Remittances as a Social Contract

An Interview Study on Remittance Behaviour among Swedish Immigrants

Author: Sara Karlsson
Supervisor: Heiko Fritz
Examiner: Christopher High
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Abstract

In what has been described as “the age of migration” by Castles et al. (2014) the international transfers of remittances is an ever-growing phenomenon, which has generated an increased interest among both scholars and policy-makers. According to the World Bank (2016), the flow of remittances to developing countries is today exceeding the amount of official development aid by three times. The objective of this study is to contribute to a more nuanced view of the motivations for remittances by conducting a qualitative interview study with remittance senders in Sweden. The study uses data obtained from 18 interviews in order to receive an in-depth understanding of remittance attitudes. An analytical framework departing from Lucas and Stark’s hypotheses on motives to remit (1985) combined with the conjugal contract model (Whitehead, 1984) is constructed and used for the analysis of the findings.

The paper argues that the relationship between household members can be seen as a social contract, and the findings suggest a correlation between social norms and gender roles within the family. The results of the interviews indicate that social norms do influence remittance behaviour, and the determinants of time and expectations from the household are also proven relevant to the topic. The findings thus show that the concept of social contracts between family members can be usefully employed in order to extend our understanding of remittance behaviour. In conclusion, this study shows that viewing remittances as part of a social contract within households can provide a useful tool for further research on the topic.

Keywords
Remittances, migration, motivations, gender, conjugal contract, social norms, altruism.
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List of abbreviations

FDI – Foreign Direct Investment
GRT – Global Remittance Trend
ODA – Official Development Aid
SAS – Swedish as a Second Language
SFI – Swedish for Immigrants

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1 Introduction
1.1 Research Problem and Relevance

International migration is not a new phenomenon, and the global movement of people has always been a part of human existence. The patterns are however in constant change, and a growing debate on the impacts of migration on development can be seen in the literature. Castles et al. (2014) mention a globalization of migration as a shift in the migration patterns due to technological advances facilitating movements as well as transnational communication (p.41). The authors bring up some of the effects of these changes such as a growing politicization and an increase of international institutions and argue that these factors are showing us that we are living in “the age of migration” (pp.16-17).

The relation between migration and development has been the topic of a great amount of research the last decades and can broadly be divided into migration pessimist and migration optimist arguments. While pessimists bring forward risks of brain drain and dependence on remittances within the migrant sending communities, leading to a vicious circle of underdevelopment and increased migration, optimists on the other hand underline e.g. the transfer of knowledge and the beneficial effects remittances can have for a country (De Haas, 2010).

The topic of remittances has in itself generated a great amount of research, especially concerning the previously mentioned effects on receiving countries’ economic development. Over 247 million people currently live outside their country of birth (World Bank, 2016) and transnational remittance sending is a continuously growing phenomenon which involves millions of people globally. The flow of remittances to developing countries are according to the World Bank exceeding the inflow of both official development aid (ODA) and foreign direct investment (FDI) and has shown to be a remarkably stable source of income for many countries, being more resilient towards fluctuations in the global financial system (2016; 17).

A great deal of focus has been dedicated towards discussing the effects of international remittances on development of the receiving countries, both by scholars (De Haas, 2010; De & Ratha, 2012) and international development organizations (World Bank,
2016). A slightly more neglected angle of the phenomenon is the view of the people sending the money. Some attempts have been made to explain what motivates people to remit, with various results and motives such as self-interests, exchange and pure altruism have been explored. This debate will be outlined in the literature review in chapter 2. Most of these studies have used quantitative methods, analyzing macro level data (Mitra, 2004; Bohra-Mishra, 2014; Lim & Morshed, 2015; Azizi, 2017), a research gap can therefore be detected in the literature on remittances. This study applies a qualitative approach, which is further developed in the methods chapter below, to provide a more comprehensive understanding of the motives for remitting. Additionally, the study also shifts the focus from remittance behavior, which has largely been analyzed through numbers previously, towards remittance attitudes among the senders. The element of time is also included, to thereby deepen the understanding of the relationship between migrants and their families as well as the expectations of the economic transfers. This addition to the debate will hopefully contribute to an increased understanding of the risks as well as possibilities remittances hold for development.

The importance of truly understanding the motives behind remittance sending is emphasized by Bohra-Mishra (2014) who argues that different determinants of the transfers might have different implications for the country the money ends up in. A deeper understanding of the motives would therefore help to predict the sustainability of this type of income. An example is that more altruistic motives according to the author would imply greater sustainability since the money is more likely to reach the people who truly need it instead of the ones who can satisfy the senders’ selfish motivations. Another implication is the need for governmental policies to sufficiently handle the flow of money into the country, and Bohra-Mishra gives the example of redistribution policies to prevent an increase of inequality (ibid).

The growing acknowledgement among international institutions and scholars of remittances as a major source of income and possible determinant of development has by Rahel Kunz (2008) been described as “the new global remittance trend” or “GRT”. The increased mainstreaming of the phenomenon, by both academics and policy-makers, has however been criticized for being gender blind, failing to take these factors into account (ibid). By critically examining the topic through a gender sensitive perspective, a more holistic understanding could be achieved.
Looking at attitudes and expectations of migrant remittance senders, the aim is as mentioned to fill a gap in the already existing literature on remittances. By comparing the remittance attitudes of Swedish immigrants who have lived several years in the country to the expectations they had when they first arrived, this research brings a new dimension to the understanding of remittance behaviour and thereby also contributes to the prediction of future sustainability issues. This could involve possible tensions emerging within the transnational relationships and its effect on the situation in the long run. These types of risks and sustainability challenges are particularly relevant for the countries with a currently high dependence on the income from remittances.

1.2 Objective and Research Questions

The objective of the research is to provide a more nuanced view on motivations to remit by conducting a qualitative field study. The aim is to gain a greater knowledge of the relations between senders and receivers by exploring the attitudes and expectations of people sending remittances, which could contribute to increased understanding of the phenomenon’s future risks and possibilities for development. The study also seeks to understand how gender roles in the society influence remittance behavior. In order to reach the objective of this study, a set of research questions have been identified to guide the research further. The gender aspect is discussed as a cross-cutting theme throughout these questions as well as the analysis.

- What motivations are expressed by immigrants in Sweden for sending remittances?
- How do social norms connected to gender roles affect the attitudes and behavior concerning remittances?
- How does time impact attitudes concerning family relations and remittances?
- Are there any conflicts of interest regarding how the money is spent in the receiving country?

1.3 Analytical Framework
A number of studies on the motives to remit have been conducted by scholars previously using the theoretical framework of altruism vs self-interest, with varying results (Agarwal & Horowitz, 2002; Bohra-Mishra, 2014; Azizi, 2017). The analytical framework for this research draws from the theory of remittance motives presented by Lucas and Stark (1985) and is used in the context of Swedish immigrants engaged in remittance practices. The theoretical framework of motivations to remit is in this study modified to incorporate the concept of conjugal contracts (Whitehead, 1984) to include a greater focus on family relations and gender roles within the family. This will provide an increased insight to how social norms affect the decision-making process of migration and remittance sending. An abductive approach will be taken in the research, critically viewing the gathered data through a gender sensitive lens, thereby examining both the different motives and expectations expressed by male compared to female interviewees as well as the informants’ own perception of gender roles within the context.

An additional dimension is also added to the framework in order to develop the already existing literature. This is done by further considering how the element of time can affect the social contracts developed between household members and thereby become a determinant of remittance behavior. The changed family setting after migration is analyzed in relation to the conjugal contract theory in order to find answers to the previously declared research questions.

1.4 Methodological Framework Considerations

As previously mentioned, this study directs its focus towards the remittance senders and their motives and expectations in relation to the recipients of the transfers. Previous research findings suggest a great variety of motives ranging from pure altruism to self-interest determinants. However, a qualitative analysis of this would bring a deeper dimension and understanding of the topic by shifting the focus to what Bryman describes as “from numbers to words” (2016; 375) and allows for an increased insight to attitudes among remittance sender which is vital for acquiring deeper knowledge of a complex phenomenon.
One of the aims with this study is to explore the views and attitudes of the people interviewed, using an abductive approach. Bryman explains this approach as to a large extent similar to an inductive style of research but with a focus on the perceptions of the people involved in the study (2016; 394). Similarly to the global trend, the outward remittance flow from Sweden has steadily increased the last decade, except for a small dip in 2014 (World Bank, 2016; 241). To gather data for the analysis, this study therefore uses semi-structured interviews with 18 remittance senders in Sweden. Advantages with this approach is the possibility to directly get the views and perceptions of the participants through face-to-face interviews, and it allows the researcher to direct the types of questions and guide the conversation to gather information relevant for the study (Creswell, 2014; 190-191).

1.5 Structure of the Thesis

The thesis is divided into 7 chapters. After the initial introductory chapter, a deeper review of existing literature and previous empirical studies is given in chapter two. Chapter three outlines the analytical framework which is to be used in the analysis. In chapter four, the methodology is introduced, and the methods used for this study such as a description of the interviews and the sampling process is provided. Chapter five presents the empirical findings obtained through the semi-structured interviews and in chapter six an analysis of these findings is given. The seventh and final chapter summarizes the previous chapters and concludes by connecting the findings back to the research questions introduced in the first chapter. Some recommendations for future research is also given is this concluding chapter.

2 Literature Review

The topic of remittances can be divided into two main areas of research: the determinants for sending the money, and the effects on the receiving country (Ruiz & Vargas-Silva, 2011). As mentioned in the introduction, the impact of remittances on development has been largely discussed in the literature while a topic slightly less covered is the view of the remittance senders. Attempts to establish the main motivations for international money transfers to family and relatives have generated several studies with varying results. One of the earliest studies on the topic of
motivation for remitting, conducted by Lucas & Stark (1985) presents three hypotheses on the motives to remit: (1) Pure Altruism (2) Pure self-interest, and (3) Tempered altruism or enlightened self-interest. The authors aimed at empirically testing these on the case of Botswana where household surveys were conducted, and arrived at the conclusion that the phenomenon is much too complex to fit into the frame of pure altruism or self-interest. This indicates that the third hypothesis of tempered altruism or enlightened self-interest possesses the best explanatory ability towards remittance behaviour in Botswana, and that remittance strategies which mutually benefits both the sending and the receiving side are more commonly occurring (Lucas & Stark, 1985).

Following research findings in the area have thereafter ranged from proponents of the altruism hypothesis (Azizi, 2017; Anwar & Mughal, 2012) to evidence of more self-interest motivated reasons for remitting (Mitra, 2004; Bohra-Mishra, 2014), and additional motives such as exchange, insurance, loan repayment and investment have also been explored (Yang, 2011, Lim & Morshed 2015). Much of this research has used quantitative data on a macro level to come to the conclusion of the main motives for remitting, with differing results.

Yang (2011) underlines the importance of further research on remittance decisions. The author argues that in order to get the most out of the flows of money reaching developing countries through these transfers, and to understand the motives better, a greater understanding of migrants’ attitudes towards how the money is spent by the family and relatives could provide a useful tool in the matter.

This view of the relevance of such research is shared by Page & Marcer (2012) who bring forward the role of both governments and non-governmental organizations in being able to thereby shape the behaviour of migrant senders. Another point made by the authors is the importance of social status and identity, such as gender and education, as determinants of remittance behaviour (ibid.), a factor this thesis will explore further through its qualitative approach. Some attempts have been made to identify differences in remittance behaviour between men and women, however Kunz (2008) recognizes a lack of consideration for gendered aspects by both researcher and policy setting institutions and organizations.
While the evidence from the surveys conducted in Botswana by Lucas and Stark (1985) suggests differing remittance behaviour between men and women, it is not further explored in the study. According to Lucas and Stark, evidence suggest that men are more likely to remit larger sums to their families than women are. They connect these findings to the fact that sons are more likely to inherit than daughters in Botswana, which could be interpreted as evidence for the more self-interest motives of remittances as an insurance for inheritance (Lucas & Stark, 1985).

Some scholars argue that there is a general disregard to differences between men and women when it comes to patterns of migration and remittance behaviour in many traditional economic models (Kunz, 2008; Holst, Schäfer & Schrooten, 2012). Many empirical studies do however show that these are gendered phenomenon and differences can be detected between how men and women behave in such situations. Teye et al. (2017) argue that remittance flows and behaviour are affected by a number of factors such as “social structures, household context and the agency of household members” (pp.5-6) which is also affecting gender roles within the context of both the household as well as society in general (ibid). It has also been argued how the motivations to migrate and to remit, as well as norms connected to gender, are affected by cultural aspects and cannot be seen as universal (Holst, Schäfer & Schrooten, 2012).

Several empirical studies have been done with the aim to specifically analyse the effects of gender roles on remittance behaviour (Brière, Sadoulet, Janvry & Lambert, 2001., Vanwey, 2004., Wong, 2006, Holst, Schäfer & Schrooten, 2012., Park, Cruz-Saco & López Anuarbe, 2017.) Several studies establish that there are differences in remittance behaviour depending on gender. Some find that men generally make larger transfers than women while other argue that women, although sending smaller sums, generally are more reliable and consistent remittance senders (Abrego, 2009). Other studies put forward cultural aspects connected to altruism as vital factors, and VanWey (2004) finds evidence in the case of Thailand of women being more altruistically motivated than men because of traits associated to specific gender roles in the society.

Previous studies also show that women to a larger extent than men use the remittances that are sent on household expenses such as food, clothes, and health related expenses, as well as educational expenses. Men on the other hand are generally more likely to use
the money for investments such as housing. Another common finding is that remittances flow along gender lines, for example women sending money to their mothers and men to their fathers (Pickbourn, 2006).

Although some efforts, as mentioned in this review, have been made to examine the gendered dimensions of remittances, it is still a relatively new topic of analysis. A lack of qualitative studies where the views and attitudes of migrant remittance senders are explored concerning gender roles within the family context can be detected, and this study aims at providing an extended insight to this issue.

3 Analytical Framework

The literature on motivations to remit has grown parallel to the increase of the phenomenon, and the views of the senders have become increasingly important in order to analyse the relationship between transnational families engaged in remittance practices. To investigate and find answers for the research questions proposed in this thesis, a framework for analysis will be presented in this following chapter.

3.1 Motives to Remit – Altruism vs Self-Interests

In one of the earliest and most cited studies on the topic of remittance behaviour, Lucas and Stark (1985) present a set of motives for international transfers which they divide into three main hypotheses.

The first motivation described by the authors is pure altruism, a previously dominant explanation when it comes to intra-family transfers (Lucas & Stark, 1985). Altruistic motives can be explained as the case where the main reason for remitting is to selflessly care for the well-being on another person to the point where the sender’s own interests are less prioritized. To increase the consumption and standard of living of the family members of the migrant becomes the main goal of the transfers (Vanwey, 2004). The second hypothesis is presented as self-interest motivations. The authors include three motivations which fall into this category: the ambition to inherit, investments in the home country, and the intent to return to the country (Lucas & Stark, 1985).
Departing from the view that the previous two theories on remittances were not sufficient to explain the phenomenon, a third hypothesis is introduced in the study described as tempered altruism or enlightened self-interest which brings out the complexity of issue by combining altruistic and self-interest motives. This hypothesis is described as a sort of social contract which mutually benefits both the sender and the receiver of the transfers and two examples are given to illustrate the situations in which these mutual contracts may occur. The first is repayment of investments in the person migrating, such as education paid for by the family remaining behind. The second example is the risk minimization by families choosing one or some members of the family to migrate from rural to urban areas. This is argued to occur in order to balance out the financial risks associated to both rural and urban living and thereby increase the chances of at least one stable source of income (ibid).

This spectrum of motivations, ranging from pure altruism to pure self-interest, has been used for several following studies on the topic of remittance behaviour since the initial research by Lucas and Stark (Agarwal & Horowitz, 2002; Azizi, 2017; Mitra 2004; Bohra-Mishra, 2014; Anwar & Mughal, 2012), and will also construct the base for the framework used in this study. A weakness of the original framework is the lack of consideration for social factors such as gender, class, origin and education. The relevance of these factors in decision making has been underlined by several authors (Page & Mercer, 2012) and a “gender blindness” when it comes to research on remittances has been put forward by Rahel Kunz (2008).

In the framework used for the analysis of this research, the model has therefore been modified in order to provide a broader understanding of the motivations to remit. The study has been delimited to the focus of gender rather than other social factors, to be able to provide a greater insight to an issue often overlooked in research on remittances. One of the aims of this study is to explore the differences in attitudes towards remittance sending between men and women. A gender sensitive lens which critically analyse the views expressed by men and women respectively, was thereby added to contribute to a greater understanding of the determinants of remittances.

The aim of the framework presented in the first part of this chapter is to explain what motivates people to remit. The approach of this study is to combine the theory of
motives to remit with a feminist view of gender as a determining factor for remittance behaviour. The influence of social norms connected to gender and its effect on the attitudes and behaviour concerning remittances is explored further, and the study departs from the assumption of social norms connected to gender as a determinant for remittance behaviour. Therefore, a second model will hereby be introduced in the analytical framework.

3.2 The Conjugal Contract Model

The term “conjugal contract” can be traced back to an article by Ann Whitehead (1984) who established the definition of the concept as “the terms on which husbands and wives exchange goods, incomes, and services, including labour, within the household.” (Whitehead, 1984; 93). The conjugal contract can be explained as a social contract which is negotiated between two spouses in order to maximize the utilization of the family resources, and the author emphasizes the gendered power relations within marriages and family situation in general, which determines these types of contracts and thus the way shared resources are allocated (ibid).

The model of conjugal contracts among migrants has been used by some feminist scholars to analyse the gender dynamics of economic behaviour within households and the way socially constructed norms as well as the economic climate affect the decisions made within the household. Cudeville & Recoules (2009) point out a well acknowledged difference between the economic and the sociological points of view when it comes to explaining human behaviour. While economists often assume humans to be rational beings who aim at utility maximization, the sociological field emphasizes the role of social norms as largely contributing to choices people make. The model of conjugal contracts presented by the authors aims at combining the two fields to provide a more comprehensive analysis of remittance behaviour (ibid).

Cudeville & Recoules (2009) further develop Whitehead’s (1984) concept of conjugal contracts and describes it as a product of both the economic context as well as social norms. The authors point out the possibility of a reversed causality between social norms and economic behaviour of the household. While customs and norms in society are likely to shape the economic behaviour of people, the household decisions are also argued to in the long run contribute to the construction of social norms. It is for example
mentioned how in countries with a large gender wage gap, women and men in the household are more likely to specialize in the areas where the highest profits would be received, in many cases meaning the woman increasingly specializing in household tasks while the husband is working outside the household. This leads to an increased male to female transfer of resources within the family and a decreased autonomy of the individuals. Policies aimed at reducing the gender wage gap is however argued to lead to a more equal division of household labour and an increased independence of the spouses (Cudeville & Recoules, 2009).

3.3 The Conjugal Contract and Remittances

As previously mentioned, the effects of socially constructed norms in the society has been argued to greatly determine household decision. The model of conjugal contracts has also been applied to the case of transnational households and remittances, which will be of relevance for this thesis. The model has been empirically tested by some researchers (Pickbourn, 2016; Teye et al. 2017), but leaves room for additional research which will be explained further down in this chapter.

Teye et al. (2017) bring the model forward one step further by emphasizing human beings as more adaptive to contextual changes than previously assumed in research on the conjugal contracts. The authors explore the effects that changes in the social environment due to migration could have on the conjugal contract both between spouses as well as other intra-family relations. Does a changed perception of gender roles and other social norms affect remittance behaviour? According to Jackson (2012) “Conjugality is a social relationship which may either deepen, or diminish, the effects of wider patriarchal environments.” (p.43), and the author emphasizes the importance of considering the effects of environmental factors outside the household when analysing the conjugal relations.

Adding on to this argument, Teye et al. (2017) mention how the international transfers of remittances between family members can affect the traditional power relations within the household and have an impact on gender roles. Studies also show how control of remittance sending or receiving among women could contribute to greater female empowerment. This is however greatly dependent on the social context, which provides
yet another reason for an expansion of qualitative research in the area (ibid). Teye et al. (2017) as well as Jackson (2012) also argue that humans possess a greater agency than previously acknowledged in the literature on conjugal contracts, and are thus not only “victims” to structures in society who base their decisions thereafter (ibid).

3.4 The Combined Framework Used in this Study

The aim of combining the two previously presented theories is to create a framework which explores the gendered dimensions of remittance behaviour as a social contract between remittance senders and their families. The concept of social contracts is in this study used as a metaphor of the implicit roles people take on within family situations. This occurs both within marriages, as put forward in the conjugal contract model (Whitehead, 1984), as well as between migrants and the migrant households as explained by Lucas and Stark (1985). In this merged framework these relationships are considered a determinant of remittance behaviour and a construction which can be modified due to both outside factors as well as of the individual agency of the “contract holders”.

In this study, the aspect of gender roles plays a major part in the analytical framework and the focus of the research is to use the social roles connected to gender as a determining factor in the formulation of social contracts between the migrant and the migrant household. Embedded within both of the previously described theories, this study argues that a gendered dimension can be added as a determinant of the social roles taken by members within the household. The role of social norms in the shaping of gender roles as well as the social contracts has been discussed by some authors (Pickbourn, 2016; Teye et al. 2017), and is in this study included in the analytical framework. Migration has by previous authors also been acknowledged as a factor which challenges said norms and social contracts between household members (ibid.) and in this study this hypothesis is further explored through a gendered lens.

Park, Cruz-Saco & López Anuarbe (2017) point out a lack of focus on the connection between remittance behaviour and the expectations that come together with gender norms, and argue that these factors are vital to understand what determines the behaviour. Expectations from family members on the migrant is thus applied as a
determinant for remittance attitudes and behaviour. One vital aspect considered while outlining the framework which is used in the study is the change from the original household composition of the migrant to the potentially new household after migration. This study distinguishes between the family members remaining in the home country who are also the likely remittance receivers, and any new household compositions such as current spouses and children living with the migrant, and expectations from both sides is explored in this study.

The relationship between the migrant remittance sender and the migrant household is in this framework considered to be comprising both previously mentioned versions of a social contract. As mentioned previously, the framework will be used to facilitate the analysis of the research questions outlined in chapter one, as well as the gendered dimensions of remittance behaviour and attitudes. This is done by considering three additional determinants which may affect the social contract between the migrant and the migrant household, which is also further explored throughout the paper.

*Firstly:* the cultural and societal differences between the home country and the country of immigration, *secondly:* the aspect of time spent in the country of immigration, and *thirdly:* expectations from family members, both in the home country and the country of immigration. These analytical guidelines are considered in the analysis of the findings for this research further down in the paper.

To conclude this chapter: this thesis aims at exploring how people make choices of remitting due to social contracts within the household, as proposes by Lucas & Stark (1985) by adding the gender sensitive perspective of conjugal contracts and gender roles within the family as well as within a broader patriarchal system. Exploring the views of male as well as female migrants and how they place themselves within the conjugal contracts before and after migrating will provide an increased understanding of the connection between gender roles within the household and the motivations to remit. This study also draws from the research by Teye et al. (2017) in its aim to explore the way gender norms and roles within the family might change after migrating, and thereby also affect the remittance behaviour.
Opposed to most studies on the topic, this research will use the framework to analyse qualitative data and will therefore add a deeper dimension to the understanding of the issue. As mentioned above, the aim of this research is to gain a deeper understanding of people’s motivations to remit by conducting a qualitative interview study. By doing this, there will be a greater possibility to explore the underlying attitudes and expectations behind the actions of the senders. The next chapter of this paper explains the methodological framework further.

4 Methodological Framework

This study departs from a social-constructivist pre-understanding which can be described as a view of a society in constant change, and a social reality which is constructed by the people in it (Bryman, 2016; 29-31). This ontological point of departure leads to the purpose of increasing the understanding of a phenomenon by analysing the interaction between social actors (ibid). An epistemological understanding of how knowledge is obtained, which is commonly practiced within qualitative research, is interpretivism. It departs from the understanding that human experiences and perceptions are subjective and needs to be approached differently than in natural science in order to allow the subjective views and experiences of people to be explored (Bryman, 2016; 26).

4.1 Qualitative Methods

For this research, qualitative methods were used to gather data for analysis of the topic. Semi-structured interviews with a number of remittance senders were conducted to gather data which was later on analysed through the analytical model presented in the previous chapter. Qualitative methods are often used when searching for a deeper understanding of a social phenomenon and one of the benefits of qualitative studies is that it allows for multiple understandings and insights into the same phenomenon (Ahrne & Svensson, 2015; 26).

The use of qualitative methods provided an understanding of people’s perceptions of social contracts and family relations which would not be possible by solely performing quantitative research on the topic. Bryman (2016) describes one of the characteristics of
qualitative research as providing an important insight to “the contextual understanding of social behaviour” (p.395), and emphasis is also put on social patterns as a result of a society in constant change (ibid).

To gain a deeper understanding of the family dynamics between senders and receivers of remittances, which is the objective of the study, qualitative methods are best used. Exploring the feelings and expectations behind the decision making is a vital part of answering the proposed research questions, and a qualitative approach is therefore necessary to achieve the purpose of the study. Based on the previously mentioned lack of qualitative research on the topic of remittances, the chosen method was used to add a different perspective to a complex phenomenon.

The analytical framework presented above was chosen to guide the research and to establish a point of departure for the gathering of qualitative data. Based on the framework of motives to remit (Lucas & Stark, 1985) combined with the concept of conjugal contracts (Whitehead, 1981; Cudeville & Recoules, 2009; Teye et al. 2017) a set of interview questions were put together to guide the semi-structured interviews which were used to gather data. The use of qualitative methods has been argued to be especially necessary in feminist research since it allows for women’s voices to be heard and their experiences to be accounted for in a way that quantitative methods do not allow (Bryman, 2016; 403-404). Since one of the aims of this study is to explore gender roles and social norms as explanatory factors for remittance behaviour, the chosen methods work as a necessary tool to obtain such knowledge.

One of the aims with this study is to explore the views and attitudes of the people interviewed, using an abductive approach. Bryman explains the characteristics of this approach as to a large extent similar to an inductive style of research but with a focus on the perceptions of the people involved in the study (2016; 394). The use of the analytical framework in this study will not be to test a hypothesis or theory, but rather to facilitate the analysis on how family relations and the social contracts between household members can affect motivations and attitudes towards remittances.

4.2 Interviews
The choice of interviews as the main method was made to be able to gain deeper knowledge of the feelings and experiences of the people involved in remitting. One of the aims with qualitative interviews is to allow the interviewees to more freely demonstrate their point of view regarding certain topics which are relevant for the study. By asking open-ended questions, the perception and attitudes of the participants are more easily attained than through quantitative interviews where the focus is rather on more structured and straightforward questions and answers (Bryman, 2016; 466-467). Richer and more comprehensive answers from the informants would in the case of this study enable the research to deeper analyse the attitudes towards remitting and thus answer the research questions.

Based on the research questions presented in the introduction as well as the theoretical concepts used in this thesis, an interview guide was constructed in order to guide the semi-structured interviews with the informants. The structure of the interviews was divided into three main areas of discussion. The life of the migrant before moving to Sweden, the decision-making process, and the situation now with the migrant living in Sweden. This allowed for a deeper discussion concerning expectations as well as the relationship between the interviewee and the family remaining in their home country. The interviews were kept flexible to the informant’s answers and did not stick to an exact script of questions asked. Because of the varying family situations of the people interviewed, the questions had to be adapted thereafter.

4.3 The Sampling Process

Purposive sampling was performed to attain a sufficient number of participants for the study. This form of sampling aims at strategically searching for informants who fulfil certain criteria relevant for answering the research questions (Bryman, 2016; 408). Two main criteria were taken into account during the sampling process: that the informant was a migrant living in Sweden, and that the person recurrently sends money to family or relatives remaining in their country of origin. Proceeding from these two main conditions, the aim of the sampling was to generate a number of participants with a relatively even representation between men and women to be able to analyse the gendered aspect of the research problem. Compared to previous research mentioned
which has focused on particular case studies, this study has also conducted a sampling with larger variation in terms of origin.

A number of platforms for potential remittance senders were contacted in the early start of the research as well as personal contacts of the researcher. The most successful appeared to be two centres providing language classes for immigrants: Vuxnas Lärande through the municipality of Växjö, and Kunskapens Hus in the municipality of Jokkmokk. Additionally, snowball sampling as a result of personal connections of the researcher also proved to be a successful method of sampling.

18 interviews were conducted in total. 10 of the interviews were done face to face at either the interviewees’ school or work place. 5 of the interviews took place in Växjö and 5 in Jokkmokk, 8 interviews were also performed by phone or Skype. The interviews were conducted at a location where the conversation could be held without interruptions and distractions from the outside and where the informants could feel comfortable in order to get the most out of the interviews, and each interview lasted for approximately 30-40 minutes. Out of the 18 people interviewed for this study, 11 informants were female and 7 were male. 5 of the interviewees had migrated to Sweden from Thailand, 4 from Syria, 2 from Iraq, and 1 from each of the following countries: the Philippines, Iran, Kap Verde, Burundi, Belarus, Russia and Bangladesh.

The data obtained from the interviews mainly consisted of audio recordings which were later transcribed to facilitate the coding process. 2 of the interviewees were not comfortable with being recorded and in those cases, extensive notes were taken instead. After the recordings and notes of the interviews were transcribed, the material was organized and coded according to patterns and contrasting views and experiences among the informants. The coding process focused largely on findings related to family relations and attitudes towards this, which was later analysed and interpreted in connection to the analytical framework.

4.4 Ethical Considerations

Conducting a field study requires careful considerations regarding ethical issues which might be encountered during the research. Four ethical principles are therefore carefully

Using interviews as the main source of data for this thesis, it was of great importance to inform the participants beforehand of the use of information gathered during the interviews to avoid deception. The interviewees were also informed beforehand that they would participate anonymously. Since the interviews took place at a location decided upon together with the interviewee, there was minimal risk of privacy invasion which might be of a greater concern in an ethnographic study. Any signs of the interviewees feeling uncomfortable with the questions asked were also acknowledged and decisions to not answer certain questions were respected.

4.5 Limitations and Delimitations

In order to perform this study some choices of delimitation had to be made. A decision was taken to focus on the view of remittance senders currently living in Sweden to facilitate the gathering of data through interviews. It was also decided to delimit the analytical framework to put a greater focus on attitudinal differences between genders compared to other contributing factors to remittance behavior, because of the lack of research in the area as well as the authors particular interest in feminist research. Several other factors than gender could possibly determine remittance behavior, and it is important to note that the lack of recognition of factors such as education, economic status and cultural aspects etc. are not due to lack of importance but rather a choice of delimitation in order to make the focus of the research clearer.

Some limitations to the study can be detected due to the research solely being conducted in the context of Swedish immigration, and the author is aware of contextual differences which might affect the attitudes of the people sending remittances. The results of this research is not intended to explain the behavior of all people in all countries, but rather to contribute with new knowledge which could provide insight to the issue and be further developed in future research.

Limitations concerning the choice of the qualitative methods approach are mentioned by Bryman (2016). Two of the main critiques are the lack of generalizability and the risk of
the research being too subjective (398-399). Generalizability is however not the point of this study, but rather to contribute to the area of research by conducting a qualitative study of a smaller number of people with the aim to see through the eyes of the participants (Bryman, 2016; 392-93). The thesis will also take into consideration the risk of using interviews as primary sources since it cannot be guaranteed that interviewees are honest and truthful in their replies.

Since none of the informants’ mother tongue was Swedish or English, which were the languages used during the interviews, some language barriers were sometimes experienced. Another limitation for the study was the personal matter of the research topic. Some people who fit the criteria for participation in the study might have hesitated due to topic which concerns both economic matters as well as family relations. Both are topics which may be considered very private and this factor limited the number of people willing to participate.

5 Findings

In this section, the findings from the gathered data is presented. The material is based upon 18 semi-structured interviews with migrant remittance senders in Sweden. The interviews were conducted for this study in order to gain first-hand information of remittance behaviour and attitudes among remittance senders in Sweden. The chapter is divided into four main areas, similarly to the structure of the interviews: (1) The life before migration, (2) The decision-making process of the migration, (3) Life in Sweden and remittance behaviour today, and (4) Future aspirations. The findings from each of these categories will be presented and the focus of the subsequent chapter is to analyse the findings with the help of the analytical framework presented above in order to answer the research questions of this study.

As mentioned previously, the aim of the sampling for this study was to reach a wide variety of people involved with remittance sending. This was done in order to explore how differences in both social, economic and cultural background can become determinants of remittance behaviour. The informants were therefore from different backgrounds in terms of nationality, economic status and family situations, and consisted of both men and women. The ages of the informants ranged between 22-55
and the time spent in Sweden differed between a few months up to 35 years. A list of interviews is outlined below where a coding of the interviewees is also presented in order to keep the respondents anonymous. The code F stands for female while M stands for male participants.

Table 1 – List of Interviews

<table>
<thead>
<tr>
<th>Code</th>
<th>Age</th>
<th>Country of Origin</th>
<th>Time in Sweden</th>
<th>Occupation</th>
<th>Date of the Interview</th>
</tr>
</thead>
<tbody>
<tr>
<td>F1</td>
<td>25-30</td>
<td>The Philippines</td>
<td>5 years</td>
<td>Student</td>
<td>7 December 2017</td>
</tr>
<tr>
<td>F2</td>
<td>50-55</td>
<td>Kap Verde</td>
<td>35 years</td>
<td>Care Work</td>
<td>11 December 2017</td>
</tr>
<tr>
<td>F3</td>
<td>50-55</td>
<td>Iran</td>
<td>25 years</td>
<td>Care Work</td>
<td>13 December 2017</td>
</tr>
<tr>
<td>F4</td>
<td>30-35</td>
<td>Belarus</td>
<td>5 years</td>
<td>Business owner</td>
<td>14 December 2017</td>
</tr>
<tr>
<td>F5</td>
<td>25-30</td>
<td>Burundi</td>
<td>10 years</td>
<td>Care Work</td>
<td>16 December 2017</td>
</tr>
<tr>
<td>F6</td>
<td>45-50</td>
<td>Thailand</td>
<td>17 years</td>
<td>Industrial Work</td>
<td>17 December 2017</td>
</tr>
<tr>
<td>F7</td>
<td>35-40</td>
<td>Bangladesh</td>
<td>7 years</td>
<td>Doctoral Student</td>
<td>18 December 2017</td>
</tr>
<tr>
<td>F8</td>
<td>50-55</td>
<td>Thailand</td>
<td>25 years</td>
<td>Teacher</td>
<td>18 December 2017</td>
</tr>
<tr>
<td>F9</td>
<td>45-50</td>
<td>Thailand</td>
<td>6 months</td>
<td>Student</td>
<td>20 December 2017</td>
</tr>
<tr>
<td>F10</td>
<td>35-40</td>
<td>Thailand</td>
<td>12 years</td>
<td>Cleaner</td>
<td>20 December 2017</td>
</tr>
<tr>
<td>F11</td>
<td>40-45</td>
<td>Thailand</td>
<td>17 years</td>
<td>Cleaner</td>
<td>20 December 2017</td>
</tr>
<tr>
<td>M1</td>
<td>20-25</td>
<td>Syria</td>
<td>2 years</td>
<td>Student</td>
<td>8 December 2017</td>
</tr>
<tr>
<td>M2</td>
<td>20-25</td>
<td>Syria</td>
<td>2 years</td>
<td>Student</td>
<td>11 December 2017</td>
</tr>
<tr>
<td>M3</td>
<td>25-30</td>
<td>Iraq</td>
<td>9 years</td>
<td>Restaurant Work</td>
<td>15 December 2017</td>
</tr>
<tr>
<td>M4</td>
<td></td>
<td>Russia</td>
<td>10 years</td>
<td></td>
<td>15 December 2017</td>
</tr>
<tr>
<td>M5</td>
<td>20-25</td>
<td>Iraq</td>
<td>9 years</td>
<td>Care Work</td>
<td>20 December 2017</td>
</tr>
<tr>
<td>M6</td>
<td>45-50</td>
<td>Syria</td>
<td>3 years</td>
<td>Student</td>
<td>21 December 2017</td>
</tr>
<tr>
<td>M7</td>
<td>25-30</td>
<td>Syria</td>
<td>2 years</td>
<td>Student</td>
<td>21 December 2017</td>
</tr>
</tbody>
</table>

5.1 Life Before Migration

Since the aim of the sampling for this study was to reach a wide variation of participants, the informants for this study had different backgrounds and countries of origin before moving to Sweden. In order to attain a contextual understanding of the remittance dynamics, a set of questions were asked concerning the life of the informants before the migration to Sweden. The informants were therefore asked to describe their family life in the home country, occupation and economic situation of the informant as
well as of their family, and motivations of the migration. This information was thereafter used in order to get an understanding of the social contracts between the migrant and the migrant household.

When asked to describe their family situation before migration, 8 of the interviewees explained that they lived with their parents and siblings at the time before the move to Sweden. 6 of the interviewees lived together with a partner and children, who they also migrated together with, and the remaining 4 informants lived by themselves, 2 with children and 2 without. A variety of different economic situations were described by the participants in the interviews, but several of the informants expressed a situation of economic uncertainty before migration. In particular the 6 women from Thailand and the Philippines all witnessed of hard work from a very young age to support themselves and sometimes their families. One interviewee explained: “It was a hard life, I come from a poor family (...) I was only 4 months when my father left, and I have never seen my father after that. My mom had a very hard life looking after 7 kids. That’s why I could never go to high school.” (F9). Not being able to finish school because of high educational costs and the need to financially support themselves and partly their families is a view shared by interviewees F10 and F11 who both explain that their parents could not afford for them to attend school after the age of 13 which therefore lead them to move away from home to work at a very young age.

In contrast to the stories told by previously mentioned informants, others described the life before migration as “normal” or “a good life”. 5 of the informants, 2 men from Iraq, 2 men from Syria and a woman from Burundi all explained that their families had been relatively wealthy during their childhood and they described a life where the parents had high status jobs such as engineers, police chiefs and politicians, and a situation where the children normally went to university. 7 of the people interviewed all considered their lives before migration as “normal” without any major struggles. “We were a pretty normal family when I grew up. My father was working, and my mother was a housewife” (F3). 3 of these interviewees had also received a university degree before the migration to Sweden. The struggles mentioned were largely due to insecurities and conflicts in the home countries of the informants, which in several of the cases also contributed to the decision to move away from the country. This aspect is further developed in the next part of this chapter. In general, the interviewees who came to
Sweden as refugees claimed that they were relatively well off economically before they migrated and that they had a “normal life”, while the interviewees who explained that they moved to Sweden because of love, witnessed of a greater struggle in their home countries.

To obtain a more comprehensive view of the family dynamics of the informants, they were asked to explain what types of occupation the parents have, or had if the parents were retired. Many of the informants mentioned that they came from a family background where the father was working while the mother in the family stayed at home and took care of children and the household. 5 informants had mothers who were also working, 4 had parents who were farmers where both parents work in the fields or with the animals, and 9 had mothers who were at home while the father worked. When asked if that is a common situation in their society, one informant from Syria responded that he estimated that around 80 percent of the women in his home country did not work (M6). One interviewee from Iran also responded that the situation of only one spouse working is relatively common in her home country but she mentioned how it could also differ within the family. “My aunt for example was a teacher, and her husband also, but my mom was a house wife. It really depends.” (F3). One of the interviewees from Thailand connected the custom of moms staying at home to the lack of childcare provided by the state which meant that one of the parents or another relative or family friend had to look after the children before they were old enough to attend school (F11).

5.2 The Decision-Making Process
5.2.1 Motives for Migration

As previously mentioned, political insecurity within the home country was mentioned as a common motivation for migration among the people interviewed for this study, and 9 of the interviewees came to Sweden as refugees or because of an un-safe situation in their home country. 6 of the people interviewed came to Sweden as a result of meeting a Swedish spouse and thereby deciding to migrate in order to live together, and 3 informants migrated because of work or study reasons. However, the situations are sometimes complex, and the motives mix with each other. One woman from Bangladesh described an insecurity in her home country with high corruption and lack of democracy. She mentioned how studying became the easiest way to move from the
country and a master’s degree in Sweden lead to a post-graduate position and work opportunities in Sweden (F7).

Some of the informants expressed during the interviews that they decided to move to Sweden because of previous connections to the country, such as friends who lived here (F6) or a father who had spent a lot of time in the country due to his job as a sailor (F3), while some of the interviewees mentioned that they did not have a very comprehensive view of Sweden at all before they met their Swedish partners and moved to the country with them.

5.2.2 Household Involvement in the Migration Decision

In order to gain a better understanding of the social contracts of the households and how it might affect the migration decision, the interviewees were asked to elaborate on the family’s involvement and reaction to the decision to move to Sweden. Most of the interviewees spoke of positive reactions from family members when they were told of the decision. The informants who made the decision due to war and instabilities in the home country mentioned a feeling of relief and happiness among the remaining family members. One man explained: “they know it is more dangerous to stay in my home country, so they were happy for me” (M4). One informant who fled from Syria at a young age mentioned the difficulties of leaving the family and how the parents had been very upset when he moved. “I was the youngest in the family, so they did not want me to leave them” he mentioned, and continued on to explain that they still knew it was the best option for him to have a better future (M2).

One informant from Thailand revealed that her family had been disappointed when she told them that she was moving to her 20 years older husband in Sweden. “He was a foreigner and much older than me, so they were a bit disappointed actually. Especially my mom, but after a while I think they realised that it is not a bad life” (F11). The informant also mentioned that at that point she and her husband sent money which helped her younger siblings to attend school. 4 of the people interviewed migrated to Sweden together with their parents and siblings and did therefore not feel that the decision was fully theirs.
5.2.3 Expectations Before Migrating

The general view of Sweden before the migration were for most of the respondents a picture of a secure and peaceful country. One informant explained that one of his impressions before he moved to Sweden was that it was a country with more developed democracy and equality between men and women compared to his home country Syria (M6). One respondent jokingly mentioned that since he was a big fan of music and football, he had known of Avicii and Zlatan before the move but nothing else (M2). Some of the respondents claimed that they had known very little before the move here, and some explained that the view they first had was a view of Europe in general and not as much of Sweden specifically. “We thought that: Europe is good, you can feel safe here. You can say what you think or what you feel. You can have a relationship between people of different ethnicity, different languages. It does not matter. You can still live together. That was our view of Europe.” (M1). Social security and good education and healthcare was also mentioned as pre-understandings of the country (F1).

The informants were asked to reflect upon how they felt that these expectations they had before moving to Sweden corresponded to the reality after living in the country for some time. Some discrepancies mentioned between expectation and reality were the difficulty to find jobs despite education and willingness to start working (F7, F4) and one mentioned how the high taxes makes it difficult to make a lot of money (M3).

5.3 Life in Sweden and Remittance Behaviour Today

6 of the informants were at the time of the interviews students at SFI (Swedish for immigrants) or SAS (Swedish as a second language) and did not have a paying job yet. 2 of these were living with a partner who had full-time jobs while the other 4 were living alone or with a partner in the same situation. The remaining 12 informants expressed a situation which suggested a more or less established life in the Swedish society with jobs and families, which could be of relevance for the analysis of the remittance behaviour of the informants. Firstly, the findings of the second part of the interviews is presented in this next section.
5.3.1 Motives to Remit

A strong sense of wanting to help family and relatives left behind was expressed during all of the interviews. When asked about the main reasons for sending money to their home country, helping family members who did not have enough themselves was among the first reasons mentioned by nearly all of the informants. When asked to describe the expectations from family and relatives in their home countries, some of the people interviewed mentioned that there is an unwritten rule that you help family members who are in need for it but only if you have enough yourself. One of the informants from Syria told of a “collective society” back home where everyone helps each other. “You can say it is part of our culture, if you do not help out it is almost something embarrassing (...) it is not a good person in the society.” (M1). One woman who was interviewed emphasized her belief in Buddhism as a motivating factor for remitting. She explained that a big part of her religion is to learn how to let go and give to other people. “As a Buddhist I do not like to have a lot of money. You can give to those who need, to those who ask. (...) when you are dead and gone you cannot bury the money with you.” (F10).

Culture was mentioned by several of the interviewees as a determinant for the strong family ties, even across borders. Some of the informants made comparisons to the Swedish culture and the importance of economic independence and mentioned a differing perception back in their home country. The lack of social security was mentioned as a major concern for some of the interviewees when asked about who they send money to and what the money is mostly used for, and the receivers of the remittances were all in economic positions where their wages were not enough to cover everyday expenses such as medicine, food and other necessities.

5.3.2 The Remittance Receivers

In order to expand the view of the family relations of the informants and thus the dynamics and determinants of the remittance transfers, one of the major sections of the interview concerned who the receivers of the remittances are and what the money is mainly used for. The following section presents the findings from the interviews concerning this.
The receivers of the remittances sent by the informants of this study differed slightly, but many of the interviewees answered that they mainly send money to their parents or siblings. One woman from Thailand responded that she sends money home to her daughter to finance her university studies (F13) and one woman from Kap Verde that she sends money to her disabled aunt (F2). The only interviewee who responded that she does not send any money to relatives, did instead mention that she sometimes sends money to some of her closest friends in Burundi (F5).

Out of the 18 informants interviewed for this study, 9 people claimed that they send money more or less every month. 2 interviewees send money a few times a year, but still on a regular basis. 3 only send when something extraordinary happens and help is needed, or they send money as a gift every once in a while. 4 people told me that they send whenever they can, but because of their own economic situation in Sweden it does not happen regularly.

To the question of what the money remitted is mostly used for, several interviewees respond that the main cost for the family is every day expenses such as food, medicine, clothes, rent and electricity. Some mention that they have also helped family members by contributing to slightly larger expenses such as cars. These contributions were seen as investments for the remittance receiver to facilitate the possibility of increasing their own income. One woman who was interviewed told a story of buying a car to her father in order for him to use it as a taxi and make more money, and another woman told a similar story of buying a truck for her brother which he would be able to use for work. One man expressed similar views when telling a story of helping his nephew with money to fix the engine of his taxi. One of the interviewees from Thailand who claimed that she rarely sends money to the country anymore, mentioned another way she used to help relatives by hiring them for her restaurant and thus bringing them to Sweden for work. She explained that both her sister and her cousin came to Sweden to work at her restaurant (F8).

When exploring the feelings migrants associate with remittance sending it becomes clear how complex of a topic it is. While most of the people interviewed for this study expressed positive emotions towards helping family and relatives, a couple of the informant’s voiced negative opinions and feelings towards remittances. One informant
who claimed that he sends large sums of money to his mother every month mentioned that he mainly feels good about helping out but sometimes find the pressure to send money every month slightly difficult. “I never thought about sending money until my mother moved back to Iraq, maybe once in a while but not every month. It is actually a bit hard.” (M3). A few of the respondents pointed out how remittances for them is something they do not think about that much since it has become such a normal occurrence for them. “It is just normal for me, part of my culture and my identity, so I have no particular feelings towards it” (F4). This opinion is shared by another woman who explained that she rarely talks about the money she sends to her sister every month since it has become a habit and not a subject for any greater conversations (F3).

5.3.3 Conflicts

When the matter of expectations from family members and relatives in their home countries was brought forward, several informants explained that there is a general view that those who move to Sweden will have a lot of money to share with the rest of the family.

One female interviewee brought forward how her experiences with high expectations and ungratefulness from relatives in her home country has affected her remittance behaviour during her 10 years in Sweden. “My uncle told my mom that he needed money for glasses, but he did not use the money for that. He went out and bought alcohol, so my mom was not happy about that. You think you help them, but then they go out and do things like that.” (F5) Another female interviewee also told me about the risk of people getting too comfortable if migrant workers would send home a large amount of money. When asked about if she ever experienced any pressure to send money home she explains that she used to send more money when she first arrived in Sweden. However, after experiencing that some relatives did not feel the need to work as hard themselves but were rather waiting for money from Sweden, she started sending less. “it is important that they also work and not only wait for money from us in Sweden (...) they sometimes think that we abroad live in paradise and do not do much to earn a lot of money” (F8).
A subtler form of expectations was expressed by several of the interviewees who answered affirmatively to the question whether they believed that their families expected them to send money. However, a common follow up to that response was that they only send money because they can afford it, and most of the respondents did not mention a feeling of pressure from family members. In contrast, two younger men who had only been in Sweden for a couple of years both expressed that they never felt any pressure from their families back home, but were rather encouraged to focus on their own education and well-being than the families in their home countries. “They know that I am only studying right now, and do not have a very good income” one man mentioned during an interview. “Maybe when I have a job, things will be different” (M1).

5.3.4 Informants’ Views on Gender Roles

When the conversation was navigated towards the informants’ views on the impact of gender roles on remittance behaviour, several different answers were received. One female respondent admitted to feeling that the daughters in the family cared more for their father than the sons in the family (F7). This view is shared by another informant who compared her economic responsibility towards her daughters with the lack of responsibility shown by her ex-husband and father of her daughters (F9).

Some other respondents did not feel that differences exist between men and women in their families, and mention that it is only a matter of if you are capable to help your family out or not that determines if you send remittances, not if you are male or female. “I think it depends if you are a generous person or not, not if you are male or female” F2 explains.

One of the interviewees made the connection to religion when he was asked the question whether there are differences between if you are male or female in his family: “To be honest, our family is not like other Muslims. If my sister gets a job, she would not say no” M3 mentions and indicates that his family is not devoted to traditional roles where women are expected to stay at home and take care of the house and the family.
When asked to explain if there are differing expectations of economic responsibility between men and women within the family some of the interviewees expressed that gender did have an impact on the traditional expectations. “In my home country you usually say that if there is a son and a daughter in the family it is mostly the son’s responsibility to help the parents. In reality that is not the case, it depends on the economic situation of the family” (F4). In one interview the informant also elaborated on particular expectations on men when it comes to economic matters. An example is given of a situation where a group of men and women are at a restaurant and the bill comes in. The informant explained that it is always expected of the man in the group to pay for the whole company (F5).

Some of the informants mentioned how there are some differences between sons and daughters in the family when it comes to financially supporting the parents. Despite many recognising that it is a matter of economic capability and not gender determining to what extent you financially help your family, it is also mentioned by some informants that daughters are traditionally expected to help her husband’s family when she gets married (M1, F7). One woman who was interviewed did however mention that she believes it is also a matter of the economic status of the family and a traditional view which may be changing (F7).

When asked what their spouses thought about their remittance habits, most of the respondents witnessed of an uncomplicated situation within the conjugal household. One woman admitted that her husband does not agree with her sending money as remittances or for charity, however since they have separate incomes she did not appear to consider it a significant issue (F3). One woman from the Philippines who is more dependent on her husband’s income explained that her husband initially had been reluctant to send larger amounts, but after visiting her family in the Philippines, he had changed his view (F1). The interviewee mentioned however that there are limits since she has a family here now that also needs to be taken care of. This view was shared by other informants as well. One informant from Thailand mentioned how her Swedish husband is positive towards her sending money to help her parents but also added that there are limits and that the he would probably not want her to send more money than she currently does (F10).
5.3.5 Changes since the Migration

One of the topics of the interviews concerned how the informants perceived the change in both themselves and their relationship to the remaining household members. One informant mentioned that she believed she had become more open as a person since the migration (F7). This view was shared by M5 who described a “strictness” in his home country which he expressed happiness to not be part of anymore.

One informant who had lived 5 years in Sweden had noticed a change in her relationship with her family back in the home country. She mentioned the fact that she now had a family of her own with husband and kids and therefore noticed a metaphorical distance to the family she grew up with. “You prioritize your own family first. Maybe the move also has something to do with it. It does affect one’s identity as a person.” (F4). This view of a decline in remittance transfers after becoming more established in the Swedish society is also shared by F8 who explained that she used to send more money when she first moved to Sweden, but experienced a shift after she had children on her own in Sweden.

A changed relationship to the family members who also migrated to Sweden together with the informants were also expressed in some of the interviews. One interviewee who moved to Sweden in her teenage years together with her parents and siblings expressed that she felt a change in her relationship with her parents since they moved to the country. “I remember that my father told us (the siblings) that he regretted taking us to Sweden” she admitted and continued to explain that she had moved out from her parents’ house when she had been 17 years old because she wanted to be free (F2). She continued the interview by pointing out the differences to what she believed her life would have looked like if they had stayed in Kap Verde. “In Kap Verde I would have had to continue my education in order to get a good job. Here in Sweden you do not need a university degree to get a decent job” (F2). An interviewee who moved from Burundi with her family told a similar story of changed family relations after the move to Sweden, especially to her father. She responded that in her home country parent are stricter than in Sweden. They all had to adapt to Sweden and it is expressed in the interview that the parents in the family struggled more than the children. “My
relationship to my father has changed a lot actually. I know that even if he gets really mad he will not raise his hand here, because it is not legal in Sweden” (F5).

5.4 Future Aspirations

At the end of the interviews, the informants were asked about future aspirations in life. Most of the participants expressed a future vision of a life in Sweden.

A great difference was shown between the informants who had children which were born in Sweden or children who had lived a large extent of their life in Sweden and the informants with weaker family ties in Sweden. Many of the people interviewed stated that the children were one of the main reasons for not considering moving back to their home countries. With children used to living in the Swedish society, some informants expressed the view that it is not likely that the children will want to move. “My daughter might not need me as much now, since she in grown up, but I want to be here for my future grandchildren” (F8).

The informants were asked to estimate how long they thought they would continue to send money to family and friends abroad. The most common answer was “as long as it is needed” or “as long as I am capable”, however some of the interviewees expressed a more time conscious view. A couple of the people that were interviewed expressed that they send money with a particular goal in mind such as education for a sibling or a daughter and that they plan to eventually stop sending money when it is no longer needed. The informants who answered that they send money to poor or retired parents or older relatives were more likely to answer that they would continue to send money as long as that person was alive. A few informants who did not reply that they sent to one particular person but rather those relatives who expressed the need for it, claimed that they did not plan to stop doing that.

To increase the insight of the informants’ connection to their home country today after moving to Sweden, questions were asked about both about the current relationship to family and relatives remaining in the home country and also about if they had done or were planning to make any larger investments in the home country. Some of the interviewees explain that they perceive the situation in their home countries too insecure
to invest in things such as property, and rather spend their money in Sweden. “In Syria I used to have a lot of money. I was a businessman and bought and sold properties” one man declares in the interview (M6). When asked if he ever wishes to return to Syria if the war ends and the situation becomes safer, he answered that he in the future wants to put all focus and resources that he has to investments in Sweden. “Maybe if there is peace I will go back to Syria and sell my land there and take the money to Sweden. I want to open a business here, but I need the money for it” (M6).

Some of the interviewees gave an impression of being open to the idea of potentially returning to the country they emigrated from. “Well not right now, not when there is war, but maybe later. Why not? If there is peace.” (M5). Some of the informants from Thailand mentioned that they might want to return part time after retiring from their jobs in Sweden, but they expressed the view of not wanting to return and live in Thailand full-time.

6 Analysis

The previous chapter presented data derived from interviews with 18 informants, where the findings were divided into 4 chronological categories: The situation before migration, the decision-making process of the migration, current situation including remittance behaviour, and future aspirations. In this section, the findings presented in the previous chapter is discussed and analysed in relation to the research questions. The analytical framework of social contracts as a determinant of remittance behaviour is used to guide the analysis, and the utility of the framework for this research is also discussed further down in this chapter. These social contracts between the migrants who participated in this study and their family members will in this chapter be analysed further in order to find answers to the 4 research questions presented. The cross-cutting dimension of gender and its effect is also analysed in relation to all of the stated research questions.

6.1 Motivations to Remit

The operationalization of this research can be divided into two steps. (1) to explore the motivations expressed by remittance senders living in Sweden, and (2) analyse how
these motivations are affected by gender roles within the family and the wider context of the society. The first step is also reflected in the first out of four research questions presented in the introductory chapter of this paper, which is now looked into further.

- What motivations are expressed by immigrants in Sweden for sending remittances?

When looking at the findings, a very strong pattern through all of the informants’ answers is the will to help family members who are less fortunate than themselves. This is mainly mentioned as due to lack of retirement money, disabilities, or low-paying jobs for example. Using the 3 hypotheses outlined by Lucas and Stark (1985) concerning motives to remit, the findings show a very clear leaning towards altruistic motives among the people interviewed. Many of the informants expressed the feeling of happiness and satisfaction from knowing that they are able to help family members who need it, and the view of willingly “sacrifice” some of their own comfort for the sake of their family is voiced by some.

The pure self-interest motives exemplified by the authors as driven by investments in the home country or the ambition to inherit, did not find any noticeable support in the findings from the interviews. Many of the respondents explained that the people they send money to are not able to pay for their ever-day expenses themselves and are either retired or working as farmers. This information does not suggest any wealth which may be inherited. Worth noticing however is the difficulty to attain a completely truthful answer in a single interview regarding a topic which by many might be considered shameful to admit.

Lucas and Stark (1985) observed remittance behaviour as likely to involve a mutual gain for both the sender and the receiver of the transfers, and hypothesize of a third possible explanation for remittance motivations which they call tempered altruism or enlightened self-interest. Several of the informants mentioned education of a family member as one of the main causes for sending money, which could fall under the category of tempered altruism. Since education would lead to increased future prospects for the person receiving it, it could therefore be seen as a type of investment in human capital which may positively affect the remittance sender as well. Half of the
interviewees also came from a background where they had to leave their home country due to insecurities and violence. No details regarding the migrant household’s financial support for the migration costs were attained during the interviews, however it was implied in some of the interviews that the families were involved, which would strengthen the probability of remittances acting as re-payment for investments made in the migrant and thus strengthen the evidence for this third hypothesis.

Another major motivation emphasized during the interviews was the cultural aspect of remittances, and the “unwritten rules” of helping family members in need of financial support. This aspect is not sufficiently analysed using the framework by Lucas and Stark and will therefore use the combined framework on social contracts departing from the conjugal contract model. As previously mentioned, this study argues that remittance decisions are taken according to the implicit contracts or roles that are taken within the family context and one of the aims is to also evaluate the gendered aspect of this matter. This brings us to the next part of this analytical chapter which will examine these social contracts and how the informants experience them.

6.2 Social Norms and Gender Roles

As mentioned in chapter 3 of this paper, the aim of combining the framework on motives to remit (Lucas and Stark, 1985) with the model of conjugal contracts (Whitehead, 1984) was to create an analytical framework which helps to explore the effects of gender roles within the context of households. The implicit or sometimes explicit agreements within the household regarding division of labour and responsibilities within the family is in this study referred to as “social contracts”. The use of the term “contract” is as previously mentioned used in this paper as a metaphor of the roles and agreements which are negotiated between spouses and other members within a household.

As pointed out by Park, Cruz-Saco & López Anuarbe (2017), the expectations that come with gendered norms in society is likely to play a significant role in determining remittance behaviour. The second research question is therefore of great relevance.
• How do social norms connected to gender roles affect the attitudes and behavior concerning remittances?

To answer the research question above, a number of aspects are considered. The analytical framework presented in chapter 4 put forward three determinants which could potentially affect the social contracts between the migrant and the migrant household. Firstly: the cultural and societal differences between the home country and the country of immigration, secondly: the aspect of time spent in the country of immigration, and thirdly: expectations from family members, both in the home country and the country of immigration.

The last two determinants will be discussed later in this chapter, so let us therefore direct the focus towards the first one. Cultural aspects were as mentioned stated as one of the main motives for remitting among several of the interviewees for this study, and differences between the Swedish society and culture and the one of the country of emigration were pointed out.

In order to analyse the social contracts of the interviewees, a number of questions regarding the relationship to both the parents and the current household was asked. A large number of the informants came from a background of very traditional family settings, where the mother in many of the cases were housewives with the main responsibility of childcare and taking care of the home and the father responsible for earning money in the family. This situation corresponds with what the conjugal contract model suggests, that households are likely to divide the labour to bring maximum utility of the household resources (Whitehead, 1984). None of the respondents did at the time of the interview live in a household with an equally explicit division of labour which can be interpreted in two ways. Both as a sign that the times are changing, and the society increasingly facilitates the possibilities for women to take on other responsibilities than the traditional conjugal division, or the effect of the Swedish society and culture on the interviewees.

Two dimensions are as described considered when analyzing the findings through a gender sensitive lens: (1) the different motives and expectations expressed by men
compared to women interviewed and (2) the informants’ views on gender roles and expectations on male compared to female migrants.

Comparing the motivations for sending remittances between the male and female interviewees in this study, very similar motives are expressed, and no clear distinction can be detected. Worth pointing out here is that the aim of this study is not to generalize, the small number of informants and the qualitative nature of the research does not make it possible to draw such conclusion. It would however have been an interesting starting point for further research if the answers would have differed widely. A few noteworthy findings from the interviews concerning the informants’ experiences of gender roles are however worth to consider in this analysis.

An interesting aspect of the findings is how many of the informants did not consider there to be any differences within the family between male and female members in terms of expectations to remit and to overall help the family. Several informants mentioned how it is mainly a matter of who in the family is economically capable of assisting and not a gender specific occurrence and some express a view of such differences belonging in the past. Some of the findings do however suggest that the informants recognize gender differences in terms of remittances and economic responsibility. It is mentioned that some of the interviewees experience that there is a slightly bigger responsibility put on men to provide for the family and being able to financially support female relatives. It is also mentioned how the traditional view in one of the informant’s home country is that women when they get married are expected to care for the husband’s family rather than her own, which paints a picture of one type of conjugal contract.

6.3 Expectations and Tensions within the Household

One of the objectives of this study was to examine whether expectations and pressure could lead to conflict between the remittance sender and the receivers. This was done in order to contribute to a greater understanding of potential sustainability issues regarding remittances as a major source of income for many families and countries. The objective was formulated into the third research question for this study.
• Are there any conflicts of interest regarding how the money is spent in the receiving country?

When examining the findings, it becomes evident that conflicts do exist among migrants concerning economic transfers. The main reason expressed during the interviews was the lack of control in terms of how the money is spent in the receiving country. One of the informants expressed irritation and disappointment towards some of her relatives for lying about needing money for glasses while instead using the money for alcohol. This particular incident did even contribute to the decision to not send any more money to the household, however the thought of the children in the family made the person decide to start sending money once again. This incident shows that conflicts do occur among remittance senders and receivers, but also suggests that the bond between family members are strong and not only determined by logical factors.

One thing which can be noted in the findings is that even though tension can emerge between migrants and the remaining family and relatives, a difference can be distinguished between which relation the migrant holds to the remittance receiver. Out of the 18 people interviewed, some mentioned experiences of disappointment concerning how the money they sent was spent and negative pressure from people to send more money. In none of the cases was the receiver of the money one of the most immediate family members of the migrant, rather an uncle or cousins. Worth keeping in mind in this case is that the informants might have felt more comfortable talking about more distant relatives in a more negative way than their closest family, which could hence compromise the findings. However, the findings do suggest that expectations from family members on the migrant can be seen as a determinant for remittance attitudes and behaviour.

Expectations from remaining household members to receive money from Sweden was expressed by several of the interviewees. One major difference is how the informants perceive these expectations as something negative or not. While some of the informants witnessed of negative pressure and ungratefulness from relatives, some also expressed a neutral attitude towards expectations. The findings show that many of the interviewees did not consider the expectations as something negative but rather a normality since they were better off than the remaining household and therefore content with the
“unwritten rules” of sending money to them. This can be seen as part of the social contract between family members, and in the next part of this chapter, the impact of time on these contracts will be explored.

As mentioned earlier in this paper, when considering family relations and social contracts the study takes both the family members remaining in the home country, who are also the likely remittance receivers, and any new household compositions such as current spouses and children living with the migrant into account. The discrepancies between these two family contexts will be further developed in the following part of the chapter.

6.4 Time and its Implications

In this paper, the dimension of time has multiple times been mentioned as a potential determinant of changes in the social contracts and thus the remittance behaviour of migrants. The last research question for this study was written down as:

- How does time impact attitudes concerning family relations and remittances?

Connecting back to the analytical framework on social contracts, it becomes clear that time is argued to impact the relations between the migrant and her family remaining in the home country. The analysis of this can be divided into two parts. Firstly, by comparing the views expressed on one side by migrants who recently arrived in Sweden and on the other by migrants who have lived a large part of their life in Sweden. This comparison could provide a view of how attitudes seem to change over time. The other way of analysing how remittance behaviour can change with time, is by looking at the answers from the interviewees with an established life in Sweden concerning how they perceive their behaviour to have changed from when they first started sending remittances. Questions regarding how the migrants perceive their relationship with the remittance receiving family members now compared to before they moved or just had moved could provide an answer to how the social contracts within the family change over time and in the context of living in a new country as a migrant.
Two factors which seem to affect this relationship over time become evident while looking at the findings: (1) the physical and societal distance, and (2) the development of a new family setting in the Swedish context. Some of the informants mentioned that they did not experience any particular changes in their relationship to the family members remaining in the home country. This was explained as mostly due to the fact that they had not been very close even when living in the same country, or that phone calls and Skype helped to keep in touch. In contrast some people admitted to experiencing a shift from the relationship they used to have.

The involvement of a new family dynamics through marriage and children in Sweden was mentioned as a major factor and one of the informants mentioned how her priorities had shifted from the former household to her children and husband. Other findings show that several of the participants in this study used to send more money when they first arrived in Sweden. These findings suggest that the impact of time does matter in the context of remittance attitudes and that it could be interpreted as a risk for the sustainability of the transfers. On the contrary, the informants who had relatively recently arrived in Sweden by the time of the interviews all expressed ambitions to be able to send more money after they became more established in the Swedish society. These findings can be interpreted as a discrepancy between expectations and reality and it suggests that time spent in Sweden does affect attitudes towards remittances.

Family, especially children, in Sweden was a major reason mentioned by several informants for not wanting to return to the country of emigration. This was however only expressed by female informants, which raises the question regarding if this can be connected to gender norms. Due to the limited number of informants, that type of generalization is not possible. It does however point towards an interesting aspect of future research.

Worth pointing out is the fact that half of the informants interviewed in this study migrated to Sweden due to war and insecurities in the home country. This unintended factor of the sampling is likely to affect the findings due to a number of reasons. It does unfortunately bring a slightly more heterogenous sample of informants than desirable which might affect some of the findings. Some impacts of this reason for migration can be seen when looking at the answers to questions concerning investments in the home
country and the aspiration to return in the future, which is not on the agenda until there is a more peaceful situation in the country.

7 Conclusion

The objective of this study was to investigate the phenomenon of remittances from the perspective of the senders’ point of view, and hence contribute to a greater understanding of a phenomenon often studied from a perspective of the developmental effects on the receiving country. The topic was studied from the pre-understanding that remittance decisions are taken as a consequence of the roles and “social contracts” which are decided upon within the household, and an analytical framework was constructed by combining the theory on motivations to remit by Lucas and Stark (1985) together with the model of conjugal contracts (Whitehead, 1984).

A qualitative approach was taken, and 18 semi-structured interviews with Swedish immigrants from different backgrounds were conducted in order to collect data for analysis. A cross-cutting theme throughout the research questions and the analysis on the finding was the aspect of gender as a determinant for how the social contracts were constructed and consequently affecting remittance attitudes and behaviour. The themes derived from the semi-structured interviews helped explain that there is a correlation between (1) cultural factors, (2) expectations from family members, and (3) the dimension of time spent in the country of immigration, and changes in remittance attitudes among the informants.

A key premise of this paper has been that gender plays an important role in shaping remittance behaviour. This argument finds some support in the findings from the qualitative interviews presented in the paper. The findings confirm that there are existing gender differences worldwide in how women and men are perceived within the social contracts. It does not however seem to play an equally important part as first assumed for the informants interviewed. This does however not mean that the differences do not exist, rather that the informants do not perceive it to be of any major consideration.
Due to the limited amount of time and resources accessible for this research, the study was conducted on a rather small scale in the context of the Swedish society. This provided some very interesting insights to the attitudes and feelings expressed by remittance senders from various backgrounds which was the objective of this study. A couple interesting starting point for future research was also detected, and it would be of great interest to witness a study of a larger scale continue the research on the connection between remittance sending and the gendered social contracts.

Since cultural differences between the countries of origin of the informants in this study seemed to play an important part in determining the remittance attitudes, it is difficult to draw generalizations from the answers due to the small number of participants from each country. An intriguing direction for future research would be to put an increased focus on cultural factors as a determinant of remittance behaviour. The analytical framework used for the study proved to show great potential in the analysis of social determinants of remittance behaviour. Some difficulties were experienced in obtaining sufficient data on the conjugal contracts and gender roles within the households of the migrants. To increase the utility of the combined framework, an added perspective from the receiving end of the remittance transfers would contribute to a deeper understanding of this relationship.

As mentioned in the beginning of this paper, a deeper understanding of the motivations and determinants of remittances could also help to predict future sustainability issues of a phenomenon which a large number of developing countries are dependent upon. One of the aims of this study was to provide a new insight to a complex topic of research, and thereby fill a gap in the existing literature. This study has hopefully contributed with a small piece to the bigger puzzle by providing a greater insight to the relationship between the migrant and the migrant household and the determinants of these economic transfers among transnational households.
Reference List


Appendices
Appendix A: Interview Guide

Warm up questions:
- How long have you lived in Sweden?
- Did you come here alone or with a family member?
- What is your current occupation?

Before migration:
- Can you tell me a bit about your life before you moved to Sweden?
- How would you describe your family situation before you migrated?
- What was your family’s sources of income before you moved to Sweden?/What did you parent do for a living?
- How would you describe the division of labour between your parents?
- Can you tell me about how you and your wife/husband met? (If married.)
- What does your husband/wife do for a living?

The decision-making process:
- What was your perception of Sweden before you moved here?
- What do you consider the main factors to your move to Sweden?
- How did your family react to the decision?
- How would you describe your expectations before you moved?
- What was your view towards sending money before you migrated?

After the migration:
- When did you start sending money to your family?
- How often do you send money to your family?
- Who do you send the money to? Follow up: Why this person?
- What would you consider the main reasons for sending money?
- Where do you believe that the money you send is most needed?
- Do you feel that the money you send is used in the best way?
- Could you describe your feelings toward sending money home?
• How would you describe the conversation between you and the person you send money to concerning the money that you send?
• Do you think there is anything that could make you decide to stop sending money?

Remittances as a contract:
• How would you describe the expectations from your family today?
• How do you think the fact that you are a woman/man has affected these expectations?
• Do you have siblings or other relatives who have migrated?

What has changed since moving?
• You mentioned earlier the expectations you had before moving here. How would you describe how those expectations have been met today?
• How would you say your relationship with your family has changed since moving to Sweden?
• What effects do you think living in Sweden has affected you?
• For how long do you see yourself sending money home?
• What are your hopes for the future?
Följebrev

Växjö 2017-11-27

Förfrågan om medverkan i undersökning

Hej,

Mitt namn är Sara och jag är student på Linnéuniversitetet där jag läser freds- och
utvecklingsstudier. Jag håller just nu på med mitt examensarbete där jag ska undersöka
migranter i inställning till att skicka pengar till familj eller släkt som är kvar i
hemlandet. Syftet är att undersöka vad som driver folk till att skicka pengar och hur
tiden i Sverige påverkat förväntningar och inställningar till detta.

Jag skulle nu gärna vilja komma i kontakt med dig som är boende i Sverige sen en tid
tillbaka men har familj eller släkt kvar i hemlandet som du återkommande skickar
pengar till och som skulle vilja delta i en kortare intervju.

Intervjun kommer ta ca. 30 min och den kommer vid godkännande att spelas in för att
lättare kunna analyseras. Inga utomstående kommer dock ha tillgång till det inspelade
materialet och dina svar kommer att behandlas anonymt och konfidentiellt och
redovisas i en form där inga enskilda deltagares svar kan identifieras. Deltagandet är
frivilligt och du kan när som helst och utan förklaring avbryta ditt deltagande.

Den färdiga undersökningen kommer presenteras för studenter samt
examinator/handledare och kommer sedan bli offentlig för allmänheten. För frågor och
funderingar eller om du kan tänka dig att delta är du välkommen att kontakta mig för
mer information.

Tack för din medverkan!

Sara Karlsson
070–2193285
sk222vq@student.lnu.se