it always, even if I have to borrow money from the bank.

Q: So you are always able to provide whatever amount is requested?

A: Well, my mother does not make specified demands for money. She just indicates that she is not well but does not have money so I contact my sister and send something through her.

When I asked about evidence of support she indicated to me that most of the requests these days come through the phone. In the past it was mainly cassettes and she used to have a lot of them but she does not know where they are now. Sometimes the cassettes are also replies to acknowledge receipt of moneys sent [not necessarily by requests]

Apart from the forex bureau, money is also sent when someone is visiting home. Besides, Maame attributed one motive for sending money to request from her mother when she is sick. When I tried to get her to tell me the moral reason for assisting family members, she however, stresses the emotional aspect that she sometimes assists out of sympathy. She also mentioned economic motive by pointing out to me hardships in Ghana and the fact that her mother is not working. In particular most informants stressed on economic factor as the following statements from two of them indicated:

Ghana is very difficult. If you are not working you cannot eat. Here if you are not working there is social security for you. And you can get money from the government that is not the case in Ghana. So its easy for us to send money to them - Esi.
The help they need from us is related to their livelihood. As I said in the beginning they have also become old and so cannot work. My mummy for instance used to sell plantain and cassava in the market but now she is old and she cannot trade. I therefore have to send some to her occasionally. Also I take care of the education of our little brothers and sisters. Some of them are even old but life is hard. Some have given birth without spouses so at least occasionally I send some 100 or 50 guilders to them so that they can use it to buy something. Even some of the friends at home sometimes write to ask for assistance because it is harder at home. Although it is not easy here as well we still have to try - (Kwesi).

5.2.2. Material goods

Several kinds of material goods are provided as assistance to relations at home. Apart from cloths which Maame mentioned, other informants spoke about perfumes and toiletries. They also include electrical goods such as television and audio, blenders and mixers, electric kettles and bicycles. These are mainly sent home based on requests through someone travelling home or when they themselves are visiting home. When I asked why they provide material goods the answers I received were not much different from that for providing monetary assistance, i.e. economic and emotional. In particular it was emphasised that: "TV and clothing ...are quite expensive in Ghana"- Kofi(economic reason). "Apart from money, I provide cloths, shoes, and as you are aware, when you are going home you have to carry a whole load of things for that purpose. You have to satisfy a whole lot of people some of whom may not be related to you but when you see them you are compelled to help".- Nyamekye-(emotional reason).

Yaw narrated to me how the choice is made between types of assistance and the factors that could influence them.

Yes, it could be simple but I suppose everybody would say they are my father and mother but that is not it. You do it when you realise that your mother and your father cannot get or find that help themselves. If my parents were millionaires, I would not send money but I would maybe send gifts at Christmas time. When somebody is going then I buy something nice as a present. However, if he is a pensioner and old and I know that he needs help then I have to support him because he supported me. You see they looked after me in my school days so I also feel obliged to take care of them. If even my brothers and sisters were in a position to do that I would also feel obliged to do my share so they also know that I am also contributing. But as my case is, my brothers and sisters are not very well off so I had to back them and they are always looking up to me for assistance. If the rest know that I am doing my part then they would also contribute and I am supposed to be in Europe and supposed to be rich, that is the referent thinking. In any case I really want my father and mother to appreciate the fact that I care for them also and acknowledge the fact that they cared for me. They spent their time to give me all this education and I want them to appreciate that. But I feel I am very responsible as an eldest son to help, I feel it's a moral obligation, we are attached to our families unlike here. Here when your ouders (parents) grow so old the state supports them, they get special care, they get special houses and so on and the very weak ones have nurses that care for them, feed those who cannot take a spoon to their mouth. So all the children do
is to go there on Sundays and give them flowers. But we are attached and take care of 
our people. So I do it.

Medicines

Another form of material assistance that is provided to relations at home is medicine though this 
did not appear to be common for practical reasons. In the first place it is not possible to purchase 
prescription only medication in the Netherlands without a legal prescription from a doctor. Neither 
is it easy to get a doctor to write a prescription for a non-existing condition as I gathered from 
Akosua:

I prefer and used to send medicine but it is difficult to get the doctors to agree to give me the 
medicines I need so usually if I am sending medicines it is vitamins like supradyn and 
multivitamin tablets. Normally I send money because when she sees a specialist she can buy whatever medicines she needs with the money.

Another factor relates to brand packaging and labelling. As one informant indicated to me, "most of the drugs we use at home are not found here; even if you find them the instructions are in 
Dutch but most of what we use at home originate from Britain". Given these difficulties, the limited 
medications that are transported between Holland and Ghana that I came across were apo mu 
den aduro (medicine that strengthens the body)- multivitamin preparations. Adwoa had been 
sending such medicine to her mother at home for some time and informed me that her mother 
takes it throughout the year but she could not tell me the brand name. She kept an empty box of it in her bedroom for the next purchase. When I asked her of evidence she readily went into her bedroom to fetch it to show to me. She agreed to let me tear the top part of it as evidence of what she sends home.

I also came across a case where a prescription had been sent from Ghana in order for the drug 
to be purchased here. This particular case was an eye preparation involving the mother of 
Maame. When I asked her why the prescription has to be sent all this far to be purchased she 
explained to me that "they believe they cannot get good ones as those here beside the fact that 
those in Ghana could be fake".

Vehicles

Apart from direct forms of assistance other indirect ways of providing assistance home were 
identified by this study. One of these involves sending vehicles to relations for personal or 
commercial use. The fleet include saloon, mini buses and heavy duty vehicles but the common 
ones are the mini buses. In few instances some informants told me that they provide saloon cars 
for the private use of their parents or other relatives to honour them in appreciation of a past 
support to them as children. Typically, however, vehicles are sent home with specific instructions 
either to be sold or used for commercial purposes to generate additional income to support 
relatives at home or undertake a long term project such as the building of a house. Despite the 
good intentions of sending cars home to support relations, one of the ironic stories that was 
repeatedly narrated to me about vehicles relates to how badly they are usually handled by 
relations. There were common themes of remorse and apprehension against people at home for
improper conduct in how they keep such vehicles. Frequently vehicles sent home are not properly maintained, and when they break down, their owners abroad are informed to send money to repair them.

During my interview with Kwame he did not only provide me with reasons for previously sending a car home to support his now deceased mother and sister but went on to lament his remorse for relatives at home as well. His story typifies most of the cases of other informants who have suffered similar fate.

I bought three Toyota Hiace vehicles and decided to use it as trotro\(^2\) back home in Kumasi. Because I do not want any matter, I used my own money to clear them and do the upholstery. This was about four or five years ago and at that time I spent an equivalent of 27 million cedis on everything (about 27,000 guilders by present exchange rate). I sent these vehicles to my own brother who is my father's son. The cars worked for 3 years before I went home in Ghana. When I arrived two of the cars had been sold and they told me the remaining one had an accident and had been repaired at a cost of 2.5m that was borrowed so I had to pay that debt. So I asked them whether the vehicles did not work for the three years and why I had to pay another 2.5m cedis. *Na wo annya bibi amma wa se a, wo san bo no korono?* (If you were not able to offer anything to your in laws do you have to steal from them). When we were talking about it my half brother started laughing at me that he did not ask me to send anything to him. Because I am a fool. If I had used that money to buy dresses for myself enka me kra eni begye (my soul would have been happy). They actually pressurised me to pay the 2.5 million and my old man was part of it. So I asked my father, "old man what did my brother used the money from the sale of the cars?". He told me to leave and forget it. Why should I leave it and pay 2.5 cedis again. Well in short I was responsible for my own palaver because no one had asked me to send a car home so I paid the 2.5 and returned to think about myself. So you see, because of this incident I do not even dream of sending anything to anybody again home and indeed I have nobody again to send anything to them.

This picture painted by Osei may be an extreme case but it is certainly not exceptional. One after the other I was told stories about such experience that sent me looking for explanations for the behaviour of those at home. I do not rule out poor economic conditions at home and lack of consultation on the part of migrants before such ventures are undertaken. It would however, be interesting to investigate the underlying reasons for this behaviour in a future research at home since the complaints touches on values in decision making and responsibility for the actors involved.

\(^2\) Private commercial vehicles in Ghana
CHAPTER 6
THE CULTURAL ASPECTS OF ASSISTANCE:
SICKNESS, OLD AGE, DEATH AND EDUCATION.

In the previous chapter we looked at the kinds of assistance and the motives behind them as well as some of the economic purpose for assisting relatives at home. In order to determine why, and the extent to which social security assistance is ingrained in the life of international migrants towards their relations at home, I turn to examine and discuss the cultural aspects of the purpose of assistance using specific cases of insecurity. Sickness, old age and death are contingencies that endanger the life and are therefore of great emotional concerns to individuals, families and society. To be able to understand the underlying cultural motives and ideas that account for the binding force in assisting relations, I asked my informants about the three insecure situations and how they relate to them. What these mean to them; which was most urgent and which of them they would be least inclined to assist and why. The last section of the chapter deals with other aspects of the purpose of assistance.

6.1 Sickness

Sickness, whether temporary or permanent creates a need for assistance. An absolute majority of my informants in the qualitative in-depth interview (11 out of 22) indicated sickness as the most urgent form of insecurity that they would assist compared to old age, education and death. In the survey study however, a relative majority (42.6%) ranked sickness as the second urgent insecure condition after support for old parents (52.5%). This probably may be a true reflection of what takes place in day to day life since people are more likely to send routine assistance to relatives home rather than waiting for their relatives to be sick before doing so.

When I asked my informants why and/or what was so urgent about sickness support, most of them pointed to the fear of its undesirable consequence- death if assistance is not provided.

Abeiku:

When you talk about death we are all heading towards that goal, we shall all die. And when you talk about old age is it because he or she is old that is why you are sending him or her money. That is wrong. But in sickness you have to do everything when you are in hospital and if you do not have the money you would end up in the grave.

An additional factor, the emotional bond was however, used to stress the urgency of the support that will be provided. It may be useful to recall what Adom said when I asked him why he considers his mother's sickness as most urgent:

The sickness is also very important because in this world we have only one mother so I feel if you do not take good care of her and she dies when you also die, God is going to ask why did you not look after your mother.

Although he makes reference to being answerable to God, the meaning of his statement appears to reflect the emotional affection for his mother. Akosua stressed this emotional
attachment in her response to the same question:

We should help when someone is alive because I always say that if my mother dies, I will not have much joy in Ghana again so if she is sick I have to do my best to lift her up... I would rather struggle to provide every assistance to support a sick relative than a dead one.

Commonly, however, when pointing out sickness as the most urgent form of insecurity they will assist, some informants often related it to death and the cultural ascription's towards both in Ghanaian society. Naana:

Q: Which of the cases we have mentioned would you be most inclined to support?
A: Sickness.
Q: Why?
A: If help is provided the person may live longer. In Ghana a lot of people die because they do not have money to go to hospital or are not able to afford the medications prescribed. But the moment the person dies he gets a family to spend a heavy debt on the funeral so left to me I would pay more attention to sickness than death.

Q: But why do you think it is so?
A: It's our culture. The culture pays more attention to death than when the person is alive.
Q: What would happen if you do not follow the culture?
A: Well I used to be puzzled about the way mmmrofo (whites) spend so much money on flowers when someone is sick. Not long ago we made a very expensive flower at work though it was not that extraordinary but they came and bought them. One of my friends then told me that the way we pay so much attention when someone is dead is the same way the whites are also paying attention to flower and sickness. That is the way they spend their money and that is their culture.

Q: But again what would happen if you refuse to follow the culture of paying so much attention to death. For example if you give a simple burial to your mother if she dies what would happen?
A: Nka wo nom beyi me afi abusua no mu (They would expel me from the family). They would expel me for attempting to go against the culture. So as for the culture we cannot ignore it and in spite of my exposure I cannot ignore it?

Q: Which is the least important security to you then?
A: It is funeral.
Q: Why?
A: Because it costs a lot of money. In between there is education and old age.

Q: Why is sickness more important to you than education and old age?
A: As the saying goes, obi nwuu ye a wo nnim nea obe ye (If someone is not dead you do not know what the person can do) So I feel if the person is sick we should help him to recover because the dead person cannot go to school. So if I take education and sickness and use my brother and mother as examples. If my brother has to go to school and my mother is sick and needs money to get treatment then I would suspend the school fees so that my mother can get her treatment. Because if she dies that is the end.

The popular view was that in practice culture appear to dictate and influence the terms of support for these situations. Naana’s response, however, shows the ambiguities in practical support extended to sickness and death. Sickness was also more frequently cited as the source of request for new or additional assistance to relatives at home.

6.2. Old Age

Old age also creates a need for financial and emotional assistance since individuals cannot operate at full strength to be self sufficient. In the light of their removal from home to another country, emotional support from migrants to their relations at home is practically curtailed and one way they make up for it is to send money home. In the qualitative study old age support was indicated as the next urgent to sickness. Eight informants indicated old age as the most urgent form of insecurity compared to eleven for sickness and four for education while one considered helping a relative to join as the most urgent. There was no observation for funerals in terms of urgency.

One person who stressed the importance of old age support was Abena:

I feel we should provide more assistance for the aged. We should help the aged because at that stage they are not able to do anything, rather than see them become destitutes. That can make them sick and then we start panic assistance. Most of the time we wait for the person to die and then we go and hire video and other big things to show that we arrived from abroad; that is of no use. I remember my father told me on the cassette that these days people abroad do not look after their parents when they are alive but when they die they come with all sorts of things to do the funeral. It’s better to look after the person well when he or she is alive and do a small funeral when he is dead. While the person was alive eye bi mpo a na owe ne nsono na wa da, (maybe he was chewing his intestines before he sleeps- literally meaning finding it difficult to get food to eat when he was alive).

An interesting observation however, was that the importance attached to old age support was not related to age per se of relatives but a product of the biological and social bond between parent and child. Maame highlighted this point during my conversation with her.
Q: Is there any situation of old age at home that you are providing assistance for?

A: My father and mother are both old so I always send money. I try to help them to have a peaceful life.

Q: So are you providing assistance for them because they are your parents or because they are old?

A: They are old but that is not the main reason but the fact that they are my parents.

Q: So is it something you have to do?

A: Its something I have to do because they brought me to this world.

Q: They brought you to this world so...?

A: If they need any help I should be able to help.

Q: Do you have to look after them if they brought you to this world?

A: Ei, they have brought me to this world, they do not have money and they cannot work because they are old. I cannot let them starve or be killed by sickness so I have to assist them to live longer for me. That is not wrong, is it? If we have to help everybody then all the people in the streets should also be helped but these are my mother and father who are old so I have to take care of them if I have the means.

Q: You seem to be saying that it is not old age that matters but the fact that someone is your father and mother that determines whether to assist or not... so old age is not too important...?

A: Old age is important but you do not assist anybody who is old.

Q: Why then do people provide so much support during death than when the person is old and what is your position on this?

A: If my mother dies today, the money I would send home to support her funeral will not be more than the cumulated assistance I have provided over the years. That one I have to provide it once but since I came to Europe I have done so much for my mother and I send money at least every three month.

Q: So which of the insecure situations of old age, sickness and death would you be most inclined to support?

A: I would give assistance when the person is alive but not when he is dead because the dead will not see.
Q: Is that the case in your practical life?

A: In my life that is the case ten times.

[... asked her spouse whether he agrees to what she said but he responded that he wanted me to finish with her.]

Another person who emphasised the importance of kinship ties in old age support to me was Abeiku. During my conversation with him he kept referring to his now deceased mother’s sickness and death. When I pointed to him why I do not see any examples of old age support in his experience he countered thus:

A: Well I do not have to say because my father is old I have to send him money. What about if he were 40 years old. Does it mean because he is not old I do not have to send him money? That is wrong so I send him money because he is my father.

Q: OK so assuming there is another old person in your family would you look at his situation and say that because of your age I want you to have this to support yourself if that person is not your father?

A: If I have the money I would do it but if I do not I have to consider my father first.

It is clear from statements by informants that decisions to support old age are based more on their sense of moral responsibility and the binding force of reciprocity. Priority is given to the fact that one is a parent and there is a moral obligation to return childhood altruistic support. Again the final part of my dialogue with Abenaa strongly support this view:

A: As for me I do not have any responsibility apart from my father. My grandmother is not my responsibility but it is just nice for me to assist. But as for my father I am his eldest child and since he and my mother divorced he has not married again so I feel anything concerning him is my responsibility but apart from him I have nobody.

Q: What about death of a relative?

A: Not really. The only death has been my great grandparent but that was not my responsibility because he had children who are well to do at home and it was their responsibility to bury their father.

6.3. Education

A distinctive feature of support for education as I discovered in this study was that it is extended as a direct security for the recipient and at the same time an indirect security for the provider. Thus the flow of support is usually from parents to children or from senior brothers and sisters to junior siblings. In terms of the urgency, education placed next to sickness and old age. In the survey, education was ranked consistently by a relative majority after assistance to old parents and sickness. From various accounts two forms of education were referred to. There is first and
foremost, formal education in formal institutions of learning such as second and third cycle education in secondary schools and universities. There is also another form of education, which is aimed at acquiring a trade or skill as a means of securing an occupation or employment in future. In practice, however this distinction is not made when informants were speaking about education because they see the latter as a continuum of the former and for that matter the same thing. Interesting reasons were provided for placing education urgent.

Kwadwo has regrets for an earlier decision to cut his education short after secondary school form five to seek greener pastures abroad. This appears to bother him when he compares himself to some of his friends who made it to the university and working in better positions. He thinks about his brothers and sisters when he considers the virtues of education but also for the security of his parents. As far as I am concerned education for my younger brothers and sisters is most important because education is the key. If I had continued my education I would have been somebody like my friend working in the "stadsdeel". So if I help them they could also be in positions where they can take care of my parents as well. I am very interested in education and as I have already said it was my plan to bring my younger brother here to continue his education.

Another person, Nyamekye shared the virtue of education for his children to reduce the burden of his assistance to them. As he puts it: 

"As for me what is important is to help family members to acquire some skill because if each has some skill the demand will be less. If we provide each with a skill the need for assistance will be less. But if you do not equip them with skills and cannot find work after school then he becomes a burden on you. In Ghana the main problem is unemployment. Some have even finished university but cannot find work".

The most elaborate response I received that placed education at the heart of social security came from Afia. She captured what education means to her with a winding illustration of herself and her father with a philosophical caption that "no one knows the future"

No one knows the future. Maybe I would grow to become too old and weak to do anything at all so if there is an intelligent child at home whether he is a sister's child or not, if I am able to assist this child he may also look after me when I am old. I can give my father's situation as an example. When I was trading in Accra, I went to my father one day and requested for money to trade. I knew my father had money but he told me to wait till the next day so that he would find some "bosea" (credit) for me. Of course I also knew the so-called bosea was going to come from his bedroom so I did not say anything and slept till the next day. The next day he used his sweet tongue to tell me that he could not get any money for me so I came back to Accra in tears. In fact I was very disappointed because when I was going to see him I knew he would give me because I was the first daughter among his children but he did not. For three and a half years before I finally came to Europe I refused to step in the village again. I loved my father and he loved me so I used to visit him often but after that incident I never stepped there and did not write home till after a year when I sent him a recorded message on audiocassette. He also sent a reply by cassette to explain that I was his daughter although I did not say goodbye to him when I was travelling, he still prays well for me. I then found out that it was his third wife
who influenced him not to give me the money I had asked for because he thought I was going to misuse the money. However when he learnt that I had travelled my father realised what I had intended to use the money for and regretted not having given it to me. I only learnt about this when I attended his funeral. Some of the labourers on his cocoa farm told me he used to say that he did something bad to me that hurt him because he could have given me the 10,000 cedis I requested from him at the time but his wife influenced him not to. But I did not keep what he did to me and still considered him as my father although if he had given me the money, things could have been better for me. So if you assist someone they would also help you or your child one day because no one knows the future and that is what gives me the urge to assist other relatives in my family.

Another informant, Donkor indicated to me that he considered the education of his children as a responsibility towards them. In summary, we see in education a moral obligation based on the binding force in Akan custom for the old to help the young in the expectation that the youth to reciprocate their help in old age.

6.4. Funerals

A decent burial is a cultural demand in Ghanaian society and particularly among Akans literally no expense is spared for lavish funeral celebrations. Support for funeral ceremonies have thus become extravagant phenomena in recent times. This situation was decried by virtually all my informants that providing assistance for funerals of dead relatives was significantly singled out as the least urgent compared to sickness and old age in the in-depth interviews as well as the survey. The basic reason for this is reflected in what Nyamekye summarised in religious undertones that, "we are made of dust and as soon as a person dies the spirit has already left the body and what remains is nothing. After three days it rots..."

In sharp contrast to this view, however, and in typical reflection of what actually prevails in Ghanaian society regarding support for funerals, most of my informants also mentioned that they would still go ahead and do what they consider customary when they lose a relative. Ama explained the motive in simple terms this way:

As for that it is our custom so there is nothing we can do about it. The painful thing is that when the person is alive, sometime we wish to provide much support but it is difficult to find the bulk money to support the person but the moment the person dies you have to bury the body. You cannot pay the cost by instalment for the body to lie down so what ever it is you have to find some credit to take care of it but when the person is sick you can hold up with some of the things.

One of those who told me he considered funerals as least urgent but at the same time considered it something that must be done was Mensah as part of our interview indicates:

A: My priorities are prevention of sickness, prolonging life, ensuring education and supporting in business. These are the four areas that I can support or come in.
Q: What about funeral support?

A: In the first place I will still go ahead to do what is done even though I am against it. I have even written an article against that on the 5th November 1998. I wrote an article in the Mirror. Even though I am against that I still have to respect custom because if I do not do that there is social control in our system and the whole world will talk about it. 'When his father died, when his sister died, when his mother died he disregarded the whole system, he could not do anything and did not buy a beautiful coffin and he says he is living abroad'. So just to avoid that social control or what people will say, I will be compelled to do it in an extreme way [I could not help laughing and that appeared to have strengthened him and he went on]. Yes, it gives a name, right? After the funeral people just see you in a different way. 'Ai, this man when the mother died, it was big' so it is to respect custom and get the name.

Although we see in Mensah's explanation a cultural motive, it is coloured by his personal desire to get fame through funeral support. In any case he appears to speak for the majority who represent an ambiguity for assistance towards funerals.

Another person who clearly exemplified the strong influence of culture in funeral support was Kofi. Last year he travelled to Ghana to join his other six brothers most of whom also live abroad in a lavish funeral for their departed mother. I asked him which of the three insecure situations he would be least inclined to support:

A: Of course the least important is death.

Q: Why, when you have just told me you had a grand style funeral when your mother died?

A: Because the dead don't need any assistance or help apart from putting it in the grave so where the putting in the grave is a problem then you go into the aid of your people. For example buying the coffin or drinks for a small funeral.... I think the most important thing is to help the sick and secondly the old aged. More often than not the sick are young but if the sick is also old then it is two things in one pot. He cannot support him or herself and he needs money also to treat the disease. If that were the case then that would take the priority.

Q: You said the funeral must be least supported but that was not what you did when your mother died. You bought a ticket to travel home and...?

A: Because of something.

Q: OK tell me.

A: One, I mentioned in a flash that we wanted to give her last respect. She is a woman who toiled a lot [she pointed to a picture on the wall and told me that was her picture] in fact she brought everybody up. Our father was not doing anything. She had to farm to look after us. She saw the first born through medical school till he completed. So right from time immemorial we appreciated her effort. That is one. And we had to go home because
I cannot live here while my mother was being buried. If I do not have access and means to go that is a different story. In fact at that time our brother in America had not enough funds to come to Ghana, I had to send him money to buy the ticket. Because he was saying if he was not able to see old lady while lying on her dead bed then she would not go to Ghana again. And I cannot hear such stories and overlook it so I had to support him to come to Ghana at all cost. So it was emotional, social and a whole lot of things you cannot put in words. Money is not meant only as a medium of exchange but at times you do other things and this is the emotional aspect from our blood relations and culture which you cannot ignore despite our educational levels. That is culture and it is you so you cannot do away with it. So we had to spend everything and go back home and bury old lady. In fact the grand style funeral, that is mostly the idea behind it. Such a person has done a lot for me so I have to honour her.

Kofi’s point on the influence of emotions through blood relations and cultural bonds as the compelling forces for providing support for funerals is particularly important. He also concludes that one motive is to honour the dead although he had earlier said that the dead do not need assistance.

Yaa’s views on the contrasting support for funerals also bring another dimension of the cultural argument when I confronted her with the same issue.

A: Yes, in Ghana, when someone is sick we do not provide the desired assistance that the person needs but when the same person dies we offer extreme assistance for the funeral. How is this done. At times people find it difficult to make ends meet when they are alive but when the person dies we put the body in an expensive coffin. If we had given that money for this person to feed himself he may not have been in a coffin in the first place at that time. So there is a big difference and we tend to do well with funerals than when a person is old or sick.

Q: Why is this the case?

A: One thing that I know is that when a person is sick it is only close relations who are concerned because they are the ones who know and see what is happening. However when the person dies, it becomes a public concern and everything such as the bed for lying in state. Again when the person dies the extended family takes care because those who attend the funeral make donations which go to pay back the expenditure. But while the person is sick there is no such thing and that is one reason why ye kukru ayie kyen yadea ne mpanyin ye no (we raise funerals more than support sickness and for old age). But it differs from person to person. Some are sympathetic others are not. As for me if I have my own way, I would make sure I provide the assistance for my mother if she becomes old and weak to do any work. I think we should help people when they are living than when they are dead. I think it is OK to keep one coffin in every house for burying all the people there just as the Moslems do. What I have observed since I came here is that Europeans think and take better care of their aged and children than we do at home. I am not speaking in terms of the one coffin I have referred to because that is not our culture. They have homes where they keep their aged and provide them with everything for their comfort. It is important to take very good care of people when they are old than in our case, which has become funeral making.
In my attempt to further unravel the puzzle, I sought Nyamekye’s opinion on this issue during our meeting about what he thinks accounts for the phenomenal Ghanaian support for funerals compared to sickness, and old age and contrary to what people say. His response:

Why it has become so is first and foremost the result of challenge. It has become a norm in the country to out do what others have done; Akwesi aye saa nti ma yenso yenye se" (Akwesi has done this so we should also do that). And we claim that it is our culture but to me it is not a good culture. Especially among Ashantis we raise our funerals too much. You hear for example that maame wa yi wu yea, the way a yesi dedaa no (When such and such a woman died the way she was laid in state was beautiful). And each new funeral tries to outdo the last one and that is why funerals are becoming too elaborate and expensive these days. These days when people die the rooms are decorated with Xmas lights which are meant to be a symbol of joy. Eso na edum eso na edum, eso na edum, na nkanea yi atwa ne ho nyinaa" (the body will be surrounded by miniature lights such as those used for Xmas trees and they will be flickering on and off and on and off and on) but all these are paid for when they are hired. So the funerals have become functions to attract people to contribute and when the donations are made it goes to the same family which afterwards claims they have incurred a debt. Now in Ghana funerals have become opportunities for making money. I can even use what goes on in this country as an example. Some people have attended funerals on so many occasions that when they lose a relative they also have to organise a funeral to make money out of it so it has become moneymaking opportunity.

What meaning can we make from the foregoing discussion and how can we explain the ambiguities towards the support for sickness, old age and death in particular?

From the above discussion it is apparent that Ghanaians provide assistance to their relatives because they consider it a moral obligation to extend such assistance to those who have looked after them in childhood. This sense of attachment does not erode even in the situation of physical separation through international migration. However, the urgency attached to conditions varies from person to person although for most people support for relatives during sickness and the prevention of death in general appears to be high. At the same time, there is a high degree of ambiguity in the urgency attached to death and in relation to other insecure situation. This as explained here by my informants is due to culture and the emotional attachment associated with death. In my opinion therefore what Ghanaians do as an ambiguity can best be interpreted against the background of their culture and expectations of their society. One person who has experienced virtually all the three insecure situations and has therefore been an actor to them during his life abroad is Yaw. His explanation in this respect is very fruitful:

"When somebody is sick, - and my mother used to be sick, and anytime I had a letter I sent my wife to the forex bureau to have it sent immediately. So you keep that as very urgent. When somebody dies you would in most cases go if you have a stay. That one is death so is not so urgent but you would prepare and go because you know all people at home would be looking up to you here as being in Europe to supply most of the money or maybe all. So that one too you would go but you can take time to prepare and go and
come back. And the old age support goes at different times but I do not know whether there are people who have systematic periods of sending money for that home. Mine is not systematic and I do it when I get someone going. For example a guy would be going at the end of June and this is an opportunity to send money to my father. I do not pay the forex bureau tax if I send it through somebody so I am planning towards that. But you do not treat that as very urgent because he is there at least he is eating or somebody is caring for him so you take your time when you have money then you send it. When some body is sick you treat that as very urgent and if you should categorise that then that must come first. Here in Holland it has become a custom that when someone hears that you have lost a close relative they expect you to go so you have to go. I am not saying that is why people go but you yourself would not want people to know that you didn’t go when you lost your mother. You would not want anyone to say that. Of course if you cannot go you cannot help it. I know of some people who lost their mothers before I lost my mother they could not go because they did not have the necessary stay to go and come back and you cannot help it. But in any case you would also not want your people in Ghana to say that you lost your father and you could not come, its not nice. In other words its not well for the people here to know that you did not go and your brother and sisters at home expect that you should also come so that you should come and help. Of course its money they want but sending the money alone is not sufficient and they want to see you and that is the thing.

In practice the binding force of culture has a great influence on how support is provided for sickness, old age and death among Ghanaians. Even in the international setting this cultural factor plays its dominant role. Culture also has its ascription for male female roles and responsibilities in Ghanaian society. In the next chapter I shall examine the gender side of assistance to relatives back home and the effect of migration on economic and social security of migrants and their relatives at home.

6.5. Other aspects of the purpose of assistance

The last section of this chapter deals with two dominant factors that influence and/or constitute purpose of assistance. These involve helping relations to join abroad and building a house at home in Ghana.

6.5.1. Helping relations to come abroad

One purpose of assistance that was most revealing and increasingly common that I came across in this study was helping other relations, in most cases other brothers and sisters or close relatives to join abroad. The example of my principal key informant Mensah, illustrates the phenomenon:

A:      I have tried and brought my two sisters here. I have brought my brother in law also here. I decided to bring the other side of my brother in law, that is my wife's sister but it failed. I have suspended it because of the coming law and I am afraid of illegal person staying here.

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Q: The reason for asking you this question must be obvious to you. Why have you helped all these to come here?

A: I am just being like an insurance. I mean I believe in sharing of risk. If I do not do that they will become liabilities on me in some years to come because they will all be demanding everything from me.

Q: Because you are the one here?

A: Yes, because ever since I brought my other sister here she has never asked me one guilder. But if she was to be at home the story would have been different because the younger ones are asking and those days I spent not more than 4000 on my younger sister. So one, it's an investment, and also to prevent them from being liabilities on me and third for them to have a better future.

Q: So does it mean the better future is here?

A: The present poor situation in Ghana, the present situation [better opportunities] also here and because of their [poor] academic background, the future is here. What I am saying is that because of their low academic background it is difficult for them to find a job that will bring them a lot for them to have a viable life over there.

Q: But here...

A: But here if you even clean, look at somebody who is even a professor in Ghana. I am taking better life in economic terms where better life is defined as having the basic necessities, food, shelter and clothing and not social aspect.

Q: But does not the social aspect bother you?

A: Presently we are suspending the social aspect. I mean Maslow will tell you first think about the basic need, food, shelter and clothing. After those think about the social aspects so once we have not been able to think about the economic aspect we do not talk about the economic aspect.

As fortune had it I also spoke to Mensah's brother-in-law, Kwabena and when we got to the issue of assisting relations to join abroad he offered himself as an example:

OK. As for that if I had not come here I would not have been able to do the things I have been doing since I came here in spite of the fact that I have been doing cleaning work. Through the cleaning job I have been able to support my mother, and all my brothers now like me. I have also assisted my brother and some of my sisters so it is my hope that my brother joins me here and I am positive about that but I would like him to finish his national service.

Afia also emphasised the social insurance aspect of helping relations to join abroad in this
statement:

What inspired me was that brother, me nkoa (I am alone). There is sickness and there is death; God forbid but se me wu a kwan no asi enti se me wo sika a me de betwe baako abeka me ho (if I die, the way is closed so if I have money I would rather bring one person to join me)

In explaining the motive for helping relations to join abroad Yaa stressed the difficult economic life back home in Ghana:

Here when you work you are able to fend for yourself from the little you get. But when I went home I saw people working but what they would eat were even difficult for them much more buy cloths to wear and for keeps. In that respect it is difficult at home. But here once you work your living is assured and there is a clear difference between here and home.

Others also pointed out to me that they had to help other relations to come because they themselves were helped by someone else to come. We may recollect the case of Adom's journey to Europe started with the sale of his father's car and his gratuity through a series involving his brothers. Some as Maame also explained to me that they felt obliged to reciprocate the help they themselves received from other family members although they were not directly compelled to do so.

A: My reason is that somebody helped me to come so once I am here I also had to help others in hardship to travel that is why I helped.

Q: So did the support you got from someone to travel abroad placed an obligation on you?

A: The person who helped me did not collect any thing from me. He did not collect even kapre (penny) from me but my own conscience. The person did not ask me to go and help anybody and it did not become an aso de (obligation) but my own conscience told me that I had to do something.

Q: But are these two people you helped related to the person who helped you?

A: Yes, we are all the same family.

Q: Can you specify?

A: The person who helped me was my mother's child and then I helped my uncle's child and my mothers' sister's child too. So those I helped also did not do anything for me. I helped them of my free will.

Q: Did that not become a burden for you?

A: I did not get any problem.

Q: Why did you prefer to help them to travel than say helping them to do something at home?
[Her spouse apparently becomes enthused by our conversation and started laughing. She joined in the laughter.]

A: The reason why I helped my uncle's child is that *me wofa no ni bi* (my uncle does not have). He does not have money and his spouse also does not have so I made up mind that if I helped my uncle's child to come here he may also be able to assist his brothers and sisters at home.

We can generalise from these statements that an important underlying reason for helping relatives to join abroad is economic. As the foregoing discussion indicates the motive is to spread the burden of support or the risk of providing future assistance to relations at home. The more relations one is able to help to come abroad, the lesser the burden that one individual has to carry since each of those abroad would be expected to contribute.

Nevertheless, not everyone considers helping relations to join abroad to be beneficial. One such person is Nyamekye. When I asked him whether he has helped or intends helping any relation to join he responded:

A: OK, I do not have any such plans because as far as I am concerned it is only by sheer determination that I am able to live here. It is not my will but once you come in you are compelled to stay. It is not as easy here as those at home know it to be that *abrokyire dea wo ba a na wo aba heaven* (as if travelling abroad is like being in heaven) When you travel your aim is to acquire something and go home to settle. When we arrived we saw that the life here was different. So to me I would never advise any of my brothers to come here but when you tell them they do not understand. Now things have even become worse. Every law they pass is anti-foreign.

Q: Can you give me an example?

A: Yes, I can give you an example? At the moment there is a law that before a Ghanaian marries they have to trace your background at home. This is only to make it difficult for those who want to marry foreigners to do so. And back home people have several names, usually a local name and a baptismal or Christian name. Sometimes you can even change your name but *mmrofo no* (the whites) do not understand this and with the support of some people back home who have no love for their own people they have denied many what are legitimately due them. Again, in the work place when you are being cheated and you complained, they look for ways to get rid of you. Every nation that loves its people thinks about them and that is what the whites do for their people but in Ghana we love the strangers more than ourselves. That is why we are suffering. But I can give you another example. If you want a house in this country, they will tell you that your gross income should be something like 5,700. If you an ordinary labourer, you may not have that money. But when you have a skilled job and can afford money you can get a room for 300-400 guilders. However, below that if your gross is 3000-4000, there are rooms but they cost 800-900.

Q: Really?
A: Yes I can give you an example, when you have more income you get a less expensive house and if you have less income you get a more expensive house [at this stage he excused himself and brought out a paper to illustrate what he was telling me]. So left to me this country is not a place to live but once you come in you are compelled to struggle to make up for whatever you have spent to get here. Again God made us differently and put us at different places on the earth. We were put in sunshine where we get natural food. Those here are also different with different food so if you stay here for too long you may get some sickness from what you eat. That is why some of our people die suddenly here and we unfortunately blame it some old woman at home. After all if a witch would kill somebody it could have done so at home and would not wait for you to be here before it kills the person. But the food we eat here can get us diseases. I can give you an example. Our chicken and cows grow naturally but here they grow out of injections with chemicals. We have thrown away what God gave us for other things that are detrimental to our health. So if any relative wants to come here I can afford to give the little assistance but it’s not something I would advise. I have children but I do not want any of them to be here and if they come they would become spoilt children because the laws here are too liberal.

6.5.2. Building a house

Another purpose of assistance to relations at home is building a house in Ghana. Fifteen of the twenty-two informants had built or were putting up houses at home. In the survey, although building a house was ranked low at fourth by relative majority (50%), that may be attributable to the fact that most would not consider it as urgent compared to the other direct forms of insecurities in the observation. Why are people so much attached to houses? I discovered that underneath the importance attached to building a house were economic and emotional reasons. One of these as recounted to me was the security that possessing a house provides to the owners and their families.

Invariably some informants indicated to me that building a house was the driving force that motivated them to travel abroad. Once again Adom’s response to my question about his reasons for travelling abroad may be recalled here:

If I go back home, as I told you earlier on I do not have any proper place to stay so that is even the more reason why I came to Europe. Studying just came by chance but the main purpose was just to have a place so that when I go back home and even I get teaching job or any other job, building will not be a problem for me. At least I will get a place to sleep.

He continued to talk about a house he and his other brothers living abroad are putting up for their mother and assigns the reasons to shame and prestige:

The housing project is very important because when people in Ghana close to my mother see that they will say, “Oh all your children are in Europe but why are you renting a house from somebody”. It’s something that goes against us, it’s not good so we are making things possible to get a new place before the end of this year.
Another person who demonstrated the benefit a house provides for relatives is Afia:

The Accra house is not for my sister but for her to stay in it. It is mine but since I am not there it is just all right for her to stay in it. In addition I have also bought a room for a shop in Accra. When I go home I use it to support myself since I may not be able to live in this country forever. I used to send second hand tyres but I was making losses so now I have changed to paints. The first consignment of paint is about to be sent. Nli me dea a me so me de hwe m’akyi ne no (So this is what I am doing to build a secured future for myself).

Mensah also described the value of a house in terms of convenience and investment:

The first four years when I came to Holland, I knew of the rent charges in Accra and Kumasi. After four years I realised that they have galloped so I thought about what the price would be after four years in Accra. Even when you have the money to pay it would be difficult to get the right place to build it so I ask myself, why don’t I put up my own so that when I go home I will not be in trouble? Secondly it is also an investment in itself. If you have a house even if you do not live in it, it is the basis of income for you and for generations to come. So to get a better life and a place other than "my uncle my brother, my son or child is coming from abroad" that is why I put it up.

In contrast, Kofi did not consider his partly completed house that he bought as an investment but for the security of his family and relatives at home:

We bought that house probably for old age. Secondly I am still young and maybe I will use it as a holiday residence. Probably if I complete it and a family member want to stay in Accra he can stay there. I would not say it is an investment, it has destroyed my investment a lot.

Others saw the possession of a house as a symbol of success. In illustrating this to me, Kwabena, spontaneously went into his bedroom and came back to show me a picture of his five-bedroom self-contained room building project that had reached lentil stage and added:

I want to prove to them that in spite of all they said about me when I met my present spouse, I am responsible. I do not want to be branded kwaseampanin (a big fool) when I finally go back home.

Ama’s motive for building a house together with her brothers and sisters at home was coloured with strong emotional attachment and moral reasoning.

I feel if you are able to do something like that for your parents it gives them a certain joy that this is fruit of their labour. It is not good to be OK and leave your parents to go rotten because that is disturbing.

Besides house, other forms of investments that migrants undertake at home were mentioned as shops or store, communication centre and other business enterprises. Abeiku plans to put up a store and a business because according to him:

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3 What Kofi considers “destroyed investment” is the interest or dividends he would have made on buying shares or putting his money in a bank rather than building a house.
That would reduce the number of times I send money home because when such things start earning money my people especially my brother can go there instead of waiting for me to send money from here.

In the case of Akosua when speaking to me about how she provides assistance to her mother she added:

We have a communication centre at home so she gets some money from there and we add our to make it 300,000 Ghanaian cedis. She also has an electrical shop for similar purpose.
CHAPTER 7
NON-ASSISTING MIGRANTS AND ASSISTANCE FROM HOME

7.1. Contact-no-good: The non-assisting migrant

The foregoing discussion might give the impression that all migrant in the international setting are providing substantial assistance to their relatives at home. Many migrants may be doing just that but not all of them are doing well for various reasons. Some do not contact home much more send assistance to relations at home. These are the ones I term contact-no-good, abstracting from the description of one of them I spoke to during my fieldwork. To these I turn to in this section. The simple question that I intend to answer here is why do some not assist relations at home?

One question that I put to all my informants was "what contacts do you have with relations at home?" Kwadwo's response and our subsequent dialogue went as follows:

A: OK, this time I have tried to break the contacts by changing the phone number they know. Besides things are not so good for me so it was just recently that a nephew of mine who is also here told me he has written to Ghana to tell them that I am here. But I have personally not revealed to them that I am now in the Netherlands. Therefore when my nephew wrote to them they wrote a letter to me through him because he also sent a picture he took with me to them. I however decided to ignore the letter. These days I phone them when I feel like talking to them and promise to send them my address each time I talk to them but I never do.

Q: How often do you call them?

A: Very infrequently. Sometimes about once in 6 months mostly to find out about how they are doing at home. It's a bit disturbing when you do not hear about them for a long time because you may not know if there is death at home. So when I call I get an up to date about relations at home. We think about them a lot but we also face hardships in life here. The other side of the issue is that in the beginning, when it was easy in Europe and we tried to help them they did not reciprocate as expected.

Q: Can you elaborate or explain that a bit to me?

A: Ya, in the beginning when the pay was good in Europe and we could afford to send money and other things when you ask them to do something for you, you always went home to find nothing. But now it's difficult.

Kwadwo therefore emphasises poor personal economic situation buttressed by the memory of his previous bad experience with his family. As he concluded, when he tried to help initially, the family did not support his good plans.
The person from whom I derive my capture phrase contact-no-good is Yaa. In answer to the same question she said:

A: As for me my contacts with relatives at home eni ho koraa-(its not there at all).

Q: Why do you not communicate with relatives at home regularly?

A: It is not because of anything. I did not stay with my mother and that has limited our level of contacts. Again if my mother is sick or needs help he writes to me for assistance. In such situations our communication is quite high but if there is no such thing then we scarcely communicate. And as for my father he does not ask me for assistance as my mother does and that explains why I do not have contacts with him. That is the truth.

Q: Do you also have brothers and sisters that contact you.

A: Yes, I have brothers and sisters but they do not bother me with assistance.

Q: You have told me that your mother writes to you when she needs help and/or when she is ill. Is sickness the only situation that your mother writes to you as it were to request assistance or....?

A: Apart from that she used to write to me just to find out how we are doing but I think because I do not write she has also stopped writing for such purpose. But generally she does not write. Besides as I have said, because I did not stay with her our contact is not very good. And she hardly asks for assistance when she does not have any problem. In any case, God created us in such a way that there is always love between a mother and a child but if it is not the mother who brings up the child, the love is a bit different and the bondage is less. That is how I see it.

From the accounts of Kwadwo and Yaa we could abstract factors that could influence the tendency that assistance will be provided. The first and the most obvious one, which Kwadwo represents, is the poor economic situation of the person. As he indicated to me, he has gone to the extent of changing his telephone number in order to break the contacts because of what he describes as "hardships in life". He thinks about them but his economic difficulties cannot cope with the demands from home. His way of dealing with the problem is to break the contacts probably as long as his hardships persists. I believe there are many in Kwadwo's situation in the diaspora but their relatives have no clue to the hardships they face abroad.

The other group which Yaa represents is emotional and cultural and affirms the importance of family bonds in the provision of assistance. As she explained to me, the social circumstance of her isolation from her mother and parents for that matter has set a limit to her present level of contact with them. Thus despite acknowledging emotional bond as "love between a mother and a child", she also notes that "...if it is not the mother who brings up the child, the love is a bit different and the bondage is less". One may infer from such a statement the importance of the binding force of reciprocity in the provision of assistance. From what Yaa explained to me I am of the opinion that it is her sense of loss of this moral principle in her past that has set a limit to the level of assistance to her mother and family.
We can appreciate this point by contrasting her situation with her opposite, Akosua who represents the very well to do in her response to the same question about why she provides assistance to her mother:

My reason why I am showing love to my mother is that when my father died I was eight years and my grand parents sent her a letter that she should move back to the village. The family took away the house he built for her and my mother had to rent a place. In our culture it is not said that one has toiled for his children but my mother has suffered for her children. At one time I told her to allow me to stop school in order to help her cater for my smaller sisters and I actually stopped for two weeks. But my teachers came to tell her that I was good so if I stopped school she would regret one day. My mother was also her mother's first child and she stopped school to help her smaller sisters so I was almost going to follow that generation puzzle but she did not agree because it was hurting her. If I have had the opportunity to continue my education, I would have been a university graduate by now because I was interested in learning and I am still learning through correspondence. But because of the way she suffered to the point of selling her cloth sometimes I see my support as something God is using me to do for her. Ewo se me de ma no ma no hu se wabo me (I have to assist her in appreciation of her past assistance to me).

In the next section I turn to what assistance migrants receive from relatives at home.

7.2. Assistance from relations at home

In contrast to the monetary and material goods that flow in the direction of Ghana, assistance from relations in Ghana to Ghanaians in the Netherlands comprised mainly of services and emotional support. However, some informants did not readily conceive services and emotional support as assistance. This point was repeatedly made to me in the local expression that efie dee hwee mfiri ho mma (As for home there is nothing or no help coming from there). In the event they paused to search their thoughts before acknowledging the services and emotional support they obtain from home. This initial reaction of some and the subsequent outcome of the thought search is captured in my interview with Abenaa:

Q: Do you also receive any assistance from relations at home?

A: I do not get any assistance from them. The only assistance I probably get from them and particularly my pastors is that they remember me in prayer and that is all. But I feel that is also precious.

Q: And apart from that...?

A: I do not get any assistance from them.

Interestingly, nearly half of my informants indicated that they receive emotional support in the form of prayer from relations in Ghana. Assistance in the form of services from home are those
regarding processing of papers, supervision of building projects and care-taking for children and care for old parents. Other forms of small scale assistance from home include local food, herbal medicines, and local clothing, advise from parents and other elderly relations at home.

7.2.1. Prayer support

Ghanaians are "by nature" very religious and Akans and other southerners are predominantly Christian. As the information on background characteristics show, the fact that nearly all informants indicated they belong to the Christian faith underscores the importance attached to prayer support of relatives from home. Among various echelons of Ghanaian society, people turn to religion for solutions in periods of need and crisis and travelling abroad does not appear to have changed this philosophy. As one of my informants who is still battling with his legalisation status told me when I asked about assistance from home:

The assistance I get from those at home is not money matters. As I have already said, because of my nkrataa sem nti no (paper matters), I ask them to attend prayer sessions for me at home. The reason is that it is believed that the word of God in Ghana now is very influential in the hope that God will remove any obstacles against that. That is the way they also help from home.

Towards the end of my field work I asked Maame who also mentioned that she receives prayer support from home which relatives pray for her:

A: It’s my mother who tells me anytime she twa me telephone (rings me) that she prays for me. And my father too. They say it with their mouth but I do not know.

Q: But do you believe that they pray for you?

A: Well, I am working and my work is progressing well so it means their prayer is working.

The important point here is that while the emphasis on prayer support from home may reflect the intensity of Christian worship and activities in Ghana, its relation to economic and social security shows the belief of Ghanaians about the influence of God in their social and economic survival.

7.2.2. Support in the form of services

The most frequently mentioned services were assistance regarding processing of immigration papers to regularise their stay or that of their children in Holland and supervision of building projects in which friends were repeatedly mentioned as significant actors. In response to my question whether he receives any assistance from home, my key informant Mensah, described these services in acknowledgement to his relatives:

A lot. I see theirs as more valuable than what I am giving to them because I told you earlier that I have been to Ghana once. It’s not that I do not want to go but what I want to go and do people are doing for me. Like putting up a house, it’s expensive to buy it. And I am satisfied with what ever they are doing. People just travel for two months and do
something about the house and come back. But I did not go because of my house. I just went to visit them. And if I need any information from them whether it is from the embassy or from the university such as my transcript they get them for me, sometimes gate crushing. In short whatever I need, whether paper or material thing I get it.

**Building a house**

In particular reference to services regarding supervision of building, Afia expressed her appreciation for her relatives as follows:

> Well I can also speak of the houses they supervised because I know of a number of cases where others consume such moneys instead of using it to put up the house. So I consider it a form of support that they honestly used the money to put up the house as I asked them to do. Some people do not even go home to see a land. Now they have a place to sleep and when I go home I also get a place to stay and I consider that as an assistance. If the money had been squandered when I went home I could not have done anything to anybody.

**Child Care**

Another form of assistance from home mentioned involve the practice of migrants sending or leaving their children in the care of other close relative's back home in Ghana. There are some like Akosua who indicated to me that "I want my children to be closer to me so that I can give them the best training and education they need." There are however, others like Mensah and his wife who has sent their two daughters aged four and two years to Mensah's mother in Ghana to look after them. I asked about the motive for doing that against the background of what Grace told me about having her children stay with her. His response:

**A:** I think here is not a permanent abode, obviously you are going to go back. If I ask myself: Will I be able to stay here for the next fifteen years? If the answer is absolute yes, then my children will stay here, enter the university but if I am not very sure, and the answer is no. It is better for me to take them home because when I was taking them home, they were two years old, the next 15 years they will be 17; they will be in high school. Assuming I am fed up with this country and I want to go back am I going to leave them here alone or take them along with me. Here at 17 years the English will not be enough for them to go back home to enter sixth form or form five. Their spoken English will be highly inadequate for them to do any higher education in Ghana. To avoid any problems therefore I sent them home because if I decide to stay here for good they can always come back and study the language and move on because we have so many people who are here and are following diplomas and have been able to make it. In my case I came here after graduation and I am still working, some came at the age of 6 and are able to learn the language and enter public life so I do not see the reason why if I decide later to bring them here I cannot do it.

**Q:** In that sense are you sacrificing the emotional aspect?

**A:** Yes for sure. You see I came here to look for money and to further my education so after furthering my education and getting the money why should I not go. And as for emotional support it is not a problem because they will come for vacation and I will also go there.
Last year the elder one came down... When I was a student I used to see my mother only during long vacation but this was in Ghana and we are still very close... I also do not like the way the children here are- the way they dress, the way they speak, they have taken different culture mixed with theirs and they are very confused, they are becoming more arrogant and disrespectful and I do not want my children to be that.

Perhaps it is for the same concerns that Afia expressed her gratitude to her sister back home when she spoke about her daughter to me on the subject of assistance from relatives at home:

As for them if I say I have received any assistance from them apart from my sister who looks after my sister then I am lying. As for my sister who takes care of my daughter I owe her a lot of gratitude. She has given her the best training that a child needs because she is respectful and hardworking in school. *Eno dea maninka a na mayi Nyame boni aye* (As for that if I do not say it then I am being ungrateful to God).

**Other services**

Other informants mentioned advise from parents and older relatives as some of the assistance coming from home and curiously but not surprisingly, medicines of herbal and allopathic nature. Nyamekye:

The help I get from home is advice from some elderly family members and friends. It's not money but advise on how to take care of myself here. Also, there are some herbal medicines that I get from home. The kind of work I do involves pulling heavy loads and although I have done a number of X-rays I have not found the correct medicines for it and I still have the pain. When I went home they introduced me to 'mercy cream' and 'ntaafuo aduro' which I have with me now" [he got up into her bedroom and brought several containers of both creams to show them to me].

And of allopathic medications, Akua reveals it as part of the form of assistance she receives from home after searching her thoughts:

Well sometimes I need some medicines like ampicillin, flagyl and amoxicillin so I phone them and when they get someone coming down they send them through the person. Also if I need any paper from home I ask them to do it for me and that is the way they also help me.

In addition to the above, other services revealed to me were cultural assistance in the form of performing customary marriage engagements on their behalf described by Berko as "very remarkable" in his case, and fulfilling funeral obligations as revealed in Adom’s interview.

There is no better summary that reflects the motives for assisting relatives at home than the following remarks from Ama in response to my question about what assistance she receives from relations at home. The comments outline the interconnectedness of giving and receiving, reciprocity as the basis of assistance:

I am the one who has to think about my mother and if something happens to her now I have to rush home. But if something happens to me here will she come? How can she
come? So I am the one who loses. If you look into it, it is the traveller who suffers. Anaa, wonhu? (Or can’t you see?) When you travel the entire burden is on you. It is easy for some and hard for others so if you do not send assistance it is just not good. So if you are not OK here, there will be problem at home as well so the little you get here you have to manage and send something home. You cannot live here and say you are enjoying life here forever it will not work that way. *Eeye den ara wo be ko w’akyi* (Whatever happens you will go back to your roots) So if you do not prepare home, how will you go back? And nobody knows the future. You may experience hardships when you go home. The people at home may not be able to help you so when you travel you have to “force” to do something.

There is in Ama’s observation an important cultural component that influences assistance.

### 7.3. Gender aspects of assistance to relatives in Ghana

When I conceived this study and started making plans for it I had the preconceived idea that men must be providing more assistance to relatives at home in the light of their traditional role as breadwinners. At my sampling selection stage however, I took a necessary precaution of enquiring from my key informant his opinion about which gender group in his own judgement provides more assistance to relatives at home. He was emphatically positive that as far as his experience of the Netherlands goes, women on average send more assistance home than men. Armed with this information I tried to strike a fifty-fifty balance in the proportion of men and women for my in-depth qualitative interviews and examined the hypothesis that women provide more assistance to relations at home than men.

The simple question I posed to my informants at the end of my interview was: Who provides more assistance to relatives back home, men and women. Why? The following presents the outcome, which is the most revealing in this study.

Of the twenty informants whom I posed this question, five said they could not make a decision between men and women. However the remaining fifteen indicated that women do better and provide more assistance to relations at home. Significantly not a single informant gave the choice to men. In the survey, a relative majority of respondents (53.2%) noted that women in the Netherlands provide more assistance to relatives at home than men. A little over a quarter (27.4%) was not sure while 19.4% disagreed. In terms of gender differentiation an overwhelming 70.4% of the female respondents agreed to the observation compared to 40% of male respondents. A quarter of females did not but 31.4% of males disagreed. The varied male and female responses appear to suggest gender bias in the choice of responses but the variation does not remove the female preponderance over male.

The primary reasons provided in the in-depth interviews that account for the better support of women was that they are more compassionate and have more affection towards their relations. Other factors were that women have better opportunities in the Netherlands in securing jobs and being able to carry out certain jobs, which tend to be lucrative (such as prostitution). They also

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1Two informants did not have the opportunity to answer this question for practical reasons on the field.
have access to state welfare and these together provide better access to capital for women than men. On the other hand, men are considered more likely to indulge in extra-marital relationship, which reduces their capital base to their relations. This finding is significant against the background of the traditional notion that men are the breadwinners in their families.

The actual remarks as presented below speak for themselves and I have grouped the responses for women and men separately for analytical purposes.

7.3.1. Women's views

Naana:

What I have observed is that only few men remember home and those who do that have wives. If I use myself, if my mother is sick I cannot bear it but men are not like that.

Women think more about home.

Maame:

Because women are more compassionate than men. I will use my own mother as an example. My mother has three male children who have all stayed in Europe before. But all the time that they were here they did not even care when my mother was ill and never sent anything to her. One of my brothers was here living with me with his wife and two children. He never once sent even 25 guilders to our mother. So as far as my knowledge of my family goes it's the women.

Q: [I turned and stared at her husband for his reaction]

Maame:

Hmm, he sends assistance home on a yearly basis. [He seemed to be in agreement with her statement]

Q: Why don't you check him?

Maame:

He does not listen when I tell him; [and continued]. My brothers never even bought panties for me when they were in Europe and I was still in Ghana. "Me do Nyame" (I swear God) about that but each time my sisters returned home from abroad they brought me dresses".

Akosua: The reason is that women have compassion. Women feel more and if a man marries and his wife do not say he should help it's difficult for him to do that. If you do not force them to help they will not.

Q: But apart from compassion do you think women are in a better position to help?

Akosua: Not really because we work but we get tired often. Those of us who came here did not have any education and did not take our opportunities for that. Again we bring forth children so when we work to a certain stage we get tired so all our future becomes dependent on social welfare. And that "blocks" you from getting loans and other things so we are only able to offer little help. But men are able to work well and if men want to help their relatives they can do better than women.
Afia: The reason why I am saying so is that we women have compassion for our mothers. As for men when they get something to drink that is all. For example my brother here, since my mother had the fracture he has closed his ears to it. He has not even written to find out how she got the fracture; no he has not heard at all yet he is the only boy and he got the most of attention from my mother because he is the only male. But even if you do not have money, at least write home and find out what happened! Hmm, na adwene koraa nna ho (that is not part of his thoughts at all) but he writes to his girlfriends; do you understand? So we women are more sympathetic towards our mothers and relations than the men. The men also help but not as much as the women. Sometimes the men give their money to their girlfriends [said so with laughter]. And if I am a girlfriend and I get the money I send it to my mother and that is it.

Yaa
What I can see is that in the beginning some of them were prostitutes and this job helps a lot of the women to help better than the men. Another is that women are different and have more compassion for their parents.

Abena
Here the women have more chances. For example if I marry a man customarily but not legally, and we are both doing the same work I get more pay than the man does. Certain jobs like "mpa toa" (making bed in hotels) is mainly women job. It's also difficult but there is more money in it than industrial work which men mainly do.

Adwoa
Here the women have more opportunities because they are the ones who give birth. Once she gives birth if only her papers are OK she can claim welfare benefits and until the child is 5 years you can refuse to work and enjoy social benefit. If the relations between the man and woman are good, the couple can spend only the earnings of the woman and save that of the man for something at home. However if the woman realises any cheating from the side of the man then problems begin to set in and they may decide to split the bills.

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2 She had in the course of our interview mentioned to me about a fracture her mother was nursing at the time for which reason she had increased her monthly assistance from 300 to 300 guilder.
7.3.2. Men’s Views

Kwadwo:
Well men can do what women also do but the men indulge in other social activities. For example when you came I was having my bottle of beer. As soon as I finished with you I am going to town to meet my friends. Women do not indulge in such fellowships. When I leave here I am going to the beer bar but women would not do that. They stay at home.

Kwabena:
The reason why the women are better able to help has something to do with our marriage custom. The advise given to women when they get married is *that aware a woreko no wo nya bibi a fa bra fie* (when women go into marriage they are advised to bring any wealth they make or acquire home). So the men who are able to do something are those who are not married. Most importantly, everywhere in Europe women have better chances than men do.

Q: What chances are these?

Kwabena:
One of these is that they have easier access to social welfare. As for women as soon as they have two or three children they get paid even when they are not working. If they are able to work for even a short period of two hours a day they are therefore practically able to make higher returns a month than men. Another case is the making of "nkrataa". There is something called adoption. Women are able to adopt easily and thereby able to help their relatives and do other things at home. It is almost impossible for men.

Adom:
OK in Holland women have more social standing than the men do. Why I am saying this is that they had their nationality first because it was easier for women to acquire the nationality than men. Now a lot of women are not working but they have their social, rent subsidy, they have this and that, *kinderbaasla* (welfare for children) and its very difficult for the men. So the women are more helpful than the men are. Some of them also the type of job they are doing, prostitution and things like that.

Q: You also said it was easier for them to obtain their legal papers. Why did the law favour them to obtain legal papers more than the men?

Adom:
Yes, first in Holland, when a woman marries today two weeks time she gets the nationality. Even if you take a junkie to the *stadshuis* or the city council to marry, two weeks time you get your papers. That is difficult for a man to do. And even for divorce you have to pay money to the woman every month. So in the Netherlands the women

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3 This is a common reference advise in most Akan traditional marriages which has something to do with matrilineal inheritance where the children of the marriage belong to the mothers family.

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have more social standing than the men do.

Nyamekye
I think each of them helps but women have more compassion than men do so in general I may say the women help most while most men are hard hearted.

Mensah:
The women were the first group of people who came here and they had the money because there are more jobs for women than men because of the hotels and things like that. They also had the chance, and I do not know if it is an opportunity for them to be at the red light so they had a lot of money so they had their papers earlier on and if you have papers too its easier to get job. And they have the touch and feeling of the family than men.

Kwame:
Because the women have affection more than the men do. For example if you look at brothers and sisters who have travelled when they receive a message that their mother is sick, the woman has deeper feeling than the men. If the women even hears that the mother has headache, they quickly send something so home to her.

Donkor:
In the first place women have compassion more than men do. Secondly the men spend also on the women so that puts the women in a better position to help those at home. The women also know how to make money and very demanding so that put them in a better position.

I asked his wife who started laughing about her opinion on what her husband said. Her response: "It is like as he has said it. It's a man who marries a woman so for most of the things the men do it for the woman such as chop money and other expenditures at home. Its a modern phenomenon that the women help at home so they are able to keep their money and send it home to their relations.

7.3.3. Comment
The statements of female informants tended more to be emotional relating to compassion but social welfare and job opportunities were also mentioned. The anti-social life of men such as running after women is also brought into the picture. On the other hand the observations of the male group touched mostly on the opportunities for women. There is an agreement with the women group by the men group on the anti social behaviour as well as the compassion of women. Circumstantial argument against women on prostitution is made by both men and women and the cultural argument of women being men "predators" is also introduced into the discussion by a man and confirmed by his wife without any animosity. The consistency in the arguments strengthens the finding that women are providing more assistance to relatives at home.
than men in the international setting. What does this mean for social security?

The participation and the dominant role of women in the provision of social security for sickness, old age, disability, and death as well as education based on their earnings rather than that of their husbands or partners changes the traditional cultural assumptions on the male breadwinner. I have no statistics about the numbers of Ghanaian women and men living in the Netherlands but if my casual observation during this research is anything to go by then there are more women in this country than men. In that sense their families and relatives back home will continue to receive the assistance and this augurs well for their social security. Ghanaian women migrants could be effective sources of support in efforts to organise and/or mobilise social security support for their poor family's back home.
CHAPTER 8
DISCUSSION AND CONCLUSIONS

8.1. The impact of migration on social security in Ghana

This chapter provides a discussion and conclusions on the impact of international migration on social security in Ghana. It examines the effects on migrants and their relatives at home, types of assistance to and from relatives and the ambiguities involved in the provision of assistance. It concludes with a reflection on the research implications of the results on social security in Ghana.

The issue of insecurity and social security arrangements based on different organisational structures has only recently emerged as a specific topic of academic and policy discussions apart from the more general discussions on economic development and poverty alleviation (WOTRO 1997). To date, however, most of the emerging studies that are addressing social security or certain aspects of it have tended to focus on understanding the problems and social security mechanisms of the poor in developing countries. Similarly, the impact of migration on family social security is commonly assessed in terms of its effects on changes in the sending countries. As early as 1958, a comprehensive International Labour Office study notes that in developing countries of the African continent, the spread of industrial development draws Africans long distances from their rural homes, but they are often prevented from becoming members of a settled work force. In the event "the countryside is denuded of a large part of its labour, family life is broken up, the social structure disintegrates, and there is no economic or social security" (in Thomas 1968). In present times, according to Appadurai (1990) increasing flows of international migrants and refugees have "deterritorialised" social security arrangements for the migrant as well as the people and the administrative agencies in their host countries (Kearney 1995, Nagengast et al 1990). In the process many forms of self help provisions have been developed or adapted, which operate on different and more sensitive principles of inclusion and exclusion.

This study starts from a more "cheerful" appreciation of migration and looks at what and how the opportunities offered by the international setting in the receiving nation impacts on migrants and social security support to their relatives at home. The experience of Ghanaian migrants as demonstrated in this study shows the positive effects migration has on social security for migrants and the relatives back home.

Contrary to the common assumption and the negative connotation that migration draws Africans long distances from their rural homes, breaks up family life, disintegrates the social structure, and causes economic and social insecurity, the findings here indicate that despite being away from home, Ghanaian migrants maintain contact with their close relatives at home through letters, cassettes and phone calls. The contact networks at home reduces with time from extended families and friends/co-workers to close relatives and very close friends. And in the context of growing improvement in communication in Ghana, phone calls are becoming increasingly popular contacts to relatives in towns with telephone links while letters and cassettes still remain common with rural relatives.
8.2. Impact of migration on migrants and relatives in Ghana

To assess the practical impact international migration has had on social security for Ghanaian migrants and their relatives at home, it is instructive to refer to some of the statements I obtained as a reflection of individual experience of my informants:

_Ej, nka me wu_ (Auch! I would have been dead). If I had not come here I would have died. My family is very happy about me being here because they get a lot of assistance from me. If I were in Ghana they would not have got anything from me. I send them clothes, money and do everything for them.

I would say that travelling has helped to cushion some difficult situations at home. If I send 100 guilders home its worth something though its not anything big. Also it would have been difficult for some of us to put up buildings at home.

One other impact of migration significantly revealed in this study is the role of women migrants in the provision of assistance to relatives at home. The dominant participation of women in the provision of social security assistance to relatives at home based on their earnings rather than that of their husbands does not only change the traditional assumption of the male breadwinner who must be looked up to for support but puts women at the centre of social security. It reflects the changing gender roles in society and probably the important role women can play in sustaining “family” social security assistance in its present changing phase.

From the following we can summarise the impact of migration as follows: Migration has provided employment to some who would have become social problems for the economy and a liability to their families. Migrants, in the words of one informant have now become the backbone to their families at home. They are providing money and clothing to relatives, putting up houses, sending cars home, providing assistance during sickness and support for the education of children. In short the impact involves economic and cultural assistance. With respect to Ghanaians in the Netherlands, women are at the centre stage in this international setting.

8.3. Types of assistance to relations at home

Migrants provide several types of assistance, in the form of money and material goods including cloths, electrical equipment, medicines and vehicles. The motive for assisting relatives at home is considered a moral obligation based on traditional reciprocity. As one informant illustrated, “it is our responsibility to do it; my children would also emulate how I look after my mother and extend the same treatment to me during my old age.

The increasing use of money as an item of social security from migrants to their parents and other close relatives at home is particularly striking in view of the fact that anthropologists have in the past seen money as a Western phenomenon with negative connotations: it destroyed traditions, it alienated people from their culture and it broke social ties (cf. Bloch and Parry 1989, Simmel 1978, Hutchinson, 1992:312). However, as has been noted elsewhere money has undergone many transformations since it settled in other cultures. It is not only a source and instrument of commodification and globalisation, it is also subject to endless cultural reinterpretation and indigenisation (Van der Geest 1997). As a means of exchange money finds several uses in the hands of people and they appropriate it for other social values. The findings here is another
confirmation of the transformation and commodification of money. In the hands of individuals money becomes a commodity that they use to achieve several goals. In the international setting of social security therefore, money has become a source of happiness and security, and an indispensable means of realising reciprocity. Money does not sever relations but keeps family ties intact.

On the other hand, providing medicines as a form of assistance has not been common for the same reason that monetary assistance is very predominant. As one informant explained, “money can do everything...”, so most prefer to send money to purchase the medicines or cater for the treatment at home in Ghana. This is aside other practical difficulties of not being able to obtain medication without appropriate prescription in the Netherlands, packaging instructions in Dutch, inconvenience involved in transporting medicines home and the fact that most of the pharmaceuticals at home originate from or are patented from other industrialised countries abroad anyway. back home in Ghana.

Sending cars home is yet another form of popular assistance to relatives at home. As was indicated vehicles that are sent home are sold to undertake other investments such as a house or shop or used as a commercial vehicle to generate income to support relatives at home or sometimes given to parents as gifts to be used for their convenient travelling. These are mainly second hand cars and the research explains to some extent why the second hand car market has become such a thriving business in Ghana. This has created concerns to the state in view of the environmental consequence of such products to the health of human beings. At the moment there is a regulation has come into force that prohibits the import of vehicles whose life span are over ten years. In the next few years it would be interesting to follow how this would affect the practice of sending cars home for the ultimate purpose of assisting relatives at home. Anyhow the practice shows the illustriousness of Ghanaians to seek means to fulfilling their traditional obligations of support to their parents and relatives.

8.4. Purpose of assistance

The purpose for which assistance is extended to relatives at home also provide interesting revelations. The consuming motivation of Ghanaian migrants in the Netherlands to build a house back home is very striking. While some are implementing such a goal from the trickle benefits of migration, for others it is a fulfilment of their primary goal for travelling abroad. We can understand the importance and meaning Ghanaians attach to building a house in the following summary of Van der Geest who did research among elderly people in a rural Akan town in Ghana:

A house is someone’s identity; it is a sign of security and happiness. A house represent a particular period in one’s life and bring back the memories of that time. A house is the concretisation of social relations and the sentiments accompanying them. A house, not least of all is a status symbol (Van der Geest 1998 n.d)

Building a house at home is therefore considered by most Ghanaian migrants not only as a security but as a symbol that the life abroad has been worth its toil and hard work. Apart from direct benefit to families at home however, there is no doubt that the development of new houses in Ghana, something for which government officials has sometimes claim credit as a sign of the
"success" of their economic policies owe much to people living abroad.

Another significant purpose of assistance in this study is helping relatives to join abroad. The implications of this to social security is that in the final analysis another relative abroad helps to broaden the support base for relatives at home and/or reduces the burden on the migrant. To date assisting junior brothers and sisters or children to join abroad has therefore been very common. Not only had most of the informant I spoke to assisted a relative to join abroad but I met evidence of this in some of the homes I visited for in-depth interviews. However, of the respondents in the survey, three out of every five indicated that as the least important cause for which they would provide assistance. Whichever way one considers it assisting relatives to join abroad has to a great extent helped solved the security problems of families and eased some of the problems of unemployment and its attendant social problems in the economy.

Another purpose of assistance is education. The peculiarity of assistance for education compared to other forms of purpose of assistance is that it goes from parents to children or from senior to junior siblings. In both the exploratory and validation studies, support for education is consistently ranked as next to sickness and old age in terms of importance. This is however merely an abstraction because although most did not consider assistance for education as an emergency, they do not devalue its importance. Rather as one informant puts it "education is the key" to future security for them and their families although when faced with an emergency, sickness and old age support are considered as logical favourites.

8.5. Assistance, health and ambiguities

My exploration of how Ghanaian migrants in the Netherlands assist relatives at home was principally aimed at assessing how migrants provide social security assistance to relatives at home from a health point of view in the context of the opportunities in the international setting. These closer examination yield findings which show that support is provided for sickness, old age and death but the importance attached to these are culturally shaped and determined. When informants were asked which insecure situation they consider most urgent and would provide assistance for in in-depth interviews, many chose sickness. When respondents in a survey were asked to rank what Ghanaians living in the Netherlands would most likely do when they send money to relatives home, most indicated subsistence support for parents as the most urgent. Sickness followed next. This difference could however, be more attributable to what individuals consider most in emergencies and what they normally do in practice. It means that when faced with a choice of sickness and old age, support for sickness is likely to become a priority but in everyday life assistance goes home to support parents and other close relatives.

In both stages of my fieldwork (qualitative and quantitative), informants and respondents indicated that in relation to sickness and old age, death is the last insecure situation they will provide assistance for. Yet, in practice funerals tend to receive more attention than support for sickness or/and parental care. Being an insider and an outsider⁴, I had noticed the decline in some aspects of security for sickness and old age on the one hand and the increase in the scale of funeral celebrations on the other hand. One important task therefore was to address the ambiguity in

⁴ I use this expression to stress the point that I am a Ghanaian who is fully aware of the culture and practices of Ghanaians regarding support for sickness, old age and death, but I am not an economic migrant to the Netherlands.
what people say and what they do regarding sickness, old age and funerals.

The primary reason for this as the research has highlighted, is to be found in culture. The picture painted is that people dislike increasing assistance for funerals but culture and society demands it. As one informant explained the dilemma:

As for that it is our custom so there is nothing we can do about it. The painful thing is that when the person is alive, sometimes we wish to provide much support but it is difficult to find the bulk money to support the person. However the moment the person dies you have to bury the body. You cannot pay the cost by instalment for the body to lie down so whatever it is you have to find some credit to take care of it but when the person is sick you can hold up with some of the things.

The underlying motives, however, go beyond cultural. As another informant explained:

The reason why Ghanaians raise funerals is that they expect something back. As our custom is when there is funeral people give nsawa and other things so when someone is spending it looks like giving but they get it back. Wonnom ton ayie no, saa na me ka no (They sell the funeral, that is how I will say it).

To demonstrate their affection for and sympathy with a bereaved in concrete ways, donations of cash and drinks are made at funerals in Ghana. Sometimes these are announced on loadspeakers. Members of bereaved family tacitly compete in terms of the number and size of their donations in cash and drinks. Donors and donations are recorded in a notebook, with the view to cross-checking the total when the donation box is opened, and also as a pointer to the family's future obligations: those who give expect to receive when they in turn are bereaved and this is how the funeral is sold.

Other reasons that were obtained from informants include the fact that whereas sickness and old age are private issues, death is a public occasion to which all must partake and assist. Another explanation related to this is that as a result of this public celebration, funerals have become a challenge in which groups try to out-do the other. Other authors on Ghanaian funerals have explained the extravagant support for Ghanaian funerals. In his study of old people and the meaning of funerals among the people of Kwahu Tafo, Van der Geest(1995) made the following observation:

Clearly funerals generate greater commitment and expenditure than pre-mortem care because the former are public and the latter is private. Neglect of the elderly is viewed as bad but carries fewer connotations of disgrace because it is less public than funerals... Public honour is of greater importance than private welfare. A good funeral therefore not only confers prestige upon the family in the sense that it demonstrates that the members of the family are successful in life, and are respected and admired by others; it also makes a public display of solidarity within the family (van der Geest 1995:38).

Arhin(1994) has also noted that although the essential aspects of funerals still remain, the intensity and dimension of changes that has been added to it is the result of socio-economic
changes and concludes:

The cumulative effect of these changes is that the great transformation, the installation of money at the centre of social relations, proceeds at an increasing pace, so that funerals have become opportunities for money-making (Arhin 1994:313).

To show his dislike for funerals and the apparent binding force of culture one informant suggested to me that the best way to deal with the problem is to have a government legislation that would limit the extent of funerals in Ghana. Arhin (1994:313) however, reports that in the early 1950's both the Ashanti Confederacy Council and the Kumasi Traditional Council proposed regulations for the performance of funeral rites. In the 1970's the Kumasi Traditional Council under the present Asantehene Otumfuo Opoku Ware II again proposed regulations aimed at controlling expenditure on funerals. The proposals were not implemented and they attracted no legal or popular support in the face of economics, social and political organisation in Asante and Ghana. In the present circumstances of its increasing importance, and its transformation as an economic institution with social significance I cannot foresee how any legislation on funerals could easily be carried out.

8.6. Reciprocal assistance from home

In contrast to assistance to relatives at home, assistance from relatives comes in the form of services and emotional support. Most migrants conceived prayer as an important support and in this sense an emotional one that they receive from relatives at home. The mention of prayer underscores the importance the Ghanaian attaches to religion. Sarpong (1974:133) describes this importance of religion to the Ghanaian as follows:

Religion permeates every aspect of his life. Religion for him is everything. He makes no distinction between his religious activity and his politics or administration of justice. Whether he is eating or hunting or settling cases or dancing or weeding or travelling... he is deeply involved in a religious experience... The Ghanaian relies on his religion to help him on his journey through life. That journey is fraught with many hazards.

Although Sarpong was describing indigenous religion, the Ghanaian attitude to religion has not changed with modernisation and the shift to Christianity as well as Islam. This is the context in which we have to understand the importance of prayer to the Ghanaian migrant who, apparently constrained by the time demands in the international setting relies on people at home for this support through the hazards abroad.

The dominant form of services obtained from home is looking after children of migrants and help in the regularisation of papers. Those who leave their children at home do so for reasons ranging from demand on time abroad to high cost of maintenance and future considerations in terms of what international exposure and foreign culture may have on the upbringing of the children. The circumstances vary for every one child but in most cases the decision to send children to relatives in Ghana could be due to a combination of factors strong enough to contain the emotional bonds of separation between parent and child. In such cases, the level of contact with such relations is also very high in terms of frequency of communication and physical assistance provided to the parent's back home. In any case the socialisation of children by parents other than their biological
parents is not uncommon in traditional Akan society. As one author on Ghanaian social structure has noted, the Ghanaian family is an extended one, so that there is a large number of parent-substitutes who act as socialisation agents in the upbringing of the child (Assiming 1975:70). For example, among the Akans it was very common for mother's children to live with their mothers' brothers who are considered their social fathers in the matrilineal sense. What migrants do when they leave their children at home, therefore, is merely a continuation of an old tradition.

Other common forms of assistance from home such as processing of immigration papers and supervising building projects at home presents problems. In the peculiar case of the Netherlands, Ghanaian migrants find themselves in a dilemma with regard to regulations concerning their status. On the one hand while they cannot go home until and unless they have acquired valid resident permits, on the other hand the acquisition of such a permit involves the submission of papers that has to be processed and presented to the Dutch embassy in Ghana. As if the process is not cumbersome enough, there are usually long delays at each stage of the process that some form of personal assistance is necessary to follow them through. This is the point where relatives and friends at home come to the rescue of migrants with their services. Similarly, it is common for most property developing activity to be carried out by private individuals themselves due to cost and taste consideration. Thus most of the housing projects that are being carried at home by migrants are done by relatives and friends. One advantage is that it provides the convenience for them to carry out the activity at a pace depending upon their financial position. The disadvantage is as several informants complained, money sent for property development is sometimes spent on other projects or squandered by those who are entrusted with it.

The foregoing discussion should, however, not give the impression that every migrant is providing assistance to home. Some are not doing well and hardly contact home. Guessing from the survey these may be about fifteen percent. Indeed there is a Ghanaian song by the famous singer A. B. Crenstil titled "Papa Samo" that captures migrants who do not contact or go home and refer to them as "Papa Samo". The name is derived from samolina pudding, which consist of powdered cassava and plantain, which is prepared into a ball and resembles the Ghanaian staple fufu. The song goes on to say that such people have stayed away for so long living on samolina that they have forgotten about home.

Two major factors were observed in this study that account for those who do not contact home. There are first those facing economic hardships abroad to such an extent that given the expectations at home they have decided not to get in touch with anybody. As one of them indicated to me "we think of home but we face hardships here". The second group, most likely a smaller one, has a stronger moral excuse and no sense of obligation to contact home. If there is any better way by which we can illustrate the moral and binding force of reciprocity in this study then this is the group. As the illustration in the previous chapter showed, because of the absence of affection or attachment to parents during childhood, the sense of moral feeling to contact and help their relatives is virtually non existent. As one of my informants describes it: "God created us in such a way that there is always love between a mother and a child but if it is not the mother who brings up the child, the love is a bit different and the bondage is less. That is how I see it". Because she did not have much social contact with her mother and other relatives, the cultural rule of reciprocity is lost on her and among all other considerations this appears to be an important sense of loss influencing her contacts with relatives at home.
8.7. Research implications of findings

The eradication of poverty and social inequality are common slogans in international politics and economic development. The question that arises is whether social security in developing countries such as Ghana is able to make a contribution to the realisation of this aim. To date the experience may suggest a negative answer. On the contrary official social security has reinforced existing inequalities in developing countries. It has continued to remain a preserve of a small urban formal workers while the vast majority of agricultural workers whose labour supports the economies continue to remain oblivious to official schemes. In this study, however, I have demonstrated in a small way how the informal or traditional mechanisms of social security still continues to cater for the needs of the vast majority of people in the informal sector in Ghana. The conclusion should be seen as a significant way by which the traditional social security mechanism based on the principle of reciprocity finds expression in the new setting of international migration.

One basic assumption of this study has been that despite being away from home, international migration has not prevented Ghanaians living abroad to discharge their moral support obligations towards them. Rather, migrants continue to become primary sources of social security assistance to immediate relatives at home. The importance of traditional values in the realm of social security has been demonstrated in the cases of sickness, old age and particularly funerals. A number of factors favour the need for due attention to traditional forms of social security in third world countries.

Several writers have noted the lack of essential foundations of social security such as cash economy for a stable income, lack of established administration and qualified personnel and willingness of people to contribute to a scheme of social security in third world countries. The experience of the last three decades is that a considerable increase in wage employment in rural areas cannot be expected. As in most developing countries, economic activities in Ghana are still based on agriculture and other seasonal occupations with low incomes. Organisational problems which prevent the coverage of these groups by formal social security. And as has been noted, the ongoing exclusion of very large segments of the work force from official welfare provisions ought to be viewed against the background of the growing informalisation of employment in the formal sector (World Bank 1995, Breman 1996).

Accordingly the concept of traditional social security and the principles underlying them as I have described them in this thesis becomes very important. As far as its contribution to knowledge is concerned, it is important to recall an observation by Sachs (1982) that "...knowledge about local customs and rules of developing societies with regard to social protection is still very limited." I hope my research has been able to shed some light and broadened the added to the existing knowledge.

It must be said however, that on account of the influence of migration, the improvement of living conditions in third world countries and in particular the rural areas, is an important means of achieving the goal of better security for the vast majority of its people at home. This appears to be a better way by which a proper social security system in Ghana could be reinforced and developed. It would also take care of some of the burden of continued interdependence on other industrialised nations.
Nevertheless, since the eradication of poverty, disease, and attainment of complete well being in an economically poor country such as Ghana can only be created and developed on a long term basis, it is obvious that traditional social security will continue to endure in the foreseeable future. It will continue to be beneficial and offer invaluable and for some families the principal source of social security. However, far from sounding too optimistic about traditional social security mechanisms, number of questions arise from this study that needs further investigations.

One of this relate to the magnitude or number of families in Ghana who actually have relatives abroad and for whom the most important source of security is the migrant relative. Are there significant number of families in Ghana that have relatives abroad who provide support for them?

Again, it is common opinion that local traditions and norms and local people have a tendency to hinder the development of innovations. In this study however, we have seen how tradition also works to promote security for people who are even separated by long physical and social contacts. In this respect, another interesting question to explore is to what extent traditional mechanisms of social security enhance or hinder the development of "proper" or state social security in Ghana.

Furthermore, as this study indicates, the group of migrants interviewed included those who have just finished university and various profession. Against the background of the positive impact that the support they send home have on their relatives, one issue that would be interesting to explore is: what is the net impact of the exodus of the most able and professional on the total development of the country and what social impact does it have on the rural areas in particular?

In addition, some migrants who are living illegally in foreign countries have no legal access to social services and facilities where they have migrated and live. One question to investigate is the security of such people and how they are able to support themselves and manage to send some assistance to relatives at home.

This study has provided the exploratory background information and a contribution to the on-going search for a proper system of social security in Ghana.
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Annex 1.1. Interview Guide

Introduction: My name, affiliation, purpose of interview and its importance

Warm up: Background information of Interviewee
First I would like us to talk about life at home in Ghana. Do you have any "latest news" from Ghana that you would want to share with me?
Probes: What about relations at home?
   Which part of Ghana do you come from and where were you living?
   What were you doing before you came here?
   Which school(s) did you attend?

Contacts with relations at home
Can you tell me about what kinds of contacts you have with relations at home? i.e. letters, visits, phone calls etc.
Probes: Who or which people do you keep regular contacts with and why these?
   How often do you hear from relations at home?
   Do you have any difficulties contacting people at home?
   Do you visit home?
   Are there any difficulties involved in this?

Social security support for relations at home.
Are you able to provide some form of assistance or support to relations at home?
Probe: If yes can you tell me something about the forms of assistance that you provide i.e. money, medicines, other material things?
   How do you determine the kind of assistance you send home?

Moral basis of support
   Which relations do you normally provide assistance for and why?
   How do you decide to assist or not to assist a relative at home?
   Are the assistance you provide based on requests from them or from you?
   Can you show me evidence of request received from home?
   Are you able to meet all the requests you receive?
   If not does that bother you?
   Why or why not?

Reciprocity
   Do you also receive some assistance or support from relations at home?
   If yes can you tell me something about these and who provide them?

Specific cases of insecure situations.
I would like us to talk about some specific situations or examples of insecurity and how you have personally experienced or would respond to them. What are the commonest problems that you provide or would provide assistance for and why?

Sickness
Probe: Have you provided any form of assistance for a sick relative at home since living in the Netherlands?
   How was such assistance provided?
   Why did you have to provide such assistance?
   How do you feel about providing such assistance for relations at home?

Death
Have you also provided any form of assistance with respect to the death of a relative at home since living in the Netherlands?
   How was such assistance provided?
   Why did you have to provide such assistance?
   How do you feel about providing such assistance for relations at home?
Old Age
What do you feel about providing assistance for old relatives at home?
Since you came here have you been able to offer support for any relations at home?
   How was such assistance provided?
   Why did you have to provide such assistance?
   Which relatives do you provide such support for and why?

Other forms of support
Is there any particular situation that you consider very important to assist or support for relatives at home?
   Probe:
   Why is this considered important?

Selectivity
Which of the specific examples we have mentioned do you feel most inclined to assist and why?
Which of the specific examples we have mentioned do you feel least inclined to assist and why?

Other factors that could influence support given.
Have you helped or considered helping any relative(s) to join you in Holland or go abroad?
   Probe:
   Why did/would you consider helping a relative to join you here or go abroad?
Do you have any investment or investment plans at home that you would want to share with me i.e. building, transport, business, farm etc.? 
   Probe:
   What are the motivations for conceiving or undertaking such a venture?

Social associations in the Netherlands
Do you have any relatives or other Ghanaian friends in the Netherlands?
How often do you meet relatives and other Ghanaian friends on social basis?
Do you belong to any association or church in this country?
   What are the reasons for belonging to such associations?

General context of life in the Netherlands.
Let us talk a little about life in the Netherlands? How long have you been here and why did you decide to come here?
   Probe:
   Have your expectations of living in the Netherlands been or being met?
   Are you satisfied with conditions of life here?
   What problems do you encounter living here?
   How are you able to overcome these problems?
   Do you still consider it better to live here than home?
   Why or why not?
   Do you have any regrets for coming to the Netherlands?
How do you earn your living in the Netherlands?
Do you have problems with legal papers here?
Does that pose any problems to you?
Does it affect the way you are able to support relatives at home?

Status
Do you have any investment or investment plans at home that you would want to share with me?

Conclusion
In your view how does living in Holland or foreign country solve the problem of economic insecurities back home?
Is there anything on your life here and support to relatives at home that I have missed that you want to share with me?

Thank you /
Annex 1.2. Socio-demographic background questionnaire for interview guide

Place of interview................................. Date:................... Serial No:...........

1. Name(Optional)


3. Age.............................................

4. Level of Education obtained at home
   [A] Illiterate [B] Primary/Elementary [C] Sec/Comm./Tech
   [D] Polytechnic [E] University [F] Other(Specify)

5. Any education acquired in Holland..................
   [A] Nil [B] Primary/Elementary [C] Sec/Comm./Tech
   [D] Polytechnic [E] University [F] Other(Specify)

6. Marital status

7. No. of children if any?..............................

8. No. of dependants in the Netherlands?..................

9. Please specify dependants in the Netherlands if any?


11. Ethnicity [A] Ghanaian (Specify)................ [B] Non-Ghanaian (Specify)................

12. Place of residence in the Netherlands?..................

13. Profession.............................................

14. Occupation in Holland.................................

15. Estimated average monthly income (approx.)........ in Dutch guilders?
Annex 2: Questionnaire for evaluation study

Ghanaian Migrants and Assistance to Relations at Home

Questionnaire

This questionnaire is part of a study to obtain information on how Ghanaians assist their relations and other people at home. The information is being collected for a masters thesis in medical anthropology and whatever you provide will be treated as highly confidential. Please choose and indicate by a mark, circle or underline the response that most suitably indicates your opinion to each of the questions. It takes only about 5 minutes to fill the questionnaire. Thanks for your cooperation.

Serial No:...........

General
2. Age


6. Which part of Ghana do you come from?...............


Assistance between relations
8. Most Ghanaians in Holland provide little assistance to their relations at home.

9. Please rank in order of numbers (1, 2, 3, 4, 5, or 6) what you think is most true(1) and what you think is least true (6) about the following statement.
When Ghanaians in Holland provide assistance to their relatives at home, they are most likely:
[ ] to help their elderly parents.
[ ] to help a sick relative.
[ ] to help finance a funeral
[ ] to help a young relative to attend school
[ ] to build a house
[ ] to help a relative come to Europe or abroad.

10 Ghanaian women in Holland are more active in helping relatives at home than men

11. The main obstacles and problems that worry Ghanaians living in Holland are: (Please rank in order of the most worrying one to you as 1, 2 and 3)
[ ] Dutch language
[ ] Poor and discriminatory jobs,
[ ] “Paper problem”.

Thank you.
Your Mother-In-Law.

Hope this mail finds you fine and good. Send my greetings to your and child. I hope they are all fine. I wish to join you soon. How is Alps and the always thank God with peace. The days for

Also concerning,

Yours, Kinness,

will remain new and good. You in my prayers and I know God is very much. I will keep you send to me I appreciate that you send to me very much. For the

Pilat of Pilgrim.

name of your mother. Good you are so

were how are you? I hope you the way keep and are good. Father.

I am always because something here

for about six months ago due to stuck

writing but my mother is seriously sick.

If meant my information to delayed to get writing to you for quite along time ago.

I am very sorry for not

Dear

Letter from a relative in Spain

1949
De op dit formulier verstrekte gegevens worden door de Nederlandse Bank gebruikt voor het samenstellen van de betalingsstols en voor de controle op de van kracht zijnde deviezenbepalingen (Art. 13 - Wet financiële betrekkingen buitenland).

**Opdracht tot betaling in GHANA**

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**Bedrag in letters:** NGOENTENHONDERD GULDEN

**Opdrachtgever:**

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**Reden van overmaking:** LEVENSONDERHOUD FAMILIE IN GHANA

**Overmaken:**

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**Betalingsinstructies:** PAYMENT IN 2137500 CEDIS ONLY

**Ontvanger:**

Amsterdam, 30-09-1997
Name:  
Age:  
Date: 24-3-98  
Address: 

RI  
0 Att Team Naturale II  
1Att Be  
2 Att Neocostef  

Protocol from Cehana  

Consultant  
Ophthalmic Surgeon  

91