"THE PRIME MINISTER SNATCHED MY WIFE": EXPERIENCES OF SEPARATED

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Abstract

This research investigates the experiences of Ghanaian immigrant men in Hamilton regarding the impact of family finances on their separation and divorce from their wives. Framed through critical, constructionist, and intersectional lenses, this study utilized phenomenological techniques to interview four participants purposefully selected from the Ghanaian community in Hamilton. Phenomenology guided the analysis of the data obtained from these interviews. The results reveal the phenomenon of immigrants sponsoring their spouses to immigrate to Canada, only to be divorced due to family financial challenges and the allure of welfare support from the State. The study illustrates how the intersection of welfare, state institutions, and acculturative stress contributes to the breakdown of immigrant families in Canada, resulting in some men adopting negative coping mechanisms like substance abuse to deal with the impact. The study shows that such people refuse to seek professional mental healthcare support because of their mistrust of the healthcare system.

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Chapter 1: Introduction

The marriage and family institution has undergone significant changes over recent decades due to the emergence and application of new and critical gender ideas and power dynamics within marriages. By applying power relations in the domestic production and consumption of goods and services, inherent patterns of unequal production and consumption between men and women in marriages and families have been revealed (Acosta et al., 2020; Cantillon, 2013; Chiapporri & Meghir, 2014; De Henau & Himmelweit, 2013; Himmelweit et al., 2013; Lindová et al., 2020; Lyonette & Crompton, 2015; Pepin & Cohen, 2021; Vargha et al., 2015). Gender norms have uniquely influenced this institution, although they differ across cultures and evolve within the same culture over time. Consequently, divorce, which was once a social rarity, has become increasingly common in Canada (Statistics Canada, 2022), accompanied by the emergence of new family structures (Alarie, 2023; Lyssen-Danneboom & Mortelmans, 2014).

According to Canada's 2021 population census data, most single-parent households with at least one child are headed by women. While this is consistent for both immigrant and non-immigrant families, it is more pronounced among immigrants. Women head 82.5% of such families compared to 75.5% among non-immigrants (Carpino, 2024). Although factors such as the death of a spouse, births outside of marriage, and individual adoption also contribute to single-parent families, previous data from Canada's Department of Justice (2022) suggest that only 23% of female-headed one-parent families were led by widows, while widowers accounted for 20% of male single-parent households. Additionally, according to census data, in the current context, children are more likely to experience the separation or divorce of their parents than the

death of a parent, as was the case in the past (Statistics Canada, 2017). Given that most immigrants to Canada come from countries with strong marriage and family values, it becomes imperative to explore why and how this group appears to lose their cultural and marriage values and norms after immigrating to Canada and dominating single-parent families.

In Canada and other Western countries, marriage is regarded as a significant factor that can impact an individual's overall health and financial well-being. Research on household finances has garnered considerable attention, although most studies have focused on Anglo-Saxon experiences (Derma-Moreno, 2009), while the situation of immigrants, particularly Africans, in Western countries has received less focus. Similarly, many studies within the domain focus on demonstrating the oppression of women in marriage. Given the dearth of theories and knowledge grounded in the experiences of African immigrants and men in dyadic relationships within the domestic economy, this research seeks to explore the experiences of Ghanaian immigrant men in Hamilton who have had to navigate tensions and divorce arising from financial difficulties within their families. The core objective of the study is to contribute to comprehensive and balanced theories, policies, and practices within the household economy, a field that is constantly evolving in its knowledge and subject matter.

This chapter introduces the study and provides background and context. It is followed by the research problem, aims and objectives, and the significance of the study. The chapter will also include my positionality and a description of marriage in Ghana. Finally, the theoretical framework underpinning this research will be presented.

Background and Context of the Study: Financial Negotiations in the Household

Over the years, the household economy has gained interest from researchers and practitioners, especially in how married couples make financial decisions. Many studies focus on gender's role in decision-making (Cantillon, 2013; De Henau & Himmelwei, 2013; Deutsch et al., 2003; Goode, 2010; Pahl, 2004, 2005; Tichenor, 1999, 2005). Others, like Pahl (1989) and Himmelweit et al. (2013), examine who benefits from household financial resources. Several studies, including Dema-Moreno (2009), Deutsch et al. (2003), Pahl (2004), Skogrand et al. (2011), and Pahl (2005), focus on financial decision-making around employment income and unpaid domestic work, mainly by women. The consensus is that men have more control, power, and influence, while women handle daily expenses due to socially attributed gender roles (Pahl, 2005; Goode, 2010; Deutsch et al., 2003; Dema-Moreno, 2009). Other research, including Goode (2010) and Dew (2008), shows women often carry most debts, while men utilise credits.

While Anglo-Saxon and Northern European experiences dominate the literature (Dema-Moreno, 2009), the experiences of couples from developing nations and immigrants, especially African immigrants, are missing. This prompts an enquiry into Ghanaian immigrant couples in Canada, focusing on family finances, Canada Child Benefits (CCB), and their effects on marital tensions, conflicts, and divorce- areas overlooked by social work academics and practitioners.

Anecdotal evidence suggests that traditional Ghanaian marriages, characterised by male financial control and breadwinning, persist even after migration to Canada, where dual-earner couples are the norm. Despite similar incomes, women expect their husbands to handle finances, and men expect their wives to do most of the unpaid domestic work. Academic research is often limited, focusing primarily on women's oppression and perspectives. Listening to male voices is

crucial for understanding the dynamics of gender power in immigrant families. Addressing this gap enhances knowledge of family finances and marital tension among immigrants in Canada.

Research Problem and Questions

In critical social thought, men are generally seen as holding all the power and privilege in society, beginning with the marriage and family unit. Consequently, the welfare state and its social protection policies often either exclude them or accord them little attention. However, it is important to ask: should the Black African immigrant man in a Western country be placed in the same pigeonhole as the powerful and privileged white heterosexual man?

Understanding the experiences and unique circumstances of African immigrant men in Canada will enhance the processes of theorizing, policy development, and implementation within the domestic economy, academia, and practice. Using the literature as a rough guide, I aim to isolate theories related to family finances and power dynamics in marriages. In this regard, the three key research questions for this work are: How do family finances influence tension and divorce among Ghanaian immigrants? The second question is: how does the interaction of immigrant couples with State agencies, the Welfare State, and family courts during separation and divorce shape the oppression of immigrant men? What unique mental health identity emerges from the phenomenon of divorce for immigrant Ghanaian men, and to what extent does this identity influence service-seeking habits?

In this endeavour, my goal was to understand and share the experiences of divorced Ghanaian immigrant men by talking to them about their journeys through marriage, separation, and divorce. I sought to explore how they managed their finances together and how money influenced their separation. During this process, I also sought to discover how they met their

spouses and the steps they took to form their marriages. I placed some importance on understanding how Ghanaian gender norms and values manifested within the context of Canadian multiculturalism. The aim was to assist Social Workers and Policymakers to recognize the broader factors affecting immigrant marriage power dynamics and the evolving cultural and gender values among Ghanaian immigrants. Consequently, there were compelling grounds for an inquiry into the mental health of divorced Ghanaian immigrant men and the factors shaping their interactions with the healthcare system in Canada.

Aims and Objectives of the Study

The overarching aim of this research was to bring to the fore the role of financial decision-making in marital tension, separation and divorce among Ghanaian immigrants. Consequent to that, the following objectives became imperative:

1. Identify some of the mechanisms Ghanaian immigrants adopt for selecting a spouse and forming marriage within Canada's multicultural marriage market.

2. Explore the financial arrangements Ghanaian immigrant couples establish to manage their finances, the mechanics of these agreements and the inherent power dynamics.

3. Investigate the division of domestic labour between Ghanaian immigrant couples.

4. Identify the nature of marital tension and conflict emanating from the established financial and domestic arrangements. The objective was also to highlight the process of transition from family life to singlehood of these men.

5. Isolate aspects of the mental impacts of separation and divorce on immigrant men, their coping mechanisms and service-seeking habits.

Importance of the Study

Conceptually, this study introduces acculturation and transnationalism into the discussion on the household economy, weaving immigrants' experiences into the discourse. It also highlights the conflicts and tensions arising from immigrant household financial decision-making. This will help to fill gaps in existing theories on the subject, as current theories tend to focus on the nature and types of financial decisions while overlooking their impact on the marital dyad.

Focusing on the experiences of immigrant men also reveals how supposedly 'powerful' men experience oppression and the implications of these experiences on their mental health. The study further highlights some unintended consequences of the Canada Child Benefit (CCB) policy on immigrant families, offering insights into how the policy could be adjusted to ensure that Canadians accessing the scheme can maintain a healthy family life. Additionally, it emphasizes the challenges some immigrants encounter while navigating the complexities of Canada's immigration policy and the long-term impacts on family life.

Moreover, studying the experiences of Ghanaian immigrant men is essential because of the unique cultural backgrounds that enrich the text. Mensah and Williams (2013) and Firang (2011) have suggested that Ghanaian immigrants are highly active trans-migrants due to their family bonds and commitments, which form the basis of their identity. Such an experience constitutes a crucial component in any academic endeavour related to transnationalism and acculturation.

Theoretical Perspective

In this research, critical social theory (Deutsch, 2006; Fook, 2003; Nazroo et al., 2020; Neuman, 2011), social constructionism (Burr, 2015; Gergen, 1999, 2001), and anti-colonial

thought (Amediume, 2015; Guy-Sheftall, 2003; Nnaemeka, 1998) provide the foundation for understanding the experiences shared by participants. Critical framework serves as a basis for examining power imbalances in society and the oppressive nature of relationships, often characterized by disproportionate levels of power and privilege held by certain segments of society (Nazroo et al., 2020; Deutsch, 2006). Critical thought enjoins a challenge to all forms of dominance and oppression resulting from power imbalances across all facets of life (Fook, 2003; Nazroo et al., 2020). The emphasis is on how social structures and interpersonal relationships oppress individuals and groups within society (Nazroo et al., 2020; Neuman, 2011). Critical thought promotes the necessity for alternative perspectives that challenge and reshape dominant views through self-introspection, reflexivity, and interaction as pathways for creating transformative knowledge, particularly aimed at changing the status quo (Fook, 2003).

Moreover, in any social justice endeavor, the context of oppression or injustice is crucial and therefore essential to highlight the pyramidal interplay and influence of factors at the micro, meso and macro levels of society and vice versa, as opined by Pettigrew (2021) and Nazaroo et al. (2020). Guthridge et al. (2022) defined micro-level factors to include individual characteristics, such as biology, beliefs, behaviours, values, and emotions, such as empathy and resentment. They also highlight interpersonal interactions in families, at work, and in schools as meso-level factors, as well as broader social and cultural norms, including marriage, religion, and politics, as macro-level factors.

Social norms are rules and evaluative standards of behaviour and actions shared by people in any society or group. Society prescribes what is considered normal and acceptable, and deviating from such norms incurs strict opprobrium from members (Cislaghi & Heise, 2020),

even though these rules are often produced and reproduced randomly through interaction. These norms are passed on to the next generation through socialization. They are reinforced and/or contested within the family and marriage institution, as well as in the broader social context, through the education system, workplaces, religious institutions, the media, and other social institutions. Consequently, these institutions are embedded with these norms and continuously reproduce them. Therefore, the policies, rules, regulations, decision-making processes and biases are embodied in how they operate.

This work focuses on society's role in the disproportionate distribution of power and the concomitant oppression of less powerful segments. Consequently, the individual is not the focus of analysis; rather, it is the structures and institutions created by society that perpetuate injustice (Cislaghi & Heise, 2020; Fine, 2006; Opotow, 2002). Institutions are crucial in oppression, functioning at the meso-level between interpersonal and structural levels, where disadvantages and oppression are concentrated (Bailey et al., 2017; Emirbayer & Desmond, 2015). According to Nazaroo (2020), focusing on structures and institutions is vital because the legacies of historical epochs of colonialism, race-based slavery, and apartheid interact with contemporary processes of globalization, migration, and governance, which continue to shape and perpetuate the inequalities that hinder access to essential economic, physical, and social resources required for personal, familial, and generational living, growth, and progress.

The concept of intersectionality (Hankivsky & Cormier, 2011; Randles, 2022; Young, 2020), as applied in the design, implementation, and evaluation of social policy, informs this research. An intersectional perspective involves understanding how social locations relate to and interact with each other, intersecting and reinforcing one another to create a complex web of

oppression and domination, as well as privilege and power, for various groups and individuals. In the words of Hankivsky and Christoffersen (2008), an intersectional analysis "captures the complexity of lived experiences and concomitant, interacting factors of social inequity" (p. 272), which is crucial for appreciating the nuances of inequality.

The focus of an intersectional analysis is to isolate and address "the way specific acts and policies address the inequalities experienced by various social groups" (Bishwakarma et al., 2007, p. 9). This is achieved through a gaze on social identities, including race, class, sex, gender, ability, geography, immigration status, and age, which can interact and generate patterns of enduring unique meanings and complex experiences within and among groups (Hankivsky & Cormier, 2011). Immigrants' outcomes are influenced by systems of oppression and privilege at the intersection of migration pathways, sex, age, and gender. This phenomenon is evident in several key Canadian institutions, including educational exclusion, labour market inequality, and gendered racism encountered when accessing social services (Young, 2020**).**

A constructionist perspective encourages us to be critical of the taken-for-granted ways of appreciating the world, particularly ourselves (Burr, 2015), and to challenge conventional objective knowledge. Our understanding reflects the cultural, historical, social, and economic context in which we live, and interactions with others shape our conception of knowledge through language (Burr, 2015). Our current knowledge is a negotiated understanding of the world, taking various forms that trigger different social actions. The constructionist view challenges discourses that depict women as less powerful in heterosexual marriages, seeing such views as social constructs tied to specific times and cultures. It also highlights that human culture can be changed to promote fair gender power distribution. (Burr, 2015).

A decolonization discourse redefines African women as powerful within their families and communities, countering portrayals by classical anthropologists (Evans-Pritchard, 1940a, 1940b, 1948; Fortes, 2015, 2015b; Malinowski, 1927; Radcliff-Brown, 1952) which continue to influence academia. Such colonial perspectives are now seen as racist and ethnocentric by African feminists like Amediume (2015), Guy-Sheftall (2003), and Nnaemeka (1998). Amediume, an Igbo woman, argues that African women are powerful and use their strength to benefit their families, communities, and nations.

Across Black Africa, women influence culture, development, and emancipation through their roles as 'mothers' and the respect from men in daily societal struggles (Amediume, 2015), exemplified by Asante queens Nana Yaa Asantewaa (Arhin, 2000), Ama Serwaa of Juaben, and Ataa Birago of Kokofu, who were war heroines during the Asante resistance wars against the British, as well as Afua Kobi, who was an astute diplomat (Aidoo, 1977).

Amediume (1997) proposed shifting from typical critiques of European views on African culture to an anti-colonial discourse countering Western thought. Her idea is based on the Igbo word "Nzawalu," which means replying to someone in response to insults from that person. In her view, this engenders an accumulation of dialogic literature through various statements, postulations, responses, and conversations. My choice of the word 'peoples' or 'nation' serves as a repudiation of the derogatory anthropological terms 'ethnic' and 'tribe' due to their racist and ethnocentric roots, as succinctly described by Amediume (2015).

Chapter Two: Literature Review

In this chapter, I review the dominant ideas from the academy and practitioners regarding the history and background of Ghanaians in Canada, multiculturalism in Canada, acculturation and acculturative stress, as well as transnationalism and transnational families. Thereafter, I pay attention to the marital tensions among immigrants and the impact of divorce on men. Finally, the chapter looks at the new paradigm in household finances.

History and Background of Ghanaians in Canada

Ghanaians have historically migrated from their homes to seek better opportunities, escape wars, or after disputes over kingship. Colonialism and formal education fostered rural-urban migration, a trend that persisted after independence. Some migration theorists, therefore, view international migration as an extension of rural-urban movement for better prospects (Konadu-Agyemang, 1999).

Immigration from Ghana and Africa in general to Canada before the 1960s was relatively uncommon due to Canada's assimilationist policy inclination at the time (Caidi & Allard, 2005; Darden, 2004; Li, 2003). In the view of Darden (2004), Canada's new liberal approach laid the foundations for the arrival of visible minority groups to the country. It is therefore not surprising that, as of 1991, out of the total immigrant population of 166,175 'born in Africa', only 3.4% arrived in Canada before 1961. The remainder arrived during the two decades from 1971 to 1991 (Statistics Canada, 1992). As of 2024, the Ghana High Commission in Canada estimates that there are over 100,000 Ghanaians residing in Canada. Since the focus of this project is on immigrants, this number is not particularly relevant, as it includes diplomats, international students, people on tourist visas, and others. However, its relevance lies in the fact that they are all part of the Ghanaian marriage market.

According to data from the 2021 Census of Population, there were 31,720 immigrants of Ghanaian ethnic or cultural origin in Canada, accounting for 0.1% of the total Canadian population. The majority, 20,935 (66%), reside in Ontario, with 4,015 (12.6%) in Alberta, 3,365 (10.6%) in Quebec, and 1,670 (5.3%) in British Columbia. The remainder live in Manitoba (565, or 1.8%), Saskatchewan (555, or 1.7%), Newfoundland and Labrador (125, or 0.39%), Yukon (75, or 0.24%), Nova Scotia (235, or 0.74%), and 10 (0.03%) each in Prince Edward Island, Nunavut, and the Northern Territories. According to the 2021 census data, the city of Toronto alone is home to 47% of all Canadians born in Ghana, while Hamilton, which ranks third in Ontario after Toronto and Ottawa, has 2%, or 645. The 2021 census shows Ghanaian immigrants in Canada mainly arrived through family sponsorship (30%), with others coming as economic

immigrants (16%), workers (13%), skilled workers (11%), refugees (10%), protected persons (3%), and resettled refugees (6%).

Canadian Multiculturalism

Multiculturalism as a concept is described as the deliberate and consistent effort by governments, typically in Western countries, to institute policies, programmes, and laws that engender and promote diverse cultures, religions, and minority languages to create a plural society (May 2021). These efforts encompass various public policies, including school curricula in minority languages, affirmative action programmes, exemptions from dress codes, and the protection of religious freedom.

Canada's identity is difficult to define due to its diverse population, history of immigration, geographic, historical, and linguistic variety. (Berry, 2013). Before the 1970s, the country prioritized European immigrants, hoping they would assimilate and become indistinguishable from Canadians.. Following assimilation challenges, Canada officially adopted Multiculturalism as a policy in 1971, welcoming immigrants from around the world. The policy aimed to help cultural groups in Canada preserve their identities, break down barriers to participation, promote cultural exchanges, and assist immigrants in learning an official language. (Brosseau & Dewing, 2018). Thus, the government assumed a significant role in promoting diverse cultures and improving race relations. However, racism against visible minorities and indigenous nations remains at institutional levels of soceity.

Multiculturalism in Canada has evolved to have three interrelated meanings, according to Berry (2013). He identified it as a demographic fact, highlighting Canadians' desire to engage with diverse cultures, as well as a key public policy consideration. Consequently, even

Conservative governments take measures to pass and expand legislation that enhances multiculturalism (May, 2021). However, the widespread non-recognition of certificates and experiences of immigrants in Canada as a criterion for employment, Canada's policy and approach towards refugees from Ukraine, compared to other refugee groups like Palestinians, Syrians, South Sudanese, Eritreans, and Iraqis, demonstrates institutional racism and discrimination. For May, the bedrock of multiculturalism is tolerance, equality, human rights, and the elimination of institutional discrimination. Canada's acid test, however, will be the promulgation of laws that eliminate professional gatekeeping.

Acculturation and Acculturative Stress

The increasing interconnectedness of the world has led to a rise in migration, with individuals navigating new cultural landscapes. This necessitates new learning to fit into these new environments. Based on Berry's (2003) classic work, acculturation refers to the cultural and psychological adaptations that ensue following the interaction of different cultural groups and their members. This entails changes in social structures, institutions, norms, and values at the cultural level, alongside changes in people's behavioural patterns, including food, dress, values, and identities. It is a complex process involving a dynamic exchange among cultures.

Models of Acculturation

Several models have been proposed to understand the various ways individuals acculturate. Berry (2017) describes these strategies as the attitudes and behaviours individuals adopt in their everyday intercultural encounters with their own and other groups. Berry's (2003) framework identified four main modes of acculturation: integration, separation, assimilation, and marginalization. Integration involves synchronously maintaining one's heritage culture while

adopting elements of the host or dominant culture. Others (Driscoll & Torres, 2022; Shwartz et al., 2017) refer to this as biculturalism. Separation, entails rejecting the host culture while preserving one's heritage culture. Assimilation occurs when a person fully adopts the host or dominant culture, potentially losing aspects of their heritage culture to become 'same' as hosts. Marginalization, occurs when individuals disengage from both their heritage and host cultures.

The choice of strategy depends on factors like personality, cultural distance, and social support. It is assumed that discrimination and acculturation challenges diminish after the first generation, as later generations adopt the host country's language and culture. Their subsequent generations assimilate into the mainstream, often resembling and speaking like white people (Portes & Rumbaut, 2001, 2006; Schwartz et al., 2017). This does not hold true for black and other visible minority groups. Recent research by Nguyen and Benner (2013) emphasizes the dynamic nature of acculturation, suggesting that individuals may adopt a combination of strategies over time. Sam and Berry (2016) drew attention to the symbiotic nature of acculturation. They posit that, as two or more cultures continuously interact, individuals and groups from each culture adapt to the other culture(s). Berry (2017) also suggest that acculturation does not cease after a specific period or among generations. Instead, it extends beyond an individual's lifespan or over a millennium. The acculturation literature displays significant biases and flaws that have become widely accepted. For example, Blacks and Africans are treated as a single category, even though Africa alone has fifty-five countries, including Western Sahara. Each of these countries possesses a distinct cultural identity.

Although individuals who immigrate as children tend to acculturate better than adults and adolescents (Carranza, 2019; Portes & Rumbaut, 2001), most of them grow up torn between two

worlds and are considered "alien" in each. Adult and adolescent immigrants generally have vivid memories of cultural practices and experiences from their home country (Portes & Rambaut, 2006), providing them with a basis for comparison. For example, children brought from Ghana are referred to as 'born again' among Ghanaian immigrants in London because some deny they were born in Ghana to fit in with their peers. This exemplifies Schwartz et al.'s (2017) position that such individuals are hindered from actively participating in the receiving culture, thereby inhibiting the development of their bicultural identity. Among African and other visible minority immigrants, even second-generation children continue to be asked the infamous question, 'Where are you from?', despite potentially lacking any connection to their parents' countries of origin beyond their lineage, which is very discriminatory (Lee et al., 2017; Lee, 2005).

Older adults may struggle to accept the host country's language, accent, culture, practices, and identities due to their bond with their country of origin (Schwartz et al., 2006). Later generations in ethnic enclaves like North York's Jane and Finch, the Dixon and Kipling neighbourhood called "little Mogadishu" in Etobicoke (Mensah & William, 2013), Brampton, and Toronto's Chinatown may face acculturation challenges, including pressures against assimilation and identity confusion (Driscoll & Torres, 2022). First-generation immigrants, often without formal education in the host country, can still effectively integrate and maintain their cultural practices, ensuring the continuity of their language and cultural values across generations (Schwartz et al., 2006). This also encourages second and subsequent generations to explore their ethnic identity and their connection to their group (Phinney, 1990).

A nascent body of scholarship, pioneered by Carranza (2019), suggests that acculturation should be understood within the context of family, rather than the dominant perspective that

focuses on individuals and groups as the fulcrum for acculturation. They argue that, for racialized immigrants from previously colonized countries, their identities, struggles, and successes are intertwined with their families and the vestiges of colonization. Carranza redefines family acculturation as "the processes by which transnational families, coming from colonized spaces, "negotiate" hierarchies of knowledge, and new processes and dynamics set out by their cultural transition such as new roles and identities with family members in the settlement country, and abroad. These processes are significantly influenced by the families' (a) perceived location, of themselves and others, in the imaginary colonial grid, (ii) hierarchy and members' age and gender, (iii) the inner dynamics of the ethnic community, and (iv) the political/social/ colonial processes between the specific racialized group and the society" (p. 54).

This definition views acculturation as a lifelong process, considers the family's roles and burdens when members migrate. It also recognizes family experiences, intercultural dialogues, and how these foster solidarity, resistance, and cohesion in the host country (Carranza, 2019). Although the concept has its roots in data from Latixs, it applies to African immigrants. The concept of 'familisimo', where family interests take precedence over those of the individual, is similar to the Ghanaian context, except that, a Ghanaian family comprises of the dead, the living, and those yet to be born. All facets of this family play roles and have expectations that influence the acculturation.

Acculturative Stress

The psychological strain associated with acculturation is known as acculturative stress (Berry, 2003). This stress arises from the difficulties of navigating unfamiliar cultural norms, values, and expectations while developing new repertoires of behaviour. It is different from

general life stress, as it is specifically linked to the process of transitioning and adapting to a new environment after immigration (Berry et al., 1987). Acculturative stress can manifest in various forms, including anxiety and depression (Berry, 2017; D'Anna-Hernandez et al., 2015; Driscoll & Torres, 2022), identity confusion, difficulty in forming social connections, heightened psychosomatic symptoms like disruptions in sleep and digestion (Berry, 2017), feelings of marginality and alienation (Berry et. al, 1987), as well as risky sexual behaviour and smoking behaviour (Du & Li, 2013).

Factors contributing to acculturative stress include language barriers, which can cause isolation and frustration, and the pressure to learn a new language (Driscoll, 2022). Cultural distance, characterized by significant differences between heritage and host cultures, presents challenges (Liem et al., 2021). A lack of social support, particularly when individuals are isolated from both communities, can exacerbate stress. Pre-existing mental health issues also complicate coping. Downward social mobility worsens stress (Ward et al., 2020). Carranza (2019) highlights gender tension caused by financial pressures, affecting women's mental health as they manage traditional and modern roles, and men struggling with shifting power dynamics.

Coping Mechanisms for Acculturative Stress: Liem et al. (2021) note that coping mechanisms vary with cultural background and personal experience. The host country's social and economic contexts also shape coping methods. Maintaining social ties with both heritage and host communities fosters a sense of support and belonging. Calling in situ families can help manage stress (Khaled & Grey, 2019, as cited by Liem et al., 2021). Others participate in religious activities (Chaze et al., 2015). Reflecting on cultural identity can improve self-awareness and coherence. Learning the host country's language can improve communication and

social connections. Unfortunately, for Africans, learning the host language is not enough, as their accent exposes them to ridicule. Seeking the services of a professional with cultural sensitivity training can be valuable.

It is imperative to draw attention to the point that the acculturation literature itself is dominated by the experiences of Latinx and Asian immigrants, while that of black and African immigrants is neglected. Without such experiences, it is difficult to draw direct inferences from the literature, because African cultures vary significantly from other cultures. Nevertheless, their theoretical foundations can inform this work. This study seeks to contribute to plugging some of this knowledge gap.

Transnationalism and Transnational Families

Transnationalism evolved from assimilation theories and has since become a ubiquitous concept. It describes the interconnectedness of individuals, families, communities and institutions across sovereign national borders. Basch et al. (1994) has been highlighted as initiating the academic discourse on transnationalism as a critical alternative to assimilation (De Jong & Dannecker, 2018). Basch and colleagues defined transnationalism as "processes by which immigrants build social fields that link together their country of origin and their country of residence" (p. 1). With the accelerated trend of globalization, people, ideas, and capital flow more freely than ever before, thus challenging traditional notions of national sovereignty and cultural identity. In recent decades, both voluntary and forced migrations caused by conflicts, wars, and global economic pressures have increased, leading to the emergence of transnational communities. These communities stay connected with their home countries through communication, remittances, and cultural exchanges (Levitt, 2001).

This study focuses on transnational families - migrant families who maintain multiple links and connections that can be construed as feelings of collective welfare and unity, as well as familyhood or kinship ties, with other members of their families in their countries of origin. Bryceson (2019) identified two types: bi-transnational families, found in situations where family members are situated in two countries and multi-transnational families, in which members of one family are located in the home country and in more than one receiving country. These are made possible by the advancement and democratisation of transportation, information, communication, and technology (Bryceson, 2019; Merla et al., 2021).

This has stimulated theories such as transnational marriages (Acedera & Yeoh, 2018, 2019), transnational motherhood (Ducu, 2013), transnational parenting (Alaazi et al., 2018), and transnational grandparenting (Zhou, 2018). Transnational family theories evolved from the extension of gender ideology to female migration and, consequently, to the struggles ofmigrant mothers and the innovative ways they adopt to navigate their traditional roles as mothers to children left behind in their country of origin (Ducu, 2018; Poeze, 2019). Merla et al. (2021) highlight transnational care, as theorized by Baldassar (2007), where immigrants create innovative ways to care for ageing parents miles away, regulated by a mix of capacity, cultural obligation, and family commitments. Such care is symbiotic; retired parents support their children's emotional and psychological needs, illustrating Baldassar and Merla's (2014) care circulation: a reciprocal, multidimensional exchange within transnational families influenced by political, economic, cultural, and social contexts.

Sulemana et al. (2019) opined that remittances by immigrants to their family members in their countries of origin represent a key field of transnationalism. Such remittances are a source

of economic stability and capital to enhance production, welfare, or the standard of living for family members left behind and reinforce a sense of obligation among those abroad (Bryceson, 2019). Bryceson theorized that in situ family members in the country of origin invest in the initial journey of migrants in anticipation of future remittances. In the context of Ghanaians, such investments sometimes involve the liquidation or pawning of important family assets like land, houses, and gold, or the suspension of a sibling's education. What Bryceson missed in her theory is that such investments aim to give the immigrant a chance at success and ultimately emancipate a previously poor family from hardships. While they are embraced, Ghanaian immigrants elevate their care for family members back home to levels that inhibit their own development and the progress of subsequent generations in the host countries (Firang, 2011) by investing in prestigious houses, automobiles parked in garages for years that they only use during vacations, or businesses they cannot supervise or monitor properly.

Nevertheless, in some cases, such efforts also reveal some of the challenges faced by migrants, such as securing proper documentation (Menjivar, 2006; Menjivar et al. 2020). Some migrants remit most of their earnings back home as a safety measure in case of unforeseen arrest and deportation (Gómez Cervantes et al., 2017; Enchautegui & Menjívar, 2015; Menjivar et al., 2018a, 2018b; Poeze, 2019). The unfortunate reality, however, is that for some, this situation endures for decades as they are never arrested or deported, leading them to live in squalor while remitting their income to their family (Poeze, 2019) for a more comfortable life.

Another facet of Ghanaian transnationalism involves transnational grandparenting (Zhou, 2018). In the context of Ghanaian immigrants, this is an extension of the traditional practice where one spouse's mother, usually the wife's, moves in temporarily to support a neophyte

couple when a baby is born. As articulated by Zhou, when such requests are made to parents, they usually deem it a special duty they need to fulfil and perpetuate their cultural notions of family and values. For Ghanaians, neglecting such a call is considered a dereliction of duty that can attract the angst of their ancestors.

The rise of transnationalism challenges families and the nation-state. Bryceson (2019) notes that female migration creates family challenges like substitute caregivers, emotional resentment, and marital tensions. Poeze (2019) highlights how a lack of documentation prevents fathers from making home visits, emphasizing the trade-off between financial gains and physical contact. Bryceson (2019) and Menjivar et al. (2018b) also observed that border policies have shifted from relatively open to stricter regimes, stifling migration and family reunification. Gomez Cervantes et al. (2017) described how the immigration industrial complex—comprising government, criminal justice, and private interests—oppresses migrants in detention centres.

Due to the historical antecedents of transnational family research, the domain is shaped by the experiences of migrant women. Poeze (2019) argues that this arose from the view that migrant men's experiences are considered, to some extent, as an extension of their breadwinner role, which is devoid of emotion and filled with disciplinary measures and material support for their families. This study aims to fill some of that gap in the theory.

Marital Tensions Among Immigrants

Research suggests that a major source of marital tension among immigrants is women's participation in the labour market, especially when they spend extended hours away from home (Cobb-Clark & Connolly, 2001; Cooke et al., 2013; Kleist, 2010). Along with their husbands', who are often highly educated in their home countries, struggles to secure employment, this

results in role reversal where women become the breadwinners (George, 2000; Min, 2001), or the welfare system assumes that role (Kleist, 2010). Donkor (2013) notes that tension arises from husbands' adherence to traditional patriarchal roles despite their reduced breadwinner status. She describes how Ghanaian women in Toronto use similes, euphemisms, and mythology to illustrate how Canadian gender norms influence the high divorce rate among Ghanaian immigrants. They portray Lake Ontario's spirit as a lonely, jealous woman seeking solace through divorce on married women who drink from it, symbolizing their resistance to Ghanaian norms after adopting Ontario's egalitarian and feminist ideals that challenge masculine privilege.

Min (2001) opined that most immigrant women do not participate in the labour market due to their feminist inclinations; however, they inevitably become empowered, thereby gaining more marital power and social status. Zhou et al. (2018) summed this up with the view that immigrant men lose gender respectability, facing humiliation from their inability to provide and being evicted by their wives. Researchers (George, 2000; Kleist, 2010; Min, 2001) identified religion as influencing entrenched gender norms. Faced with the loss of patriarchal status and its accompanying stress, immigrant men seek solace in socio-religious avenues (Chaze et al., 2015; George, 2000; Kleist, 2010; Min, 2001) because they reinforce patriarchal values.

The immigrant groups studied by George (2000), Kleist (2010), and Min (2001) may not fully align with Ghanaian immigrants, but they offer valuable theoretical insights. Unlike highly educated Korean men, who often avoid blue-collar jobs, Ghanaian men tend to accept these roles. Patriarchal tendencies in Ghanaian cultures suggest these studies' insights are relevant.

Conflict Caused by Canada Child Benefits (CCB)

The CCB is a monthly, non-taxable amount paid by the Canadian government to eligible families for raising children under eighteen years (Baker et al., 2023; Colley et al., 2011). It aims to reduce child poverty and offers families the flexibility to choose childcare.

However, some researchers (Baker et al., 2023; Hum & Choudhry, 1992; Kesselman, 2019; Lahey, 2000; Mitchell & Debruyn, 2019; Pentlands et al., 2021) have concluded that the CCB may discourage marriage or encourage divorce and single motherhood, as it is contingent upon household income. The amount per child is inversely related to family income. Researchers (Hoynes & Patel, 2017; Kesselman, 2019; Li & Neborak, 2018) opined that at the federal level, couples are considered for tax purposes if they co-reside for twelve months with a child, via birth or adoption. Some Canadian civic groups have suggested that single mothers remain single due to support structures (Fédération des associations de familles monoparentales et recomposées du Québec, 2022). Marriage penalties, as they are often referred to, have been shown to have a small but significant impact on the likelihood of marrying or remarrying (Burstein, 2007; Fisher, 2013). Using cross-sectional data, Anderberg (2008) found that after reforms in the United Kingdom's benefits policy, a £100 per week partnering penalty decreased the chances of a woman partnering by seven percentage points. Similarly, Griffiths (2017) also demonstrated a positive correlation between the motives for living apart from partners and mothers receiving UK social welfare. Jennifer and Lindsay (2023) argue that directing benefits like the CCB to the primary caregiver's account can create conflicts between couples without proper financial planning. Therefore, in countries that offer child benefits, recipients need to manage their expenses effectively and involve their spouses in financial planning (Brown & Tarasuk, 2019; Pentland et al., 2023).

This notwithstanding, Bastian (2017) and Michelmore (2016) have demonstrated that the disincentive to marry or the motivation for divorce is minimal and primarily found among low-income earners. This is significant because low income is prevalent among immigrants and black populations, who are the focus of this research. Lahey (2000) argued that using marriage or spousal status to restrict benefits like the CCB contributes to poverty in low-income families. Therefore, the notion that the CCB influences divorce remains a valid one.

The New Paradigm

Dual-earner couples are common in today's households (Pinho et al., 2021). Traditionally, husbands earned more, as women balanced domestic duties and work, often in lower-paying jobs due to discrimination (Day, 2018; O'Brien & Wall, 2017; Sparham, 2019; Sullivan, 2019). However, improved female education and affirmative action laws since the late twentieth century (Knop & Brewster, 2016) have enabled women to secure higher-paying roles in technology, services, health, and education (Carvalho et al., 2015; Esping-Andersen, 2016; Knop & Brewster, 2016; Kramer & Kramer, 2016; Parker, 2015). As a result, more families have women as breadwinners and men as stay-at-home dads (García Román, 2020; Knop & Brewster, 2016; Kramer et al., 2015; Kramer & Kramer, 2016). This shift has led some theorists to focus on understanding these dynamics rather than just gender inequalities (Deutsch & Gaunt, 2020; Pinho et al., 2021).

A study by Khamis and Ayuso (2021) shows that such families are more common in Nordic countries and Welfare States that promote female education and work. Factors like women having higher education, being older, childless, and less religious promote female

breadwinner households. These couples share domestic tasks equally and manage their finances independently (Cantillon et al., 2016; Çineli, 2020; LeBaron et al., 2019; Lott, 2017).

Pinho et al. (2021) compared couples in role-reversed and traditional marriages. They found that male and female caregivers had similar perceptions of choice and satisfaction, with primary caregivers generally more satisfied and perceiving a higher sense of choice than breadwinners. Notably, breadwinning mothers were most dissatisfied and felt least in control, wanting to change their roles. Pinho and colleagues suggest this may be because the breadwinner role conflicts with some mothers' gender ideologies, supporting researchers' views (Khamis & Ayuso, 2021; Kramer & Kramer, 2016) that egalitarian beliefs are crucial in role-reversed families. Parents in role-reversed families, according to Pinho and colleagues, prefer to alter their division of labour and have their men work. However, they suggest female breadwinners would rather their partners contribute more financially than fully invert roles. LeBaron et al. (2019) support this, noting that in female breadwinner families, men often perform more domestic chores and childcare, while still contributing financially. In contrast, in male breadwinner families, 90% of women are typically housewives. Men typically remain financial contributors due to pensions, benefits, or insurance from work-related accidents. In contrast, women in male breadwinner families tend to be stay-at-home mothers, often because of societal norms or family commitments. Consequently, researchers (Bianchi et al., 2000; Bianchi et al., 2006; Chesley, 2011; Dunn et al., 2011; Pinho et al., 2021; Knop & Brewster, 2016; Kramer et al., 2015) concluded that such arrangements are typically caused by economic factors, health or labour market constraints, suitability for the role, and the importance of having one parent at home. Therefore, it may be persuasive to associate the phenomenon with both economic factors and

social change perspectives. Although this is beyond the scope of this study, the phenomenon still provides a foundation for the current research.

Mental Health Problems among Divorced Men

Research (Idstad et al., 2015; Sanda et al., 2020; Wójcik et al., 2019) suggest that divorce and separation have a significant mental health impact on divorcees. Similarly, Cohen and Finzi-Dottan (2012) and Wójcik and colleagues have opined that divorcees experience a decline in their mental health, heightened depression, anxiety, reduced life satisfaction, and more health problems than married individuals. Research indicates that men's health is more affected by divorce than women's (Cohen & Finzi-Dottan, 2012; Symoens et al., 2014; Wójcik et al., 2021), and they face short-term consequences (Leopold, 2018).

Weight fluctuation, excessive alcohol, substance misuse, and insomnia are common health issues divorced men face. Research shows divorce influences alcohol abuse among divorcees, but the same does not apply to illicit substance misuse. (Edwards et al., 2018; Kendler et al., 2017). Men who internalize gender stereotypes, viewing emotional expression as feminine, experience even greater mental health problems (Kołodziej-Zaleska & Przybyła-Basista, 2016; Mnyango & Alpaslan, 2018; Whitley, 2021). A man seeking help after divorce may face ridicule from his peers and a dent in his sense of masculinity (Mnyango & Alpaslan, 2018). Consequently, many divorced men withdraw into themselves, worsening their health.

Retaining their most important assets and daily access to their children after divorce is a significant source of anxiety and stress for men during divorce (Mnyango & Alpaslan, 2018, Umberson & Williams, 1993). Mnyango and Alpaslan also found that divorced men may move

on from their marriages, but they seldom accept the loss of their homes and children. Losing these can lead to psychological distress for divorced men, especially if the woman remarries (Edwards et al., 2018; Leopold, 2018; Mnyango & Alpaslan, 2018). Other concerns for men include financial stability, alimony, child support, emotional well-being, and social support networks (Damo & Cenci, 2021; Hiyoshi et al, 2015; Kiecolt-Glaser, 2018; Kołodziej-Zaleska & Przybyła-Basista, 2016; Leopold, 2018). Racial discrimination in countries like Canada can accentuate loneliness and severe mental health challenges for immigrant men experiencing divorce without family support (Leopold, 2018; Mnyango & Alpaslan, 2018; Whitley, 2021). Both Whitley and Scourfield and Evans (2015) note that divorced men face higher suicide rates than divorced women, primarily due to post-divorce depression.

In conclusion, the literature offers a theoretical foundation for the work, even though the trend towards individualization and female-headed households may not align with Ghanaian cultural and gender ideology. However, considering that immigrants often find themselves in environments where such trends are prevalent, based on constructionist thought, my initial belief is that Ghanaian immigrants negotiate gender roles influenced by both their backgrounds and the context of Canada. Nonetheless, the specific nature of these new gender roles, the degree to which each spouse adopts them, and the tensions arising from conflicting discourses can only be understood through the experiences of participants. On a different wavelength, the acculturation literature is notably limited regarding the experiences of African immigrants, being largely dominated by research focused on the experiences of Latinx, Koreans, and Chinese. Therefore, it has been challenging to determine whether one can draw direct inferences from these studies.

Nevertheless, the theoretical perspectives and cultural dispositions related to religion and family within these ethnicities offer some impetus for grounding this research project.

Chapter Three: Research Method

In this chapter, I focus on the research method employed to undertake this project by elucidating the views that informed my choices regarding the research method, methodology and selection of participants. The chapter will also shed some light on how participants for the study were selected and how the data for the study was gathered and analyzed.

Cresswell (2013) advised that research epistemology, methodology, and methods should be aligned. Accordingly, social constructionist theory (Burr, 2015; Gergen, 1999, 2001) was used in a phenomenological approach (Creswell, 2013; Moustakas, 1994) to distill the core experiences of my participants into broader themes. Phenomenology was chosen to understand the meanings participants assign to their experiences of separation and divorce. Focusing on participants' shared experiences of tension and conflict in their marriages as a result of family finances presents a palpable ground for a phenomenological study. This is because "the basic purpose of phenomenology is to reduce individual experiences with a phenomenon to a description of the universal essence" (Creswell, 2013, p. 76).

Ultimately, phenomenology provided a unique approach to presenting the collective experiences of these men through its inquiry steps. The core questions were: (i) what were their experiences of marital conflicts due to family finances, and (ii) what influenced these experiences? These questions helped gather responses that revealed common themes. This ultimately shed light on my second research focus: gender values among Ghanaian immigrants and their perceptions of marriage in Canada. In problematizing how immigrant men perceive and experience marital conflict and tension, I aimed to remain open to any aspects of participants' experiences that might emerge during my interviews. Drawing on Moustakas' (1994) views, it was essential to acknowledge the relative nature of our individual experiences with marital tension and conflict. Additionally, I was able to highlight the differences in the meanings of marital conflict and tension between Ghanaian immigrants and mainstream Canadian culture during in-depth interviews.

In any phenomenological research, participants' perceptions are the primary source of knowledge and should be regarded as valid and reliable. According to Zhou (2010), by viewing individuals' experiences and perceptions as positional and intentional, a phenomenological approach examines these experiences in a way that shields them from the researcher's preconceptions. Moustakas (1994) also suggested that giving premium to each participant's perception highlights different aspects of their experiences and thus aids in understanding the phenomenon. According to Farber (1943), meaning is the fulcrum around which phenomenology revolves. Based on an in-depth examination of participants' personal experiences, the researcher can capture the meaning and commonalities of an experience through the stories shared by participants. As an abstract entity, the truth of the event is subjective and knowable only through

participants' embodied perception because individuals create meaning through their experiences of moving through space and across time (Starks and Trinidad, 2007).

For Ghanaians, meaning can be expressed through proverbs, music, and other art forms. By relying on proverbs and songs inherited from previous generations, they can understand and derive meaning from their everyday experiences, thereby avoiding past mistakes. Although such knowledge sources remain valuable due to our experiences over time, they are often discounted as invalid because they are undocumented. Therefore, to encourage Ghanaians to exhume their inner selves, there is a need for an approach that seeks to validate experiential knowledge. Starks and Trinidad have stated that, "phenomenology contributes to deeper under-standing of lived experiences by exposing taken-for-granted assumptions about these ways of knowing" (p. 1373). Hence, phenomenology aligns well with my critical and constructionist frameworks, assisting in highlighting the views of immigrant men in the household economy and acculturation literature.

Recruitment Process

Six Ghanaian immigrant men were purposively selected (Edmonds & Kennedy, 2017; Mason, 2002; Seale, 2012) to participate in this research. In purposive sampling, the researcher selects participants to fulfil a particular purpose based on the research objective, design, and, in this case, the target population (Edmonds & Kennedy, 2017). In qualitative research, considering that each participant can potentially be a source of multiple concepts, a large sample size is not necessarily needed to generate rich data sets (Starks & Trinidad, 2014). Gill (2020) recommends a sample size of three to six participants as ideal for a phenomenological study like this, or when data saturation is reached.

Two key strategies were used as entry points to the Ghanaian community in Hamilton. Posters were posted at the premises of three identified African grocery shops located in the city of Hamilton to solicit potential participants. This had the advantage of attracting Ghanaian immigrants living in the city, as many Ghanaians buy African groceries from these stores. Flyers were also displayed at the premises of community centres and public places like churches that are patronized by Ghanaian and African immigrants to request potential participants to get in touch with me. Ten individuals contacted me; however, after screening, eight were selected to participate in the study. Of these eight, six attended their appointments, and two interviews were truncated midway. Those who did not meet the criteria were women.

Description of Participants. All participants in this study were first-generation immigrant Ghanaian men residing in Hamilton. Selecting first-generation immigrants ensured that participants were familiar with Ghanaian cultural values and gender norms, allowing them to compare those with Canadian culture and values. All participants had lived in Canada for over eight years and had either divorced or separated by the time of the interview. Each participant was previously married to a first-generation Ghanaian immigrant woman with whom they had children aged between zero and seventeen years, for whom they received CCB.

Data Gathering

The primary method for generating data was semi-structured, in-depth interviews conducted in the Twi language, which is widely spoken among Ghanaians. Using Twi as the medium of interview was intended to ensure that participants felt at ease and could articulate their experiences in a language they were comfortable with, allowing them to express their genuine feelings. Beyond these, the Twi language also neutralized the potential power imbalance

between the researcher and participants. Not all Ghanaian immigrants can speak fluent English, and the use of the English language between an educated Ghanaian and a not-so-educated Ghanaian is often considered disrespectful and haughty on the part of the educated individual. Using the Twi language was to avoid participants perceiving the researcher as such, which could potentially prevent them from sharing their stories.

Cruz (2001) suggests that researchers of colour have to "create and develop alternative spaces and methodologies for the study of their communities" (p. 658), and for a Ghanaian researcher, art forms such as music, drama, story-telling and dance represent a core medium of imparting, transferring, preserving and perpetuating our cultural beliefs, values and customs. To understand the meanings participants derive from their experiences, they were encouraged to share Ghanaian songs that shed light on their experiences. My reliance on music was borne out of the Ghanaian idea that music makes sense to you when it is related to event(s) in your life. This is because Ghanaian art forms are expected to convey philosophies, uphold customs, and reflect life values. Without such underpinnings, art forms are considered unworthy of attention. I, therefore, decided to ask participants what Ghanaian music best describes their experience, feeling, or thought after the first participant, who was interviewed, used music as a way of communicating the essence of his experience. Consequently, these songs were included in the repertoire of sources of understanding and interpreting their experiences.

Interview process. Written informed consent was obtained from all participants, except for three who opted to provide oral consent. All interviews were audiotaped with participants' permission. An interview guide with key points helped focus the interviews on the major themes of the research. It ensured that participants shared much more information with me, as well as

introduced their themes to the research. The researcher conducted a verbatim transcription of the audiotaped interviews into English, with linguistic support from a friend in Ghana. This support was helpful in situations where it was difficult to accurately translate sentences, because they were laced with proverbs, to convey the same meaning that participants articulated. This way, participants' privacy was protected.

Data analysis

After transcription, the researcher separated all textual responses, participants' accounts of what happened, from their structural descriptions and how their experiences unfolded. This was done manually using Apple's Pages word processor. Then, I thoroughly reviewed all the textual and structural descriptions to identify the keywords, phrases, and sentences that participants mentioned, highlighting them. These highlighted words, phrases, and sentences from each participant were then copied and pasted into a new Pages document. The process also involved an attempt to understand each participant's experience as portrayed in their stories and the music they associate with their experiences. Furthermore, I read through each new document to check for redundancy, based on emerging clusters of meaning that suggested patterns in participants' experiences. This ultimately led to the development of two thematized accounts: thematized textual and thematized structural descriptive accounts for further analysis. The researcher then unified these two thematized accounts, paying close attention to the various nuances of narratives each participant provided during their interviews regarding their experiences of tension and conflict in their marriages and the eventual breakdown of their families.

Additionally, secondary data collected from books, academic journal articles, online publications and websites proved valuable for the research. Some well-known Ghanaian cultural practices, proverbs, metaphors, and stories related to the topic that I personally know and have experienced were also utilized to interpret the data shared by participants. Due to the ritualized nature of practices such as marriage, my personal experience of getting married, observing, and participating in the negotiations, planning, and ceremonies provides me with insights into the process, making it a valid form of knowledge. To ensure that my interpretations of the participants' experiences and my own insights were accurate, I contacted elderly women and Chiefs from my family and community, the custodians of our culture, to confirm that they aligned with customs, traditions, and practices passed down by our ancestors. Reaching out to them was vital because Ghanaian culture is primarily transmitted through oral tradition, and often documented sources are insufficient or unavailable.

Chapter Four: Results

This chapter focuses on the stories shared by participants during the data-gathering process. It also includes cues and nonverbal expressions I observed during the interview. The names used in the presentation are either fictional, folklore, or Ghanaian pseudonyms. These names do not correspond to or resemble the folklore or fictional images in the stories. They were used to facilitate analysis and discussion of the data obtained from the interviews.

Following data analysis, several themes emerged to facilitate discussion and comparison with existing theory and literature. There are two main themes: negotiating couple relations in a new country, which covers negotiations around family finances and domestic chores, and the emerging tensions from these negotiations. The sub-themes under tensions include those emanating from family finances and domestic chores, the end of the financial honeymoon, and tensions related to child benefits. The next major theme is transnationalism: romance and economic exchanges. The sub-themes are partner selection and marriage, the economics of spousal sponsorship, and the shift from family to singlehood. The shift from family to singlehood also has these sub-themes: the snake in the Garden of Eden, behind enemy lines, the ultimate losers, negative coping mechanisms, positive coping mechanisms, and service-seeking habits.

Negotiating Couple Relations in the New Country

In their cultural contexts, couple relationships are more or less predetermined, although new couples must create arrangements that suit individual and family lifestyles as well as work schedules. Immigrant couples, unfamiliar with Canadian culture where factors like family finances and responsibilities are shaped by individual charter freedoms, need to adapt to cultural norms and work-life balance. This requires ongoing negotiations, enabling spouses to communicate their expectations and find ways to tackle acculturative challenges such as language barriers, securing employment, conflicting values, and raising children.

Negotiating Household Finances. All participants agreed on a system for managing their finances with their spouses. Some kept separate bank accounts and contributed an agreed sum, based on their income levels, into a joint account from which all household bills are paid. When asked who managed the funds between the couple, one participant simply retorted,

"The one who is more responsible, as simple as that. Because in my case, I am very good at managing resources, right, whilst my partner may not be. She is not as good at taking care of money, so when I manage it, we end up saving part of what we contribute. I know how to manage money" (interview with Awoche).

However, when elaborating on his relative ability to manage money, Awoche alluded to the fact that he would not spend the money on things he considered frivolous. Without referencing his spouse, Awoche indicated that:

"Some women do not know how to manage money, so if you leave things completely in their hands, she will be spending on personal shopping whilst rent is unpaid, and then the burden comes back to you, the man" (interview with Awoche).

Beyond the spouse's relative knowledge and experience in managing money, it is also important to note that participants agreed that the level of trust between the couple, harmony at home, and the presence of children are equally significant factors influencing which spouse controls the money. Here, the core skill is prioritizing family necessities over personal pleasures.

In another system, the couple agreed on who should pay each bill. They list all recurring household expenses and decide who is responsible for each. Participants mentioned that they paid rent or mortgage, car insurance, and some utilities, while the wife paid for other utilities, groceries, childcare, and what they described as 'petty expenses'. In both cases, the men indicated that they paid more than their wives. According to Togbe,

"My income was more and stable than hers, so it was wiser to take care of the bigger and more crucial bills as the man in the house". (Interview with Togbe)

Finally, some participants entrust their entire earnings to their homemaker wives. This decision is based on their previous experience when the wife was in Ghana, during which she took control of his money and managed it very well. According to Ananse,

"when she was in Ghana, she took very good care of my money, so when she came, I gave her full control over our finances, thinking she would take care of things well. Even though the money was in my account she had copies of my bank cards. She manages everything we need to do as a family and buys whatever she wants without my permission. And to be frank, as our elders say, no matter how you hate the monkey, appreciate how it runs. She helped organize my money. That is why I could easily save and pay to make my next move all the time". (Interview with Kwaku Ananse)

In this case, the man could also undertake any expense, personal or household, without necessarily consulting or informing his wife before or after such action. According to Ananse, what also contributed to this arrangement was the fact that his wife had previously experienced a miscarriage as a result of her work. Therefore, there was a joint decision for her to stop working.

The system they use as immigrants is in flux and influenced by their level of acculturation. Since the men sponsored their wives to come to Canada, the arrangements depended on factors such as whether the woman was still new to Canada, a homemaker—which I refer to as the financial honeymoon period—or had established herself within the Canadian system. Despite this, Ghanaian male breadwinner norms played a significant role and remained consistent in couples' decision-making, even though the arrangements responded to Canadian conditions. Therefore, even when immigrants adopt Canadian marital norms, they modify these norms to align with Ghanaian gender ideology.

Domestic Chores. Participants generally agreed that their wives did most of the domestic chores, with varying degrees. Some mentioned that they assist with childcare. Others clean because they cannot tolerate dirty spaces. However, some did little to no work at home, leaving everything to their wives. According to Ananse:

"I may not have been cooking or cleaning the bathroom when we were together, but the reality is that she would not have allowed me to cook. How many Ghanaian women will eat food prepared by their husbands? You know, generally, even we, the men, were not taught how to

cook; cooking is a woman's job back home. In the same vein, women will not allow you, the man to go and do the groceries because you won't buy the right things. Over here, you don't do the laundry with your hands like back home, so washing is not an issue like it is back home." (Interview with Kwaku Ananse).

However, when I informed him that Ghanaian immigrant men living alone or sharing an apartment often do their groceries, cooking, and cleaning, Ananse was adamant.

It is evident that although immigrant Ghanaian men have adopted some Canadian notions of gender, their Ghanaian norms still dominate when it comes to household chores. It is equally critical to note that they also blamed their wives and, by extension, Ghanaian women for considering them incompetent in undertaking such tasks. Framing it this way serves to absolve them of responsibility and reinforces their Ghanaian gender norms. It has the effect of reproducing and reinforcing traditional Ghanaian gender norms among Ghanaian immigrants in Canada. The intersection of socialization, gender norms, and acculturation is central to the equitable division of domestic labour within immigrant families. However, participants' childcare responsibilities reveal Ghanaian men's attachment to their children.

Private expenses. In all cases, the men showed a need for such expenses, even though family interest expenses were always the most important to them. This is illustrated by Yaw Obentin, who indicated that,

"as a man, if you want to have a good marriage, you need to allow your wife to cheat you….. in the case of contributing money for the family or keeping money for private expenses, I think it needs more than fairness" (interview with Yaw Obentin).

This is ample evidence that Ghanaian men are not oblivious to their wives' personal needs for private spending. Ananse took the traditional Ghanaian view of personal expenses:

"Oh, my brother, I took very good care of her, as you see me like this, I know how to take care of a woman. I know how to take good care of a woman. Clothes, shoes, earrings, etc. I used

*to buy Holland wax prints, send them to Ghana to be sewn for her, and when we attend Ghanaian programmes, everybody says yes! Kay, if you see a beautiful woman, don't say she is beautiful, ask how much was spent on her. Whaaaaat!" (*Interview with Kwaku Ananse)

Personal expenses are construed differently compared to the West. Participants viewed wife gifting as a form of personal expense for her. Although this largesse may be seen as tokenism or patronizing, the threat of societal opprobrium elevates wife gifting from a simple act of one's will to a more nuanced task of pleasing the wife, her family, and society. This is further complicated by the onerous task of representing all men from one's family or lineage, as failing to gift the wife implies that all men from his family are unworthy grooms. It can be concluded that the principles of equity and fairness in marriage are not wholly lost on these men.

Tensions Emanating from Family Finances and Domestic Chores

The men were happy to share the bills with their wives, as required by Canadian norms, but avoided domestic chores because, according to Ghanaian marriage gender norms, it is the wife's or children's duty. At the other end of the spectrum, the men also insist that when it comes to expenses, women want to shift the financial burden onto the men, while also expecting them to cook, clean, babysit, and meet all the demands of Canadian life. Another aspect of the tensions concerns the perks, privileges, and respect accorded to husbands back home in Ghana, which the men expected from their wives but were not forthcoming. In the words of Kwaku Ananse;

"At this point, my good wife was sitting on my neck... she was not honouring her obligations as a wife to me. She won't serve my food after cooking, or if she will, she does it like I was a small boy in the house". (interview with Kwaku Ananse).

During the financial honeymoon period, the men were the sole breadwinners. As a result, the women, inexperienced in Canadian gender norms, treated them based on Ghanaian marriage norms. The wives eventually curtailed such courtesies, likely due to work-related stressors, much

to their husbands' disappointment. The conflicts, therefore, stemmed from difficulties adapting to Canadian norms, especially the challenge of renegotiating their domestic roles after their wives entered the workforce as well as uncommunicated expectations and challenges.

End of Financial Honeymoon. Some participants highlighted how tensions developed after they implored their wives to assume additional financial burdens. *T*ogbe indicated that:

*"My only fault was that I told her now that you are done with school, you have to take on some of the bills. When I told her that, she asked me, "Oh, so you brought me here to do recruits' work to take care of you, eh, that will not come on"………What is the recruits' work here?............ I asked my wife, after she has secured a job and is earning a better income to help pay bills, she tells me that it will not come on. Meanwhile, she knows perfectly well that one person cannot foot all the bills all the time". (*Interview with Togbe)

In Ghanaian parlance, recruits' work refers to the tedious physical tasks that newly recruited armed forces officers and men are compelled to perform to toughen them and build their resilience. Such tasks are often detested because they usually hold little value compared to the effort and seriousness they demand.

Another aspect of marital financial tensions was when men engaged in extramarital affairs and attempted to replicate the conditions in that affair in their marital homes. One respondent described the situation as follows:

"Another issue is that there are so many women around without men, so the greedy men, because of their infidelity, enter into relationships with such single women. Out of the need for a man, these women do not insist on such men to pay bills, and the men think they should be treated in the same way in their homes. So, when all these come to light, the woman has no option but to kick you out." (Interview with Awoche)

As if to buttress Awoche's point, Ananse cited the situation of Ghanaian single mothers who usually do not bother their boyfriends with bills but rather cook for them.

If it is sex you need, those same women are available for free; they will even spend their money on you…… So, after getting the money, they pay men to 'service them'. When you attend Ghanaian parties and funerals, they term it, "The night is sweet," and you will see how the women fight over men. So why should I marry? Why do you buy the cow if all you need is the milk? (Interview with Kwaku Ananse)

The emerging trend here is men supporting their wives in attaining higher professional or academic laurels to enhance the wife's earning capacity and ultimately boost the family income. This inclination was driven by Ghanaian marriage gender norms that require a man to provide some form of capital for his wife. It is further reinforced by the fact that they have had multiple children together, leading to the expectation that the woman would stay committed to a lasting marriage. Oblivious to the men, the women's new education and income status also mean increased bargaining power and new gender ideals. Her tolerance for her partner's excesses, shortcomings, and demands has changed. Difficulties in adapting to the dual-earner household appear to be the source of tension.

Furthermore, the men created the impression of being wealthy while the women were in Ghana, and their decision to assume nearly all family expenses during the financial honeymoon shaped their wives' expectations. Therefore, it is difficult to persuade her to abandon the Ghanaian gender norm that the man pays the bills while a woman retains what she earns during her marriage or sends it to her birth family. The women verbalizing their husbands' request for them to take on additional responsibilities as recruits' work could also reflect their encounter with Canadian individual freedoms and feminist ideology. This is a repudiation of their husbands' attempts to expropriate their economic interests, as pertains in some Ghanaian cultures where the man owns all of the wife's economic assets. In conclusion, at this stage, the traditional

approach to family income, the combined earnings of the couple, has shifted. Family income is now solely the man's, while the woman retains her earnings and contributes as she deems fit.

Tensions Emanating From Child Benefits. In describing how issues related to child benefits broke the bond between him and his wife, Yaw Obentin stated that he unwittingly drove his wife to the bank so she could get a statement for their RESP account. However, the statement showed a nearly empty account. According to him,

"When I asked where the money *we had been saving all these years was, she said she had not withdrawn the money. She swore by 'tigare', 'akonnedi', 'boten' and all that she had not withdrawn the money. So, upon investigation we realized, according to information from the bank, that it was withdrawn using ATM machines. Later, through a tip off from the kids we realized it was the third boy who did it. His lifestyle during a certain period was evident that he was getting money from somewhere" (*Interview with Yaw Obentin).

When I asked how the son was able to withdraw funds from a registered account at the bank easily, Yaw Obentin explained that he later realized the wife, out of ignorance, had opened a simple savings account. Therefore, withdrawals were similar to those of a chequing account.

It can be inferred that the wife had limited knowledge of Canadian finances. The bank may also not have bothered to ask about the account's purpose. The State also does not provide financial education to recipients, assuming everyone should spend the money as they wish. The husband, who was better informed about personal finance, was bypassed. The real issue, however, is the man's loss of power and control over his family. The CCB is thus the vehicle for the State-induced shift of marital power from the husband to his wife. It highlights the State's interest in single-mother African immigrant families.

Transnationalism: Romance and Economic Exchanges

Remittances back home represent a significant expenditure for most Ghanaian immigrant. In Awoche's experience,

"Most of the influence is from Ghana; sometimes your parents or relatives call you to worry you for money. The two of us work, and at the end of the month, she sends her money to Ghana, while I use my money to pay the bills. It's not right. And the influence from the family, that since she got married, she has not been sending us money, or in the case of the men, the wife has taken control of him, so now he does not mind us" (Interview with Awoche).

Togbe, instead, saw the pressures from back home as a moral duty towards his parents.

"You see, as a man and firstborn, I have the responsibility to cater for my parents and younger siblings in school. Every month, I need to send money to them so that all the sweat they shed to cater for me does not go in vain. Besides, it is not nice among their neighbours that they have a son in Canada and are living like paupers, so I have to cater for their needs." (Interview with Togbe)

Filial responsibility towards parents serves as a form of pension for Ghanaian parents, particularly from firstborn sons. For Ghanaians, the main goal of migration is capital acquisition. Two key issues underpin participants' marital tensions: the failure to share common transnational goals and the tendency to outwit a spouse in pursuit of individual investments. This stems from in situ family pressures to invest in their hometown, even when the couple may have planned to invest in a different city.

Partner Selection and Marriage (Marriage of Inconvenience). The marriage market for a Ghanaian immigrant is quite limited and complicated. Participants usually choose a wife from Ghana. According to Ananse, he met and proposed to his wife before immigrating, but she refused his proposal. However, a few years after immigrating, they got in touch and started talking. After a few months, she accepted his proposal, so he decided to marry her and later sponsored her to join him.

The common thread in all the marriages was that the men had contracted traditional Ghanaian marriages in absentia, following relatively short and casual relationships. Considering the circumstances, it may be safe to conclude that the women were not committed to enduring marriages. The allure of emigrating to Canada was compelling. It is equally instructive to stress that, but for their immigrant status, these men would not have been able to woo such women. As a result, after arriving in Canada, they had achieved their ends-in-view of the marriage and only waited for the man to give them a reason for divorce. For the men, upon the wife's arrival, they ensure that the women bear multiple children within the first few years, as a strategy to commit the women to the marriage. However, for the women, the marriage was a conduit to emigrate to Canada and not borne out of a desire for marriage – a marriage of inconvenience.

The Economics of Spousal Sponsorship ("Squirrel's Work"). At the root of the 'woes' of the men is the fact that they had sponsored their spouses to Canada, the opportunity cost of which they could not live with for the rest of their lives. According to Ananse,

"I paid someone, a man like me, to go and bring her because he had documents, hoping that when she arrives, together we can make life better. Father! You know it is more difficult to be alone here" (Interview with Kwaku Ananse).

According to him, he had not yet met the immigration criteria to sponsor his wife to come to Canada. Instead of waiting, he negotiated with another man to sponsor his wife on his behalf. He spent the funds he could have used for hiring an immigration lawyer to litigate his case on the venture. He claimed he was compelled to do so because of his loneliness. He hoped that, with her companionship and support, he would be able to pay the lawyer to secure his documentation.

The above sentiments underscore the fact that, for immigrants, family sponsorship is not merely a matter of reuniting families – it is also an economic endeavour. It involves improving

the sponsor's finances by sharing bills and enhancing savings. It also improves the financial

situation of the birth family left behind by supporting some of them to emigrate. It is, therefore,

tantamount to breaking the chain of development within his birth family and the bonds therein

when a man decides to sponsor his wife rather than a sibling. If, ultimately, the same woman

divorces him, it is a 'double silencer' because the family back home, who would have been a

source of support in situations of acculturative stress, would have ostracized him.

Shift from Family Life to Singlehood. Participants blamed social protection

arrangements in Canada for their separation and divorce. Regarding marital problems;

"there is no effort or motivation to resolve it on the woman's side because the government will get her a free attorney while the man must pay for his; the judge and the system are set up, by default, to be against the man because the kids are by default going to her while the man will have to prove why they should come to him. That set the man up for the payment of child support to the woman.". (Interview with Togbe)

This illustrates the unintended consequences of social support. The direct recipient

perceives it as more beneficial than marriage. Since paying bills is essential to Canadian life,

family life is viewed as transactional. Reconciliation with an estranged husband whose income

results in the loss of child benefits through cuts, as well as the loss of subsidized childcare,

housing, and other benefits for single mothers - coupled with an increase in her marginal tax rate

without equivalent support from the man - is seen as irrational. It is in this context that the men

feel that the Prime Minister, representing the State, snatched their wives. The State is portrayed

as a Don Juan (a fictional character dedicated to seducing women) amidst impoverished family

communities, using benefits to lure women away from their husbands and thus dismantling

families. It usurps power from fathers, alienating them from their families, so that the father is

now seen as irrelevant. For a Ghanaian man, this represents the ultimate oppression and

denigration of fatherhood, as the decision to procreate stems from the duty to perpetuate his lineage and lay firm grounds for recognition as an ancestor after death. Without the ability to control and educate his children, there are no guarantees that his bloodline will endure. It may also be grounds for the angst of and an invitation from his ancestors.

Behind Enemy Lines. The findings aptly describe the thin line between love and hatred. When love died in their marriages, participants described how they found themselves at the receiving end of their wives' belligerence. Narrating how his wife sought to cause his imprisonment and deportation following a verbal altercation with her, Kwaku Ananse alleges that his wife faked assault injuries, blood stains and threats to murder her to cause his arrest.

> *"She told me I should pack and leave because I am not man enough, I have outlived my usefulness, I am not counted among men, …….I told her that I wouldn't leave because I rented the place, she should know I am the man in the house…. She told me we will see who is the boss in the house soon, I will kick you out just like uprooting cassava, everything will be like Saul on the Damascus road……..she told me if you are deported to Ghana, you will be wiser and know not to mess up with me". (Interview with Ananse).*

In his claim of innocence, Ananse praised the professionalism of the police officers who managed his case, which ultimately resulted in his acquittal. Although divorce and separation can be acrimonious, it can be inferred that, at the core of the accusations against the men, was an attempt by the women to extricate themselves from their marriages and avoid societal opprobrium. Since Ontario has a no-fault divorce law, one can only speculate about the motivations behind such actions other than seeking societal sympathy. This is because, among Ghanaians, one might be labelled as an ingrate or ostracized for divorcing the spouse who altered her and her birth family's fortunes. This functions as a form of social control over the actions of

sponsored spouses within the Ghanaian community, reinforcing Ghanaian norms. The women's

intent to harm their husbands suggests that the men had previously physically assaulted them.

The ultimate losers. Winners in a divorce are difficult to come by, as many end up being

very acrimonious with long-lasting effects. Kwaku Ananse swore never to marry again due to his

experience with marriage in Canada. In his reasoning:

*"If it is sex you need, those same women are available for free; they will even spend their money on you…..I mean those same women who divorce their husbands because of 'social' are there struggling and fighting among themselves for the men. Later on, after divorcing, they realize they need companionship. You know we were not brought up to 'live indoors' like poultry birds as things are here. So, after getting the money, they pay men to 'service them'. When you attend Ghanaian parties and funerals, there is something known as "The night is sweet", you will see how the women fight over men. So, why should I marry? Why do you buy the cow if all you need is the milk?" (*Interview with Kwaku Ananse)

The allusion here is that divorce, in some circles, is viewed as a victorious and liberating

outcome for women escaping the tyranny of male-dominated marriages. This stems from the

belief that after divorce, a woman reclaims control over her body, life, and finances. However,

women who seek divorce for various reasons, such as financial issues, abuse, or the pursuit of

autonomy after acculturation, often end up as girlfriends of unfaithful husbands. This can be

explained by the fact that Ghanaians are socialized to be interdependent. Therefore, even if they

adopt multicultural and North American feminist gender ideals, which underpin their decision to

divorce, they still cannot do without male companionship. Yet, they find it difficult to attract

another husband from the community. As a result, they resort to attracting men with incentives.

However, in the new relationship, the man has a free pass – he does not pay any bills or do

domestic chores. Despite this, he enjoys regular Ghanaian meals prepared by the woman, her

companionship, and libidinal services. Moreover, whenever he decides to end the relationship, he

does so without consequences or personal loss, unlike in marriage. The perceived victory of divorce, therefore, is superficial. Conversely, after divorce, some women, particularly those who have embraced North American feminist ideas about fixed gender roles and rejected gendered sexual double standards, choose to engage in non-committal and non-monogamous relationships in pursuit of self-gratification and happiness. This, ultimately, reveals a paradox in divorce.

The divorced men lose everything they built, their family, children, and property, in addition to their mental and physical health. It is safe to conclude that if men are the ultimate beneficiaries of marriage, gaining emotional, health, and financial stability, then they are also the biggest losers in divorce – they lose all they brought into and benefited from marriage.

When a couple undergoes a bitter separation or divorce, their children rarely avoid the consequences. Kwaku Ananse attributed truancy among children directly to divorce and the absence of a father figure in their lives, pointing out that single mothers often struggle to provide their children with the necessary attention and discipline.

Expressing similar sentiments, Togbe expected that the child support he pays to the ex-wife would encourage her to pay attention to the children, but that did not happen.

"*After all the child support and alimony I pay to her, she does not take good care of the children, who are always roaming around. So, you ask yourself, why are the men put through all that torture? This is a man who wanted to work and take care of his children, but see where we are. The way they make single motherhood look is very deceptive. Child upbringing is a joint affair between a father and mother, not a mother-alone affair. That is why most of the children brought up by single mothers struggle with the law"*. (Interview with Togbe).

Child support recognises that raising a child is a joint responsibility of both parents. Unfortunately, the process and principles guiding the award mainly focus on addressing the financial gap left by the absent parent. The law does not concern itself with how the custodial

parent spends the money. This raises a crucial question: Does a parent paying child support have the right to know how the funds are used? If the law aims to ensure fairness to the custodial parent through child support awards, why does it deny fairness to the one who pays by not requiring the custodial parent to account for the funds? Moreover, considering that alimony or spousal support may be granted when one spouse spends significant time caring for a child after divorce, in addition to child support, why does the court only focus on the payment without ensuring that its intended purpose is met? Similarly, why does the court not require specific outcomes for the child as conditions for continuing alimony payments? These shortcomings in the family court system suggest that the rules and their enforcement are not driven by fairness, justice, equality, or the best interests of children, but rather a façade to punish men for divorce. Again, this raises questions about the State's interests in the marriage and family institution.

Negative Coping Mechanisms/Impact of Divorce on Men. According to the men, events leading to and after divorce made them resort to unhealthy habits like excessive alcohol intake. They were not oblivious to the adverse effects, but still engaged in it.

"She sought to embarrass and kill my soul, and nearly succeeded because I became a moth to alcohol. Life became meaningless. Because of that, I lost my job because I showed up at work smelling of alcohol on multiple occasions. My employers had no option but to fire me because of low output". (Interview with Awoche)

Reference to an attempt by the wife "to kill my soul" indicates a deeper inner emotional breakdown of the man. In Ghanaian culture, harm to one's soul signifies severe emotional damage that can only be healed through psychosomatic methods. Spiritual pacification of one's soul and spirit is key to restoration. Therefore, they need to go to Ghana but cannot afford it. Others cannot go back to the same family they neglected for their wives.

Positive Coping Mechanisms. Following the tensions and divorce, participants developed various coping mechanisms to help them deal with the stress. The preferred strategy was attending Ghanaian social events, such as parties, funerals, outdooring ceremonies, and church services, as well as playing soccer with other men. However, one unique strategy a participant shared was the concept of smart divorce. In his descriptions, Yaw Obentin said:

"*We are divorced but not divorced. I call it a smart divorce. If you go through formal processes to divorce, she will take you to the gallows, but if you play the fool and leave her to do whatever she wants, then at least you have your freedom. The entire court process revolves around two key issues: assets and custody of the children. Leave them to her and walk away, do your things and let her do hers. If you see her with another man, look the other way. My grandmother taught me that sometimes you have to behave like a vulture so that you can live a long life.*" (Yaw Obentin)

Seeking solace in social gatherings after a stressful situation is common among Ghanaians. It eases loneliness at home, especially on weekends and holidays, while fostering new bonds and relationships. Playing football with other men also gives divorced men the chance to fraternize with others on shared interests that help ease divorce challenges and exchange information.

Service Seeking Habits of Divorced Men. Surprisingly, all the participants have refused to seek professional mental health care, although they confirmed that they were experiencing some form of mental health problems. All Participants voiced their mistrust of the healthcare system as a reason. When asked if he had sought help, Kwaku Ananse said:

"*Hmm a man does not cry!! I thought about it sometimes, but upon a second thought, I asked myself, do I really need it? A man with broken heart? How will these people look at me? Those services are not meant for the black African man. So, when I'm sad, I drink heavily and it calms my nerves so I can sleep*". (Interview with Kwaku Ananse)

Other participants highlighted the stigma associated with having mental health issues within the Ghanaian community and the possibility of other people getting to know that they have accessed mental healthcare. In the words of Yaw Obentin:

"I am more or less like a madman. People tell me I am talking to myself every day. The worst part of this entire ordeal is that you become like a snail during the dry season. Who do you talk to about this issue here? If you go and see a psychiatrist, by the time you are aware they have injected you with 'lagatine' and heading towards the street or you won't be a human being again. Besides, you don't want everybody to hear your marriage matters". (Interview with Yaw Obentin).

'Lagatine injection' is a Ghanaian term for the antipsychotic drug, Largactil, chlorpromazine hydrochloride, which is notorious for its adverse effects. It represents a point of no return in mental health treatment. Participants used it to express their mistrust of biomedical approaches to mental health. Among Ghanaians, such mental health issues are best addressed through restoring, reconnecting, or replacing the dysfunctional social system that caused the condition. The view that acquaintances who underwent such treatments got worse highlights mistakes made by health workers when dealing with issues that are uniquely African. The experiences of family, friends, and acquaintances in accessing services when faced with a similar situation influence attitudes and choices.

Conclusion

In conclusion, the intersection of acculturative factors were significant in escalating tensions between immigrant couples, resulting in their separation or divorce. Paramount among them are unmet expectations regarding financial responsibilities, CCB and domestic chores when individual and family circumstances change. The inability to renegotiate family gender norms and embrace power dynamics is also critical. Canada's family sponsorship rules and

transnational pressures, particularly those related to investments and filial responsibilities of firstborn sons, represent different dimensions of acculturation stress.

Unfortunately, for some men, the honeymoon did not last after their wives embraced Canadian gender norms, entered the labour market or earned more. Losing their wives as a result of acculturative stress factors, financial inadequacy, infidelity, or resolvable marital issues represents a three-fold loss to them. The consequence usually is a long battle with mental health, for which they are not prepared to seek support because they do not trust the system. In response, some adopt negative coping mechanisms like substance and alcohol overuse. In contrast, others engage in more social activities such as playing soccer and attending social gatherings.

Chapter Five: Discussion

In this chapter, I present the main findings of the research and situate them within the context of existing research and Ghanaian culture. This is important because much of the findings are premised on Ghanaian culture, even though the physical context is Canadian.

Partner selection among Ghanaian immigrants in Canada is intricate; they prefer partners from Ghana, believing it alleviates acculturative stress. They express concerns that Western values have influenced the marriageability of immigrant Ghanaian women.

Immigrant couples adapting to the Canadian environment develop flexible financial and domestic management strategies. These arrangements often change in response to acculturative factors, requiring renegotiation to maintain stability. Three types of financial agreements have emerged, aligning with the works of Pahl (2005, 1994) and Vogler and Pahl (1994). However, a notable difference is the caveat that the spouse who controls the funds must be trusted. When a wife suspects or has evidence of infidelity, she takes control of the finances. In this context, the woman's role in managing money reflects her power and influence in the marriage, or, as posited by Kusow (2007), as an economic warlord, contrasting with Vogler and Pahl's view that it is a chore women detest. These arrangements blend traditional Ghanaian and Canadian marriage norms. They preserve aspects of male authority and align with Vogler and Pahl's independent management system. This reflects how they adapt into Canada's multicultural setting, embracing values of equity and privacy in marriage. It confirms Liem et al.'s (2021) view that host country economy and social context shape coping. However, contrasts with Cantillon's (2013) view that women tend to have significantly less private spending..

Despite imbibing Canadian multicultural values, the men did little domestic work. When they do, it is because of the pleasure they derive from the task as found by researchers (Bianchi et al., 2000, 2006; Kramer et al., 2015; Knop & Brewster, 2016). It was revealed that their wives often do not trust the results, deem the men incompetent for such tasks, or are scared of societal opprobrium. This confirms the gendered expectation theory, which posits that marital labour division goes beyond rational decisions and should be construed as a symbolic enactment of gendered relations and appropriate masculinity and femininity (Kramer et al., 2015).

Unequal power relations within these systems lead to marital tensions. When couples fail to honour agreements, tensions build up, accentuating acculturative stress. Gender norm ambivalence surrounding the sharing of financial burdens and domestic chores underlies discord between couples. Shockley and Allen's (2018) on the challenges of expectations of dual earner couples becomes clear here. This tension is further intensified by the precarious employment situation of immigrant men, as articulated by Menjivar (2006, 1999). This seemingly innocuous dilemma remains unresolved and continues to generate resentment between partners, reaffirming Carranza's (2019) theory on post-immigration financial pressures and the pressures faced by immigrant women to maintain dual identities, as well as the relaxation of patriarchal notions of gender identified by Menjivar (1999). Some Ghanaian immigrants assume sponsoring their wives to Canada entitles them to their wives' income (Nukunya, 2003). Such attempts are repudiated by their wives once the women have acculturated into Canadian society. Without communication and trusted kin support, this foments ongoing marriage tensions.

Due to acculturative stress, immigration challenges, precarious employment (George, 2000; Menjivar, 1999, 2006), and high living costs in Canada, most immigrant couples face financial difficulties. CCB funds worsen couple conflicts due to Ghanaian gender norm clashes with Canadian multicultural values on financial control. CRA primarily pays such funds to the mother (CRA, 2024). Therefore, the Welfare State takes over and tacitly hands over control of immigrant men's families and masculinity to their wives. Coupled with difficulties in communicating financial preferences to their partners and the absence of family support, this lays the foundations of divorce.

Ghanaian immigrants' transnational activities generate marital tensions. They maintain strong ties to their homeland by engaging in development, politics, and the economy (Anarfi et al., 2005; Blunt & Dowling, 2006; Firang, 2011). Couples avoid conflicts by pursuing shared transnational goals. Transnational tensions arise in two forms: deciding whose family to support first, and a spouse's reluctance to compromise on sacrificing family needs in the host country to support the other's commitments. Nonetheless, when immigrants are unable to assist, the resulting distress heightens their acculturative stress, anxiety, and trauma, especially if those in need pass away or lose opportunities. Moreover, a spouse's insistence on sponsoring their mothers for transnational grandparenting was a source of conflict. Echoing Zhou's (2018) findings, transnational grandparenting supports Ghanaian immigrant women in transitioning smoothly back into the labour market after maternity. However, it causes tension between couples when they lack the resources to support the venture, or when one spouse believes the money could be utilized differently. Without kin support in raising children in an unfamiliar culture, combined with limited childcare spots, family acculturative stress is heightened.

Numerous Ghanaian single mothers seek men for friends-with-benefits arrangements, consensual non-monogamous relationships, or living-apart-together relationships (Alarie, 2023; Lyssens-Danneboom & Mortelmans, 2014). They do not require the men to contribute to their domestic bills or chores, as they typically do not cohabit. However, problems arise when such men try to replicate this dynamic in their marital homes. As a result, their wives' resistance creates tension and rancour within the family. Considering male infidelity is alien to Ghanaian cultures due to polygyny, some Ghanaian women tolerate it, hoping to fend off the other women.

Some men hastily married, unaware that their bride still had boyfriends, as the allure of Canadian emigration and wealth attracted them. Once in Canada, they divorced their unworthy husbands to sponsor their Ghanaian lovers. This reflects Menjivar's (1999) work, where immigrant women hoped to leave unhelpful men after securing documentation. Social class issues are significant in some cases. The women became disillusioned after they discovered that the wealth the men displayed in Ghana was debt, not savings, and that they had to help pay those debts, as noted by Goode (2010). Some faced culture shock when life in Canada was more challenging than expected, requiring hard work to access necessities, which affirmed Carranza's (2019) views on the stress immigrant women face in managing dual identities.

The men blame Canadian social protection systems for the breakdown of their families. Their perception of the causes of divorce is akin to a wealthier man, the State, represented by the Prime Minister, snatching their wives from them. This supports the theory that welfare support is an incentive for divorce (Bastian, 2017; Hum & Choudhry, 1992; Lahey, 2000; Michelmore, 2016; Mitchell & Debruyn, 2019; Pentlands et al., 2021). This is achieved through institutional and peer indoctrination that replaces Ghanaian marital gender norms with Canadian charter freedoms, as aptly described by Donkor (2013). It is further compounded by police arrests based on false allegations made by the women **(**Mnyango & Alpaslan, 2018**)** and unfair family court proceedings that insidiously alienate men from their families. These issues often stem from male violence that generates entrenched hatred (Smyth & Molony, 2017) from their wives. Immigrant women marshal State power, the courts, affirmative action laws, and the Welfare State to restrict men's access to their children. Some also manipulate the legal system to impoverish their former husbands, force the sale of family homes at lower prices, thus reducing the likelihood of the man

being granted custody of their children by the court. Ultimately, the State and its agents reinforce their discourse on the ideal immigrant woman, a strong single mother, and discount fatherhood.

After separation and divorce, the men experience trauma, stress, and mental health decline. They lose everything they valued in life: family, children, and a home. This is seen in Ghanaian parlance as a double silencer, considering the complexities of sponsoring a spouse to Canada (Dobrowolsky, 2011; Falconer, 2019). Some experience homelessness and rough living, exposing them to substance and drug use to cope. Others resort to excessive alcohol intake to manage stress, though it does not help, as Edward et al. (2018) theorized, leading to job loss. For Ghanaian men, this threatens their position within their lineages and their ancestor status. They often refuse to seek mental health support due to mistrust of the system. Some play soccer and engage in social events within the Ghanaian community as preferred coping strategies.

Based on their experiences and associated risks, the men have refused to marry again, as various researchers found (Leopald, 2018; Mnyango & Alpaslan, 2018; Scourfield & Evans, 2015). The emerging trend is to take a wife back home in Ghana without any intention of sponsoring them to Canada. These men build houses in Ghana for their families, close to their birth family members. In this way, their family is safeguarded by the security and safety of their cultural, marriage, and gender values.

From the above, it can be gleaned that Ghanaian marriages in Canada are a melting pot of ambivalence and conflict, primarily due to acculturative stress. These marriages do not emerge from typical relationships but rather stem from principles of exchange. They are founded on Ghanaian gender values that clash with Canadian multicultural values, and thus are likely to serve as breeding grounds for tension. The tensions that arise among these couples stem from

their inability to renegotiate financial commitments due to conflicting values. The pendulum of marital power has shifted towards women, yet men struggle to accept this change. In Ghana, this situation is inconceivable; however, in Canada, the State, through its institutions, is the source of women's power, which they do not hesitate to commandeer. This initiates a series of power plays, leading to the man's alienation from the home he established. Divorce proceedings, child support, and alimony involve individuals such as lawyers, judges, and the child's mother, profiting at the expense of the man's sweat, hard work, and suffering. Nothing devastates him more than the realization that his love for his children has become a weapon for his destruction.

The man who is seen and treated as very powerful in his marriage is actually not; he is a black man in Canada, earning slightly above minimum wage, with limited education. He cannot even support his family, and his wife earns considerably more than he does. When he ventures out, his efforts are thwarted by institutional racism. His earning capacity and value have diminished. Where does he seek solace? The home he toiled for and his children have been taken from him during a battle he was destined to lose. His new friends, alcohol and drugs, which were meant to comfort him, are both mocking him! Is that what it means to be a man?

Implications of the Research on Policy, Service Delivery and Social Work

This study provides clear cues that could enhance policymaking, particularly concerning child custody, income and housing support for disadvantaged families, and psychosocial and mental health treatment for divorced men of Ghanaian descent.

The field should genuinely be levelled so that both parents have a fair case for primary custody. Despite the rise of joint custody, many fathers are only granted weekend visits, rooted in the male breadwinner ideology. Options like alternating periodic custody should become

standard practice. Equal custody arrangements positively impact men's mental and physical health, as shown by Degarmo et al. (2010). Their research indicates that a strong fathering identity results in fewer health issues and reduced substance use.

The Welfare State in Canada should allocate support to dual-parent low-income families to reduce child poverty. Historically, single parents often face high poverty rates (Baker et al., 2023; Kesselman, 2019), yet most children in poverty live with both parents (Baker et al., 2023).

Marriage laws in Canada need revision to reflect modern relationships, which are based on transient factors like happiness and chemistry. Marriage should progress in stages, similar to Ontario's licensing system.

Furthermore, practitioners need to understand that among Ghanaians, when someone undergoes mental health treatment, the individual and their entire family may be stigmatized and ostracized. This attitude seldom changes with acculturation. Therefore, practitioners should avoid involving friends and neighbours in their care plans.

Family cohesion and financial success for newcomer families should be a priority for all levels of government, as this can lead to higher revenues and reduced burdens. I recommend that mandatory government-funded counselling be made available to newcomer couples and individuals as part of the welcoming process by Service Canada and the provinces and territories.

Limitations and Opportunities for Further Research

This study has notable limitations, particularly as it is a self-funded Master's thesis. Firstly, the data is limited to Canadian men of Ghanaian origin, which prevents broad generalizations about all Canadians or Canadians of African ancestry. Additionally, while the

focus is on the marriage and divorce experiences of these men, their ex-spouses were not interviewed, which may result in some male-centric perspectives in the work. Therefore, this work should be seen as a starting point for further thought and research, rather than a comprehensive analysis. Other researchers with greater funding and experience can explore the issues raised in this work. They may go further to interview both ex-spouses to test or develop a new thesis on the themes that emerged in this work.

Epistemological Tensions

Reaching this point has been arduous due to my prior research training and background. I have been a student of the positivist school of thought, where I first developed my research skills. Enrolling in the McMaster MSW programme, I envisioned a smooth academic journey because I had an understanding of the choices I needed to make. In contrast, this research has involved unlearning what I knew and adopting a new perspective to make progress.

At every stage, I have revised paragraphs and chapters because I realized the product is positivist. I began this research from a feminist epistemological perspective, influenced by my matrilineal upbringing. However, after my first two interviews and reviews, it felt as if a male chauvinist was posing as a feminist. I questioned my fitness as a feminist. Reflecting on Carby (2007), I recognized that the intersection of racial, gender, and class oppression complicates my engagement with the experiences of women of colour, as I see myself as their comrade. I also wondered if I could effectively interview women, or women with their husbands or ex-husbands together.

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McMaster University

PARTICIPANTS NEEDED FOR A RESEARCH ON THE TOPIC:
Canada Child Benefits and Family Tensions: Insights from Ghanaian Immigrants in Hamilton

Participants: the main characteristics of the volunteers for the study are **first generation Ghanaian immigrant** men who are married to (or were married to) a *first generation Ghanaian woman*. Have or previously had children below 18 years for whom child (or family) benefits are/ were paid**. (If you were born, bred and grew up in Ghana and the first or among the first people in your family to come to Canada then you are a first generation immigrant)**

Research Methodology: You would be asked to participate in a onetime one-on-one individual interview to share your experiences about gender roles in Ghana and how they are practised in Canada. You will also be asked about your experiences on tensions in the family about the Canada child (or family) benefits. Apart from these, you will also be asked to share your experiences about financial decision making in your family/marriage and how it generate tensions/conflicts in marriages/families in Canada.

The interview will last for about an hour and will be in English or Twi which ever you prefer at a location you are comfortable with. But if you do not want to have a face-to-face interview and prefer a telephone or skype/FaceTime interview you can still participate in the study. I will, with your permission, audiotape the interview and take notes during the interview.

Your views and identity will be **completely confidential** and will be used for **research purposes only.** You will not be obliged to answer any question you deem uncomfortable and you are free to quite at any point without any obligation or questions.

For more information about this study, or to volunteer for this study,
please contact:
Nana Baffour Awuah-Gyau
Department of Social Work
647 887 8605 or
Email: *awuahgnb@mcmaster.ca*

**This study has been reviewed by, and received ethics clearance
by the McMaster Research Ethics Board.**

Appendix B

Interview Questions

Canada child benefits and family tensions: Insights from Ghanaian immigrants in Hamilton Nana B. Awuah-Gyau, (Master of Social Work student)
(Department of Social Work – McMaster University)

Information about these interview questions: This is meant to give you a fair idea what I wish to know about your experiences as a father and husband. Interviews will be one-to-one and will be open-ended (not just "yes or no" answers). Because of this, the exact wording may change a little. During the interview, I will also use short questions to make sure I understand what you told me or if I need more information when we are talking such as: "*So, you are saying that ...?*, to get more information ("*Please tell me more?*"), or to learn what you think or feel about something ("*Why do you think that is…?*").

Part I: Information about you:
What is your age now?
Are you married?
Do you have children and how old are they?
Do you live with your family?
How was the process of your journey to Canada like?

Part II:
How does Ghanaian cultural roles of men and women influence immigrant couples' decisions about child Benefits?

    a. In your view, how do couples traditionally in Ghana take financial decisions at home
        ➤ **Prompts**: who, when, process
    b. How do (did) you take such decisions, here in Canada, generally and specifically about the child benefits?
        ➤ **Prompts**: who, when, process and arrangements

How does the Child benefit being paid to the woman influence/affect the man's attitude/ perception of fatherhood and being a husband (masculinity)?

    a. What are your views about child benefits being paid to the woman?
    b. Tell me about your experience with child benefits in your family
        Prompts: Responsibilities/rights/privileges as a husband
    c. Tell me about your experience with child benefits and your family
        Prompts: Responsibilities/rights/privileges as a father

To what extent has Canadian culture influenced participants' gender roles and what are the new cultural (blend of Ghanaian-Canadian) gender roles of immigrants?

a. Compared to Ghana, how has Canadian culture changed your roles as a husband and a father
b. Looking at the life of Ghanaians in Canada which area has it influence the traditional roles of men and women in a family/marriage
c. How do you think these new roles will survive if these immigrants were to return home?

Is there something important we forgot? Is there anything else you think I need to know about child benefits?

<div align="center">

END

</div>

Appendix C
Nana Baffour Awuah-Gyau
Canada Child Benefits and Family Tensions: Insights from Ghanaian Immigrants in
Hamilton Counselling Services Information Sheet

> - *Here is a list of services where you can find someone to talk to, if you have something on your mind.*
> - *If, at this time, you aren't ready to use one of these services, you might want to talk to a trusted family member or friend that you would normally go to when you have something on your mind.*

Distress Centre Hamilton

The Distress Centre Hamilton, offers 24 hour telephone support, crisis intervention, and referral to other agencies where appropriate, for people in distress. This Centre is staffed by trained volunteers.

24 Hour Crisis Line: You will speak to a trained volunteer. The line may be busy at times but this number is in service. 905-522-8611

Salvation Army 24-Hour Suicide Hotline:

Tel. 905-522-1477
Web: www.hopesalive.ca

Retrouvaille

Retrouvaille is a worldwide organization whose main goal is to save troubled marriages and keep families together designed to help heal and renew couples who are in trouble with their marriage, including those who are separated or divorced.

Retrouvaille Hamilton is Roman Catholic in origin but is open to ALL FAITH DENOMINATIONS and is a registered non-profit charitable organization supporting all married couples.

Teresa Hartnet
retrouvaille.hamilton@cogeco.ca
(leave message) 1-905-664-5212

Catholic Family Services of Hamilton

Couple, family, individual, and group counseling services provided on a sliding scale. Issues addressed may include: Couple/relationship conflict, separation, reconciliation, family violence, sexual abuse, parent-child difficulties, adolescent adjustment, problems of the elderly, emotional stress and individual adjustment problems and referral services.
Intake Coordinator
intake@cfshw.com
Tel: 905-527-3823

Appendix D
Canada Child Benefits and Family Tensions: Insights from
Ghanaian Immigrants in Hamilton
Researcher: Nana B. Awuah-Gyau

Oral Consent Script

Introduction:
Hello. I'm *Nana Baffour Awuah-Gyau and* I am undertaking a research for a thesis as part of the requirements for a Master of Social Work degree at McMaster University, Hamilton. I'm working under the direction of Prof. Mirna E. Carranza of McMaster's department of Social work.
My study seeks to discover the experiences of immigrant Ghanaian men with child benefits. It aims at understanding the nature and sources of tensions/conflicts in families and marriages that arise as a result of Child benefits and how Canadian culture has impacted on Ghanaian immigrants' views of gender roles at home. It particularly attempts to bring to the forefront the evolving cultural gender roles among Ghanaian immigrants in Canada.

What will happen during the study?
I'm inviting you to do a onetime one-on-one interview in Twi or English that will last for about an hour. The interviews will start on 2 May 2014 and end on 31 May 2014. If you decide to participant you will have the opportunity to suggest a convenient time of the day and location. (Example, public places like cafe, public library or your home)
The interview will be recorded (audio only) and I will write notes with your permission. I will ask you open ended questions (not "yes" or "no" answer) like; In your view, how do couples traditionally in Ghana take financial decisions at home, How do (did) you take such decisions, here in Canada, generally and specifically about the child benefits?

Voluntary participation:

- Your participation in this study is entirely voluntary.
- You can decide to stop at any time, even part-way through the interview for whatever reason,
- If you decide to stop I will ask you how you would like me to handle the data collected up to that point. This include returning it to you, destroying it or using the data collected up to that point
- After an interview you have until approximately *15 June 2014 if you do not want me to use the information you shared during the interview*
- If you decide to stop participating, there will be no consequences to you.
- If you do not want to answer some of the questions you do not have to, but you can still skip that question and continue with the interview.
- If you have any questions about this study or would like more information you can call or email Nana at awuahgnb@mcmaster.ca or (647) 887 8605.

Are there any risks to doing this study?
The risks involved in participating in this study are very minimal, if anything at all. Some people may feel uncomfortable or uneasy talking about their marriage or an unpleasant experience. The good thing is that you do not need to answer questions that you do not want to answer or that make you feel uncomfortable. Also, you can withdraw (stop taking part) at any time.

Who will know what you said or did in the study? Your participation in this study is strictly confidential. I will not use your name or any information that would allow you to be identified. I will be using pseudo names like Kwaku Atta, Kofi Asomasi, Yaw Obeten, Efo Mawuko, Afeto Gameli, Oblanu Nii, Tseko Tei, Awotse Tettey etc to identify everyone who participates so that nobody, including myself will ever know you participated.
The information you provide (my notes during the interview) will be kept in a locked desk/ cabinet where only I will have access to it. Information kept on a computer will be protected by a password. Once the study is complete, an archive of the data, without identifying information, will be maintained

Benefits:
There are no direct benefits to you but you will be contributing to potentially influencing the Child benefits policy. I also hope that the knowledge gained as a result of this study will help Social Workers to better understand Ghanaian immigrants when working on issues around Child benefits.

This study has been reviewed and cleared by the McMaster Research Ethics Board. If you have concerns or questions about your rights as a participant or about the way the study is conducted, you may contact:

        McMaster Research Ethics Board Secretariat
        Telephone: (905) 525-9140 ext. 23142
        c/o Research Office for Administration, Development & Support (ROADS)
     E-mail: ethicsoffice@mcmaster.ca

I may not be able to afford giving a full copy of the work but I would be pleased to send you a short summary of the study results if you wish to have it. Please let me know if you would like a summary and what would be the best way to get this to you.

Consent questions:
- Do you have any questions or would like any additional details?

- Do you agree to participate in this study knowing that you can withdraw at any point with no consequences to you?
  [If yes, begin the interview.]
  [If no, thank the participant for his/her time.]

DATE: 5 March 2014

APPENDIX E?
LETTER OF INFORMATION / CONSENT

Canada Child Benefits and Family Tensions: Insights from Ghanaian Immigrants in Hamilton

Student Investigator:	**Faculty Supervisor:**
Nana Baffour Awuah-Gyau	Prof. Mirna E. Carranza (PhD)
School of Social Work	School of Social Work
McMaster University	McMaster University
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(647) 887-8605	**(905) 525-9140 ext. 23789**
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Purpose of the Study This study seeks to discover the experiences of immigrant Ghanaian men with child benefits. It aims at understanding the nature and sources of tensions/conflicts in families and marriages that arise as a result of child benefits and how Canadian culture has impacted on Ghanaian immigrants' views of gender roles at home. It particularly attempts to bring to the fore the evolving gender roles among Ghanaian immigrants in Canada. I am undertaking this research for a thesis as part of the requirements for a Master of Social Work degree at McMaster University, Hamilton.

What will be your role? If you decide to participate, you will be involved in a one-on-one interview (in Twi or English) that will take approximately an hour and will be arranged at a time and location that is convenient for you.
The interview will be audiotaped and I will take notes with your permission. I will ask you open-ended questions (not "yes" or "no" answer) like: "In your view, how do couples in Ghana traditionally take financial decisions?" "How do (did) you generally take financial decisions in your family, here in Canada, and specifically about child benefits"?

Are there any risks in participating in this study? The risks involved in participating in this study are minimal. Some of the questions may raise issues that you worry or feel strongly about. You can skip any question you would prefer not to answer and can stop the interview at any time. You may also worry about how others will react to what you say. The steps I am taking to protect your privacy are discussed below.

Potential Benefits: <mark>There are no direct benefits to you but your views may potentially influence the child benefits policy. The knowledge gained as a result of your experience may also help Social Workers to better understand immigrants when working on issues around child benefits.</mark>

Who will know what I said or did in the study? Your participation in this study is strictly confidential. I will not use your name or any information that identifies you. I will be using pseudo names like Kwaku Atta, Kofi Asomasi, Yaw Obeten, Efo Mawuko, Afeto Gameli, Oblanu Nii, Tseko Tei, Awotse Tetey etc to identify everyone who participates so that nobody will ever know you participated. <mark>However, we are often identifiable in the stories we tell and the references we make. Please keep this in mind through the interview.</mark>
The information you provide (audio records and my notes during the interview) will be kept in a locked desk/cabinet where no one has access to apart from me. Information kept on a computer will be protected by a password and encrypted. Once the study is complete, an archive of the data, without identifying information that links it to you, will be maintained for a period of five years after which time it will be destroyed**.**

What if you change your mind about participating in the study? <mark>Your participation in this study is voluntary so you can withdraw at any time without any consequences</mark>. During the interview you can refuse to answer any question you are not comfortable with. <mark>In case you withdraw, any data you have provided will be destroyed unless you indicate otherwise</mark>.
After having an interview you can withdraw from this study up until approximately 15 June 2014 by which time I will be close to concluding and submitting my thesis.

How do I find out what was learnt in this study?
<mark>If you would like a brief summary of the results, please let me know how you would like it sent to you.</mark>

Questions about the Study
If you have questions or need more information about the study itself, please contact me at: awuahgnb@mcmaster.ca or 647 887 8605

This study has been reviewed by the McMaster University Research Ethics Board and received ethics clearance.
If you have concerns or questions about your rights as a participant or about the way the study is conducted, please contact:

> McMaster Research Ethics Secretariat
> Telephone: (905) 525-9140 ext. 23142
> c/o Research Office for Administrative Development and Support
> E-mail: ethicsoffice@mcmaster.ca

CONSENT

- I have read the information presented in the information letter about a study being conducted by Nana B. Awuah-Gyau**,** of McMaster University.
- I have had the opportunity to ask questions about my involvement in this study and to receive additional details I requested.
- I understand that if I agree to participate in this study, I may withdraw from the study at any time or up until approximately **15 June 2014** if I do not want the information I gave to be used for the research.
- I have been given a copy of this form.
- I agree to participate in the study.

Signature: _____

Name of Participant (Printed) _____

1. I agree that the interview can be audio recorded.
… Yes.
… No.

2. …Yes, I would like to receive a summary of the study's results.
Please send them to this email address _____
Or to this mailing address: _____
                                     _____
                                     _____

… No, I do not want to receive a summary of the study's results.

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