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## SOCIO-ECONOMIC IMPACT OF REMITTANCES ON HOUSEHOLD GENDER ROLES

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### ABSTRACT

Migration is not a nascent topic in the global academic and developmental discourse. It has, over the years, become a topic of interest, concern and debate amongst the international community. There are currently an estimated 200 million migrants worldwide, of which 86 million are economically active. The sheer numbers alone suggest that migration will be one of this millennium's critical opportunities and challenges. In the context of Africa in particular, migration has and will continue to shape the continent's social structure, economy and development objectives. As a result of poor socio-economic and political conditions, Africa has been and is still the major beneficiary of remittances which relatively has helped alleviate the socio-economic lives of African populations and enhanced local community initiatives and female participation in development. Africa's migration patterns have been influenced by pull (better opportunities in destination nations) and push (conflict in home countries) factors. As per the UN estimates, of the 150 million migrants worldwide, more than 50 million are Africans. Furthermore, Africa is home to approximately 50% of the world's internally displaced persons and 28% of the world's refugees.

Considering these aspects, this research paper aims to examine the patterns of remittances to Africa and its impact on the socio-economic lives and livelihoods of family members in migrant

households. This study attempts to analyse how remittances impact household gender roles within African societies.

**Keywords: Africa, remittances, developing countries, migration, gender, economy**

## INTRODUCTION

Remittances have been acknowledged by world governments and international organizations as the second-largest source of funding in developing countries. They have proven to be important tools in reducing household poverty and enhancing local development (IOM, 2009). Remittances from migrants serve as a key income source for pioneering growth and development and also improving households' welfare (World Bank, 2011). In 2015, the total global remittances were estimated to be about \$601 billion, of which about \$411 billion went to developing countries, which is triple the official development assistance (ODA) (World Bank, 2016). Awumbila *et al.* (2014) also states that remittances are used for household consumption, education and health, and investment, among others. Since more remittances are spent on household expenditure or consumption than investment (Quartey, 2011; Mazzaucato *et al.*, 2005) considers women's use of remittances as unproductive. Nevertheless, the use of remittances on food, health and education, among others, is key to alleviating poverty and promoting development. According to Lopez-Ekra *et al.*, (2011), remittances play a major role in household power relations; hence, migrant women who remit may have the power to participate in decision-making within the household since they are contributors to household income. This form of empowerment tends to challenge the everyday patriarchal norms within society and households concerning gender roles (Ramirez *et al.*, 2005).

Research, policy, projects, and programmes often assume that migrants' remitting behaviour is gender-neutral, migration and the related processes are gendered in several ways. Reality shows that gender not only influences who migrate, when, where, why and how, but also determines the amount and frequency of remittances sent home as well as the mode of transfer (IOM, 2010). Prompted by the occupations and the consequent wage levels of migrant workers, remittance patterns among women and men migrants vary, and they are affected by the traditional gender roles in society. There is a close link between gender and remittances as both are influenced by socio-cultural, legal and economic factors, among others. The 2017 ILOSTAT data shows that 42% of 164 million global migrant workers are women. However, data on relationships between gender and remittances are not easily accessible. Aside from studying the migration flows, the rate and frequency of remittances, the amount, and its usage are all influenced by gender. The available gender-disaggregated data may not represent a larger number of women with diversified skills as most of them are concentrated in low-skilled, low-paid and informal sectors.

This paper, therefore, critically examines the gendered patterns of sending and receiving remittances and how it affects gender roles within African families. The study will look into the changing status of women migrants both as senders and recipients of remittances. This is done to inform policy development in African countries to reflect gender dimensions of remittance patterns of migrant women and men.

## **PROBLEM STATEMENT**

Remittances and gender have been found interlinked whether women are considered recipients of remittances or senders of remittances. Globally it has been observed that female migrants send approximately the same amount of remittances as their male counterparts. The current literature also shows the gap in frequency and proportions of remittances, women tend to send a higher

proportion of their income regularly and for longer periods compared to men, yet they earn far less than men (IOM *et. al.*, 2007). The Organization for Security and Co-operation in Europe (2009) posits that female labour migrants dominate in low-skilled and undervalued jobs such as domestic and care work, hotel and catering services, agricultural industry, entertainment, and sex work. The role that women migrants play as receivers/senders of remittances cannot be overlooked, but does it translate to the change of power relations within their families? Do remittances received/sent improve women's (both migrants or receivers of remittances) decision-making powers and their socio-economic status? In the patriarchal context of African countries, there are gendered specificities on the receiving end. The issue is whether women migrants, as well as women who receive remittances, have equal control over remittances given the traditional gender roles they occupy in their different societies. If not, what are the barriers?

## **METHODOLOGY**

This research paper is based on secondary information and a literature review of the impact of remittances on gender roles in African households. The study is developed based on existing research, data and information available in governmental and non-governmental sectors, including academic researches, journal articles, reports and studies from NGOs, INGO and think tanks. Thus, this study considered the 'semi-systematic review' method as shared by Snyder (2019) so that it can understand the contextual area of household gender roles impacted by remittances. Through rigorous searching of national and international, governmental and non-governmental published literature, this study collected and gathered the descriptions and analysis of different groups and organizations on the same topic to understand the complexities of the topic. The academic research was collected after searching in Google Scholar. The reports and policy papers of the government

and non-governmental organizations were collected from the respective organizations' public domains.

## **LITERATURE REVIEW**

### ***Gender Dynamics of Migration and Remittances***

In the migration system and policies in Africa, there is also a gender aspect to analyze. For example, South Africa's Immigration Act 2002 is criticized for being a masculinized migration framework. In the Act, the fact of male biases in employment categories, including work permit, family reunification and other policy regimes, in both skilled and low-skilled migration streams, create discrimination against women to a greater extent than men (Dodson & Crush, 2004). Remittance is a significant contributor to poverty alleviation in the country of origin by increasing household consumption, investment in human capital, and improving the household economy and survival strategies (Gupta, Pattilo, & Wagh, 2017). However, remittance also has a gendered social impact which has been unexplored, especially in terms of how women are differently affected by migration as well as in the context of sending, using or receiving remittances (Amoako & Apusigah, 2013; Lo, 2008).

Historically, migration from Africa was significant due to colonial power dominance (i.e. in the British Colonial period), where West African men were forced to migrate to work in the mining, cocoa, and industrial construction. This led to the disruption of their family unit as these men (mostly married men) were separated from their wives and children on migration. Consequently,

the wives had to take full responsibility of the family and children as breadwinners and father figures to the children back home. The patriarchal notion of migration enterprise has been seen in all the pre-colonial, colonial, and post-colonial eras where men are treated as providers, better educated, and preferred employees with the legitimacy to freely move in public space than women (Amoako & Apusigah, 2013). However, women also increasingly and visibly participated in the labour market with time. For example, in Ghana, women are found dominating in labour migration for sales or customer services, personal services and some unrecognized labour-intensive services such as childcare and house-keeping (Manu 2005 cited in Amoako & Apusigah, 2013). There is a relationship between migration and gender discrimination. For example, in Ghana, women are found to be migrated for unfavourable gender relations and to escape domestic violence, genital mutilation, forced marriage, widow inheritance, and unfavourable polygamous relationships from home. Here migration becomes an opportunity for women (Amoako & Apusigah, 2013).

There is a relationship between remittances and migrants' social practices in households and communities, especially in the intersection of gender dynamics and the complex web of socio-economic relations in terms of women's entrepreneurship and remittances (Lo, 2008). Gender is a very important aspect of remittance in terms of the remittance utilization behaviour of women. Women tend to utilize the remittance in a better way by investing in human development. Women migrants are found to remit more than male migrants, as per several studies in South Africa it is 25 percent more (Collinson *et. al*, 2003, cited in Amoako & Apusigah, 2013). In addition to the fact that migrant women are more likely to send remittances, it has also been found that they are likely to send remittances to other women and create female-centred networks of remittance flows even within male-headed households. Alongside this, the intrahousehold resource allocation has a gender impact where women, whether as remittance senders or receivers, are more likely to spend

on human development, including education expenditure (Pickbourn, 2015). However, there are qualitative analyses from another angle, which say that remittances should be conceptualized as constituting negotiation relationships between senders and receivers. In a cultural and gender-specific study on Ghanaian women, it has been found that women sent remittances as a result of gendered negotiation where they have to remit as much as possible (Wong, 2006).

Remittance is also considered a term related to the societal power structure in African countries like Senegal. According to Lo, (2009), there is a gendered micro-dynamic aspect of remittances and migration, intersecting with economic, psychosocial, cultural, and political dimensions. It includes excessive monetization of migration from international institutions, like the World Bank, ignoring the social costs of migration, like gender experiences or the psychological impact of migration on women. Remittance-sending behaviour is not altruistic behaviour in all cases, rather it is the urge to contribute and develop one's own family and community. This has been found in the detailed empirical analysis of the national household survey conducted in South Africa in 1993 (Possel, 2021). In the case of Kenya, it has been noticed that the village livelihoods are dependent on remittances as there is less possibility of poverty reduction through national employment opportunities. It has been found that gender is a critical issue in terms of utilizing men or women in the labour migration market from family. It depends on how much profit or benefit the family can get out of migration. However, women's contribution to male-out migration or participation in labour migration does not confirm their power to bargain for anything as they depend on the male family members. Another interesting fact is that women who are dependent on their male migrants' income are less likely to have agency than women who are the wage earners in their households (Francis, 2007).

### *Sending Patterns of Remittances and its Management*

Women and men send remittances to their families in their countries of origin. However, women tend to send more frequently and also a more significant proportion of their income even though they engage in low-paid jobs in the health care, hoteliers and domestic care industries (Pickbourn, 2015; IOM, 2010). As women send comparatively more money, and more often they tend to pay more transfer fees. Sometimes they have to swallow the entire cost of transfer as their monies are most often sent to caretakers of their children (GIWPS, 2015). This enables the caretakers to receive the full amount of their transfer without bearing any additional cost (ibid). The low economic development in most African states has led to a change in the traditional role of women as home carers. For instance, the ratio of female heads of household in Kenya and Ghana is 35% and 47%, respectively (Mbugua, 1992). Women migrants now play the role of the financial breadwinner for their children and most of their families at home, and in some patriarchal countries such as Angola, this support extends to their husbands' families (Amu, 2006). In some matrilineal societies, women need to send home more money to secure their inheritance as compared to the men who do not have any inheritance in these families (Curran and Saguy, 2001 in IOM, 2010). In light of these challenges, international organizations and NGOs in Africa have supported the African states in the development of policies and interventions that promote the use of advanced technologies to ease up sending options and reduce fees to the benefit of mostly migrant women and for the overall development of the country of destination (ibid). International development organizations and non-governmental agencies in Africa play a significant role in harnessing the benefits of remittances for sending and receiving families (IFAD, 2015). These agencies play two major roles in Africa. These include research and policy dialogue as well as the development of



investment opportunities for receiving families (IOM, 2010). Women play a vital role in sending, receiving, and managing remittances and are thus the target of most interventions (GIWPS, 2015).

At the policy level, the International Organization for Migration (IOM) has developed a framework in several African countries that guides their interaction with governments on remittances (IOM, 2010). Recognizing the important role played by migrants in development, this framework seeks to encourage and guide governments to mainstream migrants into development plans, focusing mostly on building the capacities of women to adequately manage the funds they receive.

“In the framework of its activities on remittances, IOM strives to:

- *Develop gender-sensitive strategies that aim to increase the development potential of remittances.*
- *Support the inclusion of gender considerations in international, regional and bilateral policy dialogues on remittances and development.*
- *Disseminate good practices in the area of gender and remittances.*
- *Collect and disseminate remittance data disaggregated by sex and age to contribute to greater knowledge and understanding of gendered patterns of sending, receiving and investing remittances.*
- *Support the introduction of safe, simple, accessible, and affordable remittance channels responsive to the particular circumstances and needs of both documented and undocumented migrant men and women.*
- *Disseminate before, during and after migration reliable and accurate gender-sensitive information to migrants and remaining household members regarding*

*the possibilities for sending, receiving, and investing remittances, with a specific focus on promoting control over resources by the women left behind.*

- *Facilitate gender-sensitive financial literacy and/or business training for men and women migrants, returnees, and beneficiaries of remittances.*
- *Support women's participation in decision-making processes related to the collective use of remittances”.*

This framework serves as a guide to member states like Ghana, who have reviewed the flow of remittances into the country over the years. For example, the IOM developed an “Assessment of Remittance-Related Services and Practices of Financial Institutions in Ghana” to systematically review the flow of money into the country and how this can be harnessed for development (IOM, 2010). In 2018, the ACP-EU Framework Developing Markets Associates (DMAG) developed ‘Review of Financial Transfers and Remittance Mechanisms in Ghana’. For example, these two documents study how financial institutions have developed mechanisms to allow the free flow of money into the country and how convenient it is for the receiving families to access this money. Secondly, the IOM, in its work with African governments, seeks to highlight, through research, the role and impact migrant women have on local development. In Ghana, for example, women, including female returnees, play a vital role in the informal economy as they contribute to development in trade, agriculture and domestic care, without which the economy may not survive (Amu, 2006). This has been due to the traditional gender roles of women in most patriarchal societies where such jobs are assigned to women (ibid). Evidence-based research that brings to light this impact makes a case for a focus on the development of female returnees through capacity building to further stabilize their contributions to the government. The IOM has supported the

development of the Global Compact for Migration (GCM) which focuses attention on the role of migrant women in achieving the SDG goals in member states (IOM, 2010).

International organizations such as IOM and IFAD support governments and local communities to develop investment portfolios that can sustain their remittances and develop the country.

Women play an important role in managing funds received. Investment opportunities available to them can ease the dependence on migrant women (IFAD, 2015). In Egypt, for example, women automatically become the household heads when most of the men have migrated (IOM, 2010).

Women are thus active participants in the decision-making process on how monies are spent in remittance families (GIWPS, 2015). They thus need to be provided with the capacity and information necessary for the wise investment of remittance received (Alvarez, 2009 in IOM,

2010). Generally, migrant women and women recipients invest more as they equate the migratory process to emancipation and opportunities for development or upgrade of their skills, while for most men, migration might be a loss of status held in host countries (Saucedo, 2005 in Ibid).

Women thus are more likely to buy property and land in their countries of origin as a sign of their freedom/empowerment and financial upliftment, and equality with men. (IFAD, 2015). They invest the little they have after providing for the basic needs of their families back home.

International Development Partners (IDPs) and Non-Governmental Organizations support governments in developing strategies and signing agreements meant to protect especially domestic migrant women in their host countries from abuse (IFAD, 2015). These help states advocate for

better working conditions for female migrants. This empowers the women and sustains the flow of remittances. Unskilled women migrants in Arab countries are most often treated poorly compared to men who most often travel to engage in skilled jobs (Taylor, 2009). The men thus earn more and can access more information on their rights and freedoms. Women engage in jobs

that provide low wages, poor working conditions, withheld wages, considerable insecurity, high risk of gender-based violence, difficulty in getting work permits, and also possibilities of one having to de-skilled/downgrade to get a job (ibid). This is because such jobs in some host countries are reserved for migrant women, increasing their insecurities and vulnerability (Boyd and Grieco, 2003). Such policies are required to ensure the safety and well-being of migrant women as they contribute to the local economy immensely.

Technological advances in money sending and receiving empower women in society. International Development Partners and NGOs support states through funding and technical guidance on this agenda (IFAD, 2015). Technology benefits migrant women most as they are mostly confined to secluded accommodations and job spaces where they cannot access formal remittance centres (IOM, 2010). Some also do not have the formal documentation to visit banks to send money, and some banks are not interested in supporting migrant women to send money in small portions (ibid). The use of mobile apps and online transfer portals advocated and introduced by Development partners helps women to send more money easily to their families (IFAD, 2015).

## **SOCIO-ECONOMIC IMPACT OF REMITTANCES**

The term feminization of migration has become a general chorus in Migration Studies; nonetheless, data and knowledge on female migration are limited, especially female internal migration (Hofmann & Buckley, 2012). According to IOM (2010), there has been a steady rise in the stock of international women migrants than that of men (46% to 49.6%) from 1960 to 2010. Within the African continent, the percentages have risen from 43% to 46% (UNDESA, 2013). Furthermore, a report by the Ghana Statistical Service in 2013 indicates that there has been a growing trend and social acceptance of independent female migrants. Thus, females dominate

internal migration and are slowly embarking on cross-border migration or international migration in large numbers.

History tells us that in the past women only migrated in the capacity of wives or spouses who accompanied their husbands mostly on short distances. Studies from Ghana argue that before the 1970s, women's involvement in both internal and international migration was limited; thus, migration in Ghana involve males to a large extent (Sudarkasa, 1977; Gugler,1995). For example, the north-south migration to the coastal belts for fishing and other farming activities was dominated by men. Hence, any mention of women's involvement in migration in the early 1970s according to Surdakasa (1977) was related to the arrangement that women stay behind to take care of family and ensure community cohesion.

In most societies, men are seen as natural leaders, breadwinners, and decision-makers; hence, putting them at the “centre of public and productive spheres, while women are relegated to the role of natural homemakers and carers, coining them to the domestic and reproductive spheres” (O'Neil, 2016). Albeit many theories have been postulated on migration, not enough have taken into consideration the gendered perspectives of migration. The gender perspective of migration can provide critical insights into a variety of different migration and development outcomes and impacts (Boyd & Griew, 2003).

In Tanzania, many people are surprised by the rate at which women are dominating the migration flows. A nationwide survey in the early 1970s on employment and income shows that there are more women in the migration stream than men, though, in terms of employment opportunities, men have more access to opportunities than women (NUMEIST, 1972).

In contemporary times, women make independent journeys both internal and cross-border migrations for different reasons; such as economic, education, career and personal development,

leisure and tourism among others (Obenour, 2005; Wilson & Harris, 2006). Whereas earlier literature (Sudarkasa, 1977; Pool, 1972) hinted at how migration affects women's lives and reproductive roles, recent scholars like Awumbila and Ardayfio-Schandorf (2008) and Wong (2006) have argued that the current trend focuses on socio-economic independence, reproductive role, and in extreme cases forced or harsh conditions like conflict and war, and climate change same as their male counterparts. All these can be attributed to the increasing demand for women in the global workforce and the changing labour market trends (Awumbila *et. al.*, 2011). There is also a growing demand for both semi-skilled and skilled labour; thus, the feminization of migration has also seen an increase due to increased demand for services, including domestic workers, health and care workers, teachers and other professions typically dominated by women (African Common Position on Migration and Development) from developing countries to developed countries.

A good example is the chronic worldwide migration of health workers from their countries to developed countries such as the UK, Canada, and the US. Over the past decades, developing countries in Africa have greatly been hit with the migration of healthcare professionals to advanced countries despite the shortages of personnel and health threat the continent faces (Naicker *et al.*, 2009; Syred, 2011). Ghana usually experiences a massive wave of movement of its health professionals to these advanced countries. According to the Ghana Health Service (2002), the health sector lost almost half of its nurses and doctors to countries like the US, UK, and Canada. Nonetheless, female migrants tend to stay connected and make sacrifices for the left behind family (Le Goff, 2016).

Similarly, migrant remittances are viewed as a key source of income for boosting and stimulating development and at the same time enhancing household welfare (Ratha *et al.*, 2011). Other studies have shown that there is a positive correlation between remittances and poverty; where a rise in

remittance flow leads to poverty reduction but the focus of these studies has been international remittances (Awumbila *et al.*, 2015; Quartey, 2011).

The spontaneous analysis by Simoni & Viorol (2021), “on the moral assumptions on remittances opens the way for the study of the moral dilemmas and ethnic demands articulated by remittance senders and recipients”; thus, how money is spent, family roles and responsibilities are examples of decisions influenced by remittances. Remittances inform the moral review of family and individual responsibilities, relations, development and economic activities (Simoni & Viorol, 2021). Lopez-Ekra *et al.*, (2011), have also confirmed that remittances play a major role in household power relations; thus, migrant women who remit may have the power to participate in decision-making within the household since they are contributors to household income. However, besides all the positive outcomes of migration for women, including creating new opportunities for them and the left behind families, changes in the repressive gender relations in society, and a shift in gendered roles and responsibilities, it could also expose women to new vulnerabilities which may widen gender inequality.

In reality, this form of empowerment is tricky since it tends to challenge the everyday patriarchal norms within society and households concerning gender roles (Ramirez *et al.*, 2005). This is agreed by Awumbilla *et al.*, (2015) that, the act of remitting, receiving and managing remittances may not necessarily lead to women's empowerment but rather create tension, power struggle and conflict within the household. An observation by Van der Zee (2012), also found that remittances are not automatic triggers for changing gender power roles but rather it is dependent on the social context. Therefore, while migration may be seen as an avenue to boost family status, it may also challenge the existing family protocols such as power and patterns; where migrants tend to gain much to act beyond their traditional roles and family expectation (Thebe & Maviza, 2019).

Similarly, Oishi (2002) asserted that the feminization of migration also throws in the challenge of discrimination, abuse, and exploitation. This is because most migrant women are found at the “bottom rung of the occupational hierarchy” which put them in vulnerable situations. The majority of migrant women work as nurses, entertainers, and care workers; and most of these jobs are privately operated which makes it very difficult for authorities to supervise, and pose them for exploitation. The exploitations may come in the form of verbal and sexual abuses, and underpayment of wages among others.

## **CONCLUSIONS AND RECOMMENDATIONS**

This paper shed light on the analysis of the impact of remittances on gender roles in the societies of the African continent. To understand this, this paper considered both women as migrants and women receiving remittances. With desk research based on the existing literature on this issue, this study found that there is a strong relationship between remittances and gender. Generally, women's active role in the flow of remittances either by sending, receipt or management serves as a driving force of change in household power relations; thus, enhancing decision-making, social status and economic inclusion of women in the labour market. This paper found out that in labour migration, women are mostly visible in low-skilled jobs. However, in terms of sending remittances, women are found to send proportionally more remittances than men in migration. Women are also found to invest in more long-term human development with remittances. However, further research needs to be conducted to establish the substantial and comparative value of the remittances sent by women and men migrants and to also unpack significant barriers to sending remittances.



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