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**Transnationalism and the Ghanaian Diaspora in the UK:
Regional inequalities and the developmental effects of remittances
at the sub-national level**

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Abstract

Title: Transnationalism and the Ghanaian Diaspora in the UK: Regional inequalities and the developmental effects of remittances at the sub-national level

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This thesis presents a sub-national comparative analysis of the nexus between migration and development using the case of two disparate migrant communities (from the Upper East and Eastern regions of Ghana) in the UK.

The aim is to examine how inherent socio-economic inequalities prior to emigration impact on emigrants' migration patterns, experiences, transnational activities and, ultimately, development outcomes at the micro and meso levels in the sending country. I argue, in this thesis, that the focus by development economists and most migration researchers on national-level macro analysis, as well as 'location specific' or single-site sub-national analysis, of the centrality of remittances to the enhancement of development at 'home' masks important nuances that are revealed by a comparative sub-national analysis.

This study uses a case study approach, whereby two migrant communities are investigated in detail within their pre-migration contexts. This allows for a deeper understanding of how transnational migration practices and/or processes are influenced by, and influence their context. It examines regional socio-economic inequalities and the interconnections between migration stage, spatial scales and local development.

This is achieved through a fifteen-month fieldwork using multiple research methods (key-informant interviews, in-depth structured and semi-structured interviews, surveys, participant observation and library research) in order to corroborate and triangulate findings from different sources. The thesis takes a spatiotemporal perspective in the migration-development nexus debate. Respondents for this research include economic migrants and refugees/forced migrants.

Among others, I conclude that globalisation and access to effective, yet relatively cheap, technological and communications facilities have bolstered individualistic migratory decision making thus reducing the centrality of the family or household as the unit of analysis in the causes and consequences of migration discourses.

Overall, the thesis aims to contribute a new, broader, and more inclusive perspective to migration research by arguing that migration-development phenomena are better appreciated through a comprehensive approach that encompasses migrants and sending communities and underlines the relationship between the two within a sub-national context.

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Dedication

This thesis is dedicated to the memory of my beloved father, the Late Mr. Dominic Raphael Kandilige, my grandmother, the Late Mrs. Theresa Asangwe 'Aya' Kandilige and my good friend, the Late Milton Odong.

May your souls rest in perfect peace!

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Acronyms and Abbreviations

AAP	Annual Action Plan
AFFORD	African Foundation for Development
AIDS	Acquired Immune Deficiency Syndrome
ANOVA	Analysis of Variance
BANDECA	Bali Nyonga Development and Cultural Association
BCDA	Bali Cultural and Development Association
BONABOTO	Bolga-Nabdam-Bongo-Tongo
CEPA	Centre for Policy Analysis
COMPAS	Centre on Migration Policy and Society
DACF	District Assembly Common Fund
DCE	District Chief Executive
DFID	Department for International Development
DMTDP	District Medium Term Development Plan
DPCU	District Planning Coordinating Unit
DRC	Development Research Centre
ECOWAS	Economic Community of West African States
EMMSDAG	Establishing a Mapping and Monitoring System for Development Activities in Ghana
EU	European Union
FDI	Foreign Direct Investment
CBOs	Community Based Organisations
ECOSOC	Economic and Social Council
GDP	Gross Domestic Product
GLSS	Ghana Living Standards Survey
GPRS	Ghana Poverty Reduction Strategy
GSGDA	Ghana Shared Growth and Development Agenda
HIPC	Highly Indebted Poor Country
HIV	Human Immunodeficiency Virus
IADB	Inter-American Development Bank
IGF	Internally Generated Funds
IMF	International Monetary Fund
IOM	International Organisation for Migration
KNDL	Kasena-Nankana Development League
MDG	Millennium Development Goals
MOFEP	Ministry of Finance and Economic Planning
MTDP	Medium Term Development Plan
NDPC	National Development Planning Council

NELM	New Economics of Labour Migration
NGO	Non-Governmental Organisation
NHIS	National Health Insurance Scheme
NRG	Non-Resident Ghanaians
ODA	Overseas Development Assistance
ODI	Overseas Development Institute
OFAOS (Spanish)	State Offices for Attention to Natives
PLHIV	People Living with HIV
PoA	Plan of Action
PWDs	People with Disabilities
RPCU	Regional Planning Coordinating Units
SADA	Savannah Accelerated Development Authority
SMART	Specific, Measurable, Achievable, Realistic, Timely
SMS	Short Messaging Service
SPSS	Statistical Package for Social Sciences
UNHCR	United Nations High Commissioner for Refugees
UNDP	United Nations Development Programme
WHO	World Health Organisation

Chapter One

Introduction

1.1Background

Migration research and literature have largely embraced the nexus between migration/remittances and development at the national level but rarely conducts comparative sub-national studies into the connections between migration stage, remittances and regional socio-economic inequality. This is critical in the case of Ghana because there are marked differences in migration prevalence among regions and the variation in the impact of migration on local development is potentially very significant. This thesis is about exploring how inherent differences among sending communities influence their migration patterns, migration experiences and the development outcomes associated with migration at the sub-national spatial scale.

The main aim is to examine, through empirical findings, if socio-economic disparities at the sub-national level define the migration stage of sending communities and if migration stage impacts on transnationals' ability to mobilize collective remittances. Also, the thesis aim to identify the principal collaborators in the implementation of migrant-funded projects and to assess the role of migrants in the district-level development planning and implementation process in Ghana. Conversely, the study also examines how the above variables interact to accentuate the regional socio-economic disparities that exist between the two regions in the first place.

My thesis approaches the issue of migration-development nexus from the viewpoint of emigrants in the UK from two contrasting regions in Ghana. These migrants are from communities with distinctly different migration prevalence – the Upper East Region and the Eastern Region (Appendix 1). The Upper East Region is very poor (70 per cent poverty rate in 2005/6, recorded at the latest Ghana Living Standards Survey), has limited natural resources, a single rainy season, near semi-arid conditions, soil that is described as “upland soil” mainly developed from granite rocks, is prone to water-logging, floods and bush fires. The natural vegetation is savannah woodland, characterised by short scattered drought-resistant trees. Its main economy centres on agriculture, hunting and forestry, with crops such as millet, guinea-corn, maize, groundnuts, beans, sorghum, dry season tomatoes and onions along with livestock and poultry farming (Ghana Statistical Service, 2007).

In contrast, the Eastern Region is resource-rich, has significantly lower poverty rates (15 per cent in 2005/6), double-maxima rainfall and conditions suitable for the cultivation of a variety of industrial crops including cocoa, pineapple, pawpaw, cola nut and oil palm. It also has a substantial share in the national production of maize, cassava and citrus, and staple food crops such as cassava, yam, cocoyam, maize, rice and vegetables. Exotic crops such as black and sweet pepper, ginger, cashew nuts, Irish potatoes, rubber and mangoes are also cultivated. Moreover, there are large deposits of minerals such as gold, diamond, bauxite-tantalite, limestone, kaolin and clay, among others that have been explored and mined (Ghana Statistical Service, 2007). A substantial amount of

forest resources like timber also exist in the region. The Upper East Region is said to have low migration prevalence because less than 15 per cent of its nationals migrate externally compared with the Eastern Region, which is classed as having high migration prevalence, with 60 per cent of its nationals migrating externally (Ghana Statistical Service, 2007). In terms of religion, Ghana is regarded as predominantly Christian with about 70 per cent of the population belonging to at least one of the Christian denominations (Catholic, Protestant, Pentecostal /Charismatic). According to Langer (2007), only 16 per cent of the total population is Muslim with the majority of that proportion located in the three northern regions. However, Christianity and African Traditional Religion are equally significant among northern populations. Overall, Christianity is professed by about 25 per cent of the people of the three northern regions, African Traditional Religion by 29 per cent and Islam by 42 per cent (Langer, 2007:7). Beyond religion, the most important disparity is the relatively deprived socio-economic situation of the people from the three northern regions compared with those from the south.

According to the Ghana Living Standards Survey (GLSS, 2008), the national average annual household income, without the introduction of external remittances, is approximately GH¢ 1,217 (about £510). Vast regional variations, however, exist in household average annual incomes. Whereas the Eastern Region, for instance, has a mean annual household income of GH¢ 1,145 (about £477), the Upper East Region has only GH¢ 616 (about £257) (GLSS, 2008:107). This is indicative of the relative poverty rates and income disparities between the two regions. This case study, therefore, allows for a demonstration of different

ways in which people from the same country can practice transnationalism at the sub-national level, with varied outcomes due to inherent disparities prior to emigration (Sinatti, 2008).

The thesis adopts a comparative approach in order to seek explanations for similarities and differences in transnational activities and practices and to gain a greater awareness and deeper understanding of social reality in different regional contexts. The logic behind this approach is the belief that we can better understand social phenomena when they are compared in relation to two or more meaningfully contrasting cases or situations (Mitchell, 1987).

1.2 Migration patterns in Ghana

Ghana is a country from which there was a significant intensification of emigration to mostly European and North American destinations in the mid-1970s in response to economic and political instability. The fourth (latest) wave of out-migration has formed what Koser (2003) refers to as a 'neo-diaspora'. Emigrants, especially political refugees and economic migrants were perceived, at the time by government, as deserters and opportunists respectively and despised by 'stay-behinds' for seeking a comfortable life at a time when the country was in crisis. However, as Mohan (2008) notes, these same emigrants are currently hailed as part of the solution to underdevelopment akin to other emigrants from developing countries globally (Ozden and Schiff, 2005; Smith, 2003:472; Ndofor-Tah, 2000). This seems to be a global trend which is evident in almost all the major migrant-sending regions in Latin America (Boccagni,

2011:466; Escobar, 2007; Smith, 2003; Landolt, 2001), Asia-Pacific (Hugo, 2009; Rahman, 2000), Africa (de Haas, 2009; Mercer *et al.* 2009; Davis, 2008; Mahamoud, 2005; Osili, 2004) and Europe (Page and Plaza, 2006; Østergaard-Nielsen, 2001).

The bulk of Ghanaian migrants are predominantly from the southern region of Ghana due to intrinsic disparities in socio-economic development levels between the south and the north. There were inherent imbalances in the structuring of socio-economic policy by the British colonial government between the north and the south which mainly focused on maximising the exploitation of both natural and human resources at the least possible cost. These policies resulted in the north becoming a source of cheap labour which fed the fertile agricultural lands as well as the mining industry in the south. In addition, recruitment into the colonial security forces was biased towards the north in order to take advantage of their naturally tall and resilient physique (Langer, 2007). These colonial policies have had long-lasting consequences on post-colonial governments' policies on human capital development, which have directly or indirectly impacted on the volume and composition of external migrants from Ghana, as well as their migration experience. Education, training and employment opportunities have all been heavily skewed in favour of the south (Ghana Statistical Service 2007). As Mazuccato *et al.* (2004) and Mollel (2000) suggest, emigrants are more likely to emanate from the south of Ghana than the north because of lower levels of education and limited opportunity to finance external migration from the north.

In addition, there is a gendered dimension to migration both within Ghana and externally. The difference between the proportion of male and female internal migrants is marginal except in the Rural Savannah ecological area (the north) where the proportion of female migrants (47 per cent) is much higher than that of males (38 per cent) (GSS, 2008:50). This can be attributed to a higher proportion of females migrating to the south of the country in search of casual labour jobs, the provision of 'Kayajo' services (carrying of goods and other types of loads mostly on their heads), working as house maids, engaging in petty trading and working as farm labourers.

A gender analysis of Ghanaian emigrants, however, shows that the proportion of females is below 40 per cent (Twum-Baah, 2005). It is worth mentioning that although migration-related policies are not gender-specific, evidence suggests that because of customary practices and the distinct roles performed by males and females, they are affected differently by the regulations in force (Quartey, 2009:61).

1.3 Migrants to the UK

Ghanaian migrants to the UK comprise of both forced and voluntary or economic migrants. The majority of Ghanaian forced migrants departed the country in the late 1970s and 1980s when the military, under Flight Lieutenant Jerry John Rawlings, took power through a *coup d'état*. Ghanaian migrant associations formed around that period were active in the political process back home and closely aligned themselves with opposition forces in Ghana. A prime example is

the Ghana Welfare Association which was founded in London in the late 1970s to help new arrivals process asylum applications and to cater for the general welfare of political refugees. Such activists groups are credited with essentially bankrolling the opposition New Patriotic Party (NPP) into power in 2000 and again in 2004 (Mohan, 2006:878). The economic migrants emigrated to the UK in response to an unprecedented economic downturn, fiscal mismanagement and a feeble civil service system in the 1970s and 1980s. As economic crisis in the country intensified, many Ghanaians left the country leading one commentator to classify labour as 'Ghana's other export' after cocoa and gold (Gagakuma, 1984). This trend continued through the 1990s to date, even though Ghana is currently on a positive road to economic recovery (Addison, 2004).

Rather than abject poverty, a degree of access to economic and social resources combined with intrinsic global inequalities in income and development has driven Ghanaian international migration. Since external migration is characterised by a substantial amount of cost and risks, migrants typically are not normally from the poorest households in society (de Haas, 2005; Skeldon, 1997). Previous migration research and theory (cumulative causation) conclude that the cost of migration reduces as generations of migrants move to a given location over time (de Haas, 2009; Jones, 1998). Established social structures resulting from pioneer migrants settling into a receiving community tend to cut the cost of migration for future migrants from the same origin community, by earlier emigrants assisting family and friends with travelling costs, accommodation and finding employment (de Haas, 2009; Durand and Massey, 1992:17). These support structures, however, do not take away the fact that migrants still face the likelihood of abuse, exploitation

and discrimination in the receiving country, long separations from their households, their communities and culture, and a downward social mobility in some cases. It is important to take these experiences into account as they are often over-shadowed in the migration literature by stories of successful migrants and high volumes of remittances.

Migration also has the potential to lead long-lasting negative effects on the immediate households of migrants in the sending country. Research (Bastia, 2011; Mazzucato, 2007) shows that in some cases migration of females, who are unaccompanied by their spouses, could lead to acute marital problems due to accusations by their 'stay-behind' spouses of unfaithfulness, arrogance as a result of economic independence associated with migration and assertiveness of their rights in line with gender equality (Bastia, 2012). Migrants sometimes dabble in sham marriages in host countries in order to obtain citizenship and the right to work (Mazzucato, 2010). These arrangements have the potential to lead to marital difficulties between migrants and their spouses in the home country especially when such migrants subsequently get emotionally attached to their 'fake wife' or 'fake husband' or when children are born into such spurious relationships. In addition, there are risks of child abandonment or neglect and the likely behavioural effects these could have on children (Mazzucato and Schans, 2011; Lahaie *et al.*, 2009:308; Bastia, 2009; Dreby, 2007) and the elderly being left unsupported (Mazzucato, 2008). The importance of adopting a bi-directional and bi-national view of the effects of migration on families and child-wellbeing has been identified as critical by scholars like Glick (2010:507) and Bastia (2009).

According to the UK 2001 Census, the number of Ghanaians legally residing in the UK almost doubled from 32,000 in 1991 to about 56,000 by 2001. These figures do not include irregular migrants, which has the potential of almost doubling the overall numbers. These figures are recorded at a period when Ghana started to experience steady economic development and a stable democracy. This is what de Haas (2005) refers to as a 'J-curve or inverted U-curve' effect on emigration. This phenomenon is popularly referred to as the 'migration hump' in migration studies literature (Olesen, 2002; Martin and Taylor, 1996). This metaphor refers to the initial steep rise in emigration as sending communities or countries develop and the gradual decrease in levels of emigration as development is sustained over a period of time. This is contrary to projections by development assistance analysts in the European Union, for instance, who continue to link increase development assistance to reduction in migration numbers. Rising development in sending countries initially leads to more, and not less, emigration until after decades of sustained growth and equalisation of incomes between sending and receiving countries. This could explain the increasing numbers of Ghanaians migrating to countries like the UK (COMPAS, 2004) in spite of improvements in the economic fortunes of Ghana in the last decade. Meanwhile, as de Haas (2005) emphasises, this association between development and migration is not unidirectional but that the immigrant country status is reversible if development either stagnates or goes in a negative direction.

On a whole, it must be recognised that migration is a multidimensional phenomenon and cannot be subjected to simple causalities. In the same vein, this thesis assesses how this macro-level phenomenon can be applied to the case of

socio-economic development at the sub-national level leading to more, and not less, migration and how this characterises the migration stages of communities in the Ghanaian diaspora in the UK.

1.4 Defining migration stage and the relevance of spatial scales in migration analysis

My thesis is guided by classical ideas of ‘stages’ and spatiotemporal theoretical perspectives espoused by scholars like Jones (1998), Skeldon (1997) and Zelinsky (1971). The term ‘migration stage’ is used in the thesis in order to distinguish the relative volume of migrants from the two regions, their likely migration experiences, as well as their ability to affect the development dynamics at the sub-national level. Historically, the ‘stages’ approach comes from the Modernisation Theory (Portes and Walton, 1981), the Diffusion of Innovation model (Everett Rogers, 1983) and the Theory of Income Distribution (Stark *et al.*, 1986).

Zelinsky’s (1971) hypothesis of the mobility transition was an amalgamation between the demographic transition theory, the notion of the spatial diffusion of innovations, the economic principles of least effort or economic optimisation, and Lee’s (1966:54-55) notion of migration taking place within well-defined “streams”, from specific places at the origin to specific places at the destination due to knowledge transfer (de Haas, 2008). Employing the term *vital transition*, he expands on the concept of demographic transition by connecting it to processes of modernisation, economic growth, and increasing mobility. Zelinsky then outlines five key phases of the *vital transition*, each of which was linked to

distinct forms of mobility in a process he refers to as the mobility transition. These phases are: (1) The pre-modern traditional society; (2) The early transitional society; (3) The late transitional society; (4) The advanced society; and (5) A future “superadvanced” society.

Zelinsky’s conceptualisation of mobility transition has merit because it envisages various functionally related forms of migration within a broader spatiotemporal development perspective, which does not claim an inversely proportional relationship between development and migration levels. Moreover, it is a diffusionist model, which assumes that the migration experience tends to spread progressively from relatively developed zones to less developed zones. His model is also consistent with contemporary arguments to the effect that migration tends to increase in particular in the early phases of ‘development’. For instance, de Haas (2008:13) argues that although the character of migration changes, development processes do not so much lead to a general decrease in migration, but rather associated to increased mobility in *general*.

Skeldon (1997:52) builds upon Zelinsky’s model by arguing that ‘there is a relationship between economic development, state formation and the patterns of population mobility. Very generally, we can say that where these are high, an integrated migration system exists consisting of global and local movements, whereas where they are low the migration systems are not integrated and mainly local’. Skeldon’s national-level analysis and regionalisation of the interrelationship between processes of demographic and economic change and global migration patterns is adopted for a sub-national analysis in this thesis.

However, Zelinsky's mobility transition model is universal in its nature, since it claims that all societies go through the same kind of processes. It is firmly anchored in modernisation theory. This assumption has, however, been criticised for being a-historical. Migration and development, it is argued, do not affect different localities in exactly the same way, so the suggestion of a single, unilinear path towards development is problematic (de Haas, 2008; Findlay *et al.*, 1998).

The Diffusion of Innovation model is also prescriptive, by requiring that innovations follow defined steps in the process of diffusion – knowledge, persuasion, decision and then confirmation. In a similar way, the Theory of Income Distribution, when related to migration, purports that the distributional impact of migration varies in a definite way at different points in the sending community's migration history.

The strict application of these theories has, therefore, fallen out of favour in the social science discipline largely due to their inflexible assumption that systems must and will pass through definite set of stages. Migration does not necessarily follow a linear progression and might start and stop, reverse or change direction over time. In addition, as migrant communities move through stages, the wider external environment (the economic, social and political environment) is itself continuously changing. These changes have the effect of altering whether and how each migration phase actually materialises. As a result, the 'stage' model is an imperfect one when applied strictly. However, I am adopting a liberal

interpretation of this model to help analyse the linkages between socio-economic disparities, selectivity in migrant communities' composition and the non-inverse relationship between development and migration (at least in the early stages of development). My use of the concept of migration 'stages', therefore, aptly explains how, within migrant-sending communities' context, the transition from poverty or abject poverty to relative development is associated with greater emigration. This conceptualisation also helps categorise diaspora communities, in host countries, according to size, experience and likely impact on sending communities.

For analytical purposes, the following working definitions are proposed: migrant communities at an *early stage* – less than two decades experience of sending migrants abroad; those at an *intermediate stage* – with more than two decades, but less than five decades, experience of sending migrants abroad; and those at a *later stage* – having sent migrants abroad for over five decades. These cohorts tend to portray differences in their settlement experience as well as the development outcomes of their remittances. As this thesis will demonstrate, remittance-fuelled development at the sub-national level is significantly diverse and associated with disparities in the migration stages of sending communities, inherent socio-economic characteristics prior to migration and decisions around the choice of local development partners. The thesis, therefore, argues that sub-national contributions to aggregate national migration numbers is mostly *sui generis* and that they are capable of having widely diverse (positive or negative) substantial impacts on the lives of people, depending on the type and causes of

migration, the selectivity of migration and, most especially, the broader developmental milieu in which the migration occurs.

The focus by development economists (Adams *et al.*, 2008; Adams, 2006; Yang, 2004; Quartey and Blanson 2004; Buch *et al.*, 2003) and migration researchers (Castles, 2008; Newland, 2007; Ellerman, 2003; Kapur, 2003; Ratha, 2003; Rahman, 2000; Taylor, 1999; Massey, *et al.*, 1998) on national-level macro analysis, as well as 'location-specific' or single site sub-national analysis, of the centrality of remittances to the enhancement of development at 'home', masks important nuances revealed by a comparative sub-national analysis. The dominant macro-level analysis tends to impose an image on migrants as 'pawns passively reacting to macro-forces propelling them around the globe' (de Haas, 2009:18). This approach could be problematic as people do have agency and, at the micro-level, whether or not people choose to migrate, as well as the act of migrating itself, demonstrates an expression of human agency. This does not, however, contradict the fact that structural constraints affect all migrants in one way or the other and tend to limit the extent to which migrants exercise agency. The state-centered, macro-level analysis predisposition in migration studies has been criticized for being deeply influenced by governmental perspectives preoccupied by the desire to control mobility (IOM, 2008) and harness migration for national economic development (de Haas, 2009:19). There is the need for a critical analysis at a sub-national level in order to flush out the motivations and implications of migration for the wellbeing of individuals, families and communities.

1.5 Migration and development

Migration and remittances have been hailed by both academics and international financial institutions like the World Bank and the IMF as essential to the socio-economic development of poor countries in what is often referred to as the new ‘development mantra’ (Castles, 2008; Ratha, 2003; Kapur, 2003;). However, the involvement of migrants in the societies and cultures of host countries remains a *cause célèbre* which has prompted the imposition of strict immigration controls by governments across the developed world. These restrictions notwithstanding, conservative estimates from official sources have recorded remittances to developing countries as rising from US\$2 billion in 1970 to about \$325 billion in 2010 (World Bank, 2011 and Gammeltoft, 2002). Meanwhile, it is worth noting that remittances to developing countries were expected to fall from \$308 billion in 2008 to \$293 billion in 2009 due to the global recession (Human Development Report, 2009:72). This is, however, against the backdrop of claims in the migration literature of a counter-cyclical nature of remittances and the resilience associated with volumes of remittances even during macro-economic downturns, political conflicts or climatic vagaries (de Haas, 2009; Alper and Neyapti 2006; Kurosaki 2006; Lindley 2006; Quartey, 2006; Amuedo-Dorantes and Pozo 2005; Yang, 2004; Quartey and Blanson 2004; Buch *et al.*, 2003).

Statistics at the individual country-level have generally demonstrated significant increases. Ghana’s remittances income, for instance, rose from about \$1.3 billion in 2004 to about \$2 billion in 2008 (Bank of Ghana, 2010). These figures exclude

informal transfers which suggest that actual totals are a lot higher (de Haas, 2009; Human Development Report, 2009; Addison, 2004; Da Cruz *et al.*, 2004; Mazzucato *et al.*, 2004). The substantial movement of capital in the form of remittances from receiving countries to sending ones (especially in the developing world) has, therefore, concentrated policy makers' minds on the fact that international migration cannot be perceived in isolation from development, and that, with the right policies, migration might contribute to or even trigger development (Adepoju *et al.*, 2008).

Existing studies have found that the receipt of remittances by sending countries is associated with improvements in human capital development, better healthcare uptake, higher standard of living and a reduction in both poverty headcount and poverty gap. For instance, in a study of 2400 municipalities across Mexico, Lopez Cordova (2004) found that a higher prevalence of remittances (fraction of households receiving remittances) was correlated with lower poverty (using a headcount measure). In Burkina Faso, it is estimated that international remittances reduced the poverty headcount of rural households by 7 per cent and of the urban households by 3 per cent (Sander 2003). In addition, Adams *et al.* (2008) analysed data from the latest Ghana Living Standards Survey (GLSS 5 sub-sample) and found that poverty, nationally, is reduced by the receipt of both international and internal remittances. Households receiving international remittances are said to experience a fall in the level of poverty headcount by 88 per cent and those that received internal remittances experienced a fall of 69 per cent in poverty headcount levels with the inclusion of remittances (Adams *et al.*, 2008:19). The poverty gap for households in receipt of international remittances

is also said to be bridged by 90 per cent whilst that for households in receipt of internal remittances is narrowed by 43 per cent (Adams *et al.*, 2008:19). They, therefore, conclude that poverty in Ghana is reduced more by international remittances than by internal remittances despite the fact that both sources positively reduce the level, severity and depth of poverty generally. Despite all the bold figures, international research has adequately demonstrated that due to the selectivity associated with the migration process, the bulk of remittances are neither directed at the poorest members of communities (CDR, 2002; Schiff 1994) nor the poorest countries (de Haas, 2009; Kapur, 2003; Kapur and McHale, 2003).

International research also suggests a positive relationship between remittances and educational attainment and enrolment (Rapoport and Docquier, 2005; Cox-Edwards and Ureta, 2003 and Yang, 2003). In addition, research indicates that there are positive correlations between remittances and children's health outcomes, lower infant mortality, higher birth weights and higher health knowledge among mothers predominantly in studies conducted in Mexico (Hildebrant and McKenzie, 2005; Lopez-Cordova, 2004; Frank and Hummer, 2002). On standard of living, for instance, de Haas (2003) reported that on average, international migrant household's income in Morocco was 2.5 per cent higher than that of non-migrant households. He attributed this difference mainly to the receipt of remittances.

However, it is difficult to establish categorically a causal relationship between migration and development. Also, any development attributed to migration is

contingent on the prevailing structural conditions and infrastructural provisions in the sending country (Nyberg-Sorensen *et al.*, 2002). As de Haas (2009:52) aptly states ‘notwithstanding the often considerable blessings for individuals, households and communities, migration is no panacea for solving more structural development constraints. Migration can neither be blamed for a lack of development, nor be expected to trigger take off development in generally unattractive investment environments’.

1.5.1 Defining development

The concept of development has been subjected to multiple interpretations by both scholars and practitioners. For the purpose of this thesis, I am adopting Basok’s (2003) conceptualisation of development. As Basok notes, development in migration studies is mostly linked to economic growth-related variables like generation of employment and increase in agricultural production and welfare-related variables such as reduction of poverty, increase in average income, and decrease in inequality (Taylor, 1999:68; Durand, Parrado and Massey, 1996).

Other scholars, classical as well as contemporary, have placed emphasis to varying degrees on different facets of the concept in their attempt to delineate what they perceive as essential. For instance, one school of thought argues that the widespread association of migration and remittances with development needs to be examined closely through the prism of agency-oriented concepts of human development. This view is espoused by scholars like Sen’s (1999) “capability”; Nussbaum’s (1992) “human flourishing”, and Griffin’s (1986) “human well-

being”. As noted by de Haas (2009), Amartya Sen’s definition of human development as the *process of expanding the substantive freedoms that people enjoy*, for instance, argues that an analysis of the nexus between migration and development needs to be based on a broader, more inclusive and agency-focused interpretation of development. Sen (1999) explained such freedoms in terms of the concept of human capability which refers to the ability of human beings to lead lives they have reason to value and to improve the substantive choices they have (de Haas, 2009). This conceptualisation is markedly different from definitions by classical development economists like Rostow (1960) and Lewis (1955) who measure development by economic growth, especially the increase in market activities. The Bretton Woods institutions (the World Bank and the IMF) and neo-classical economists also adopt similar classical definitions of development. The classical approach is, however, not without its critics – McMichael (2000), Porter and Sheppard (1998); Friedmann (1992).

Sen (1999) disagrees with the overwhelming use of income growth as the yardstick for development by development theorists and rather argues for the central focus to be on whether the capabilities of people to control their lives have expanded or not. He perceives freedom as central to the process of development because of the *intrinsic* importance of human freedoms as an objective of development which should not only be judged in their income-generating capacity but rather seen as the principal ends of development in themselves (de Haas, 2009:21). Importantly, Sen identifies freedoms, *inter alia*, the opportunity to live long and healthy lives, access to good accommodation, being well-clothed, having access and right to basic education, enjoying the freedom of employment

choice, having the freedom of association and assembly and the ability to participate in public debate without fear of retribution, as intrinsic development virtues in themselves. Also, the act of enhancing individual freedoms is believed to be instrumental in promoting economic growth and further expansion of human freedoms.

The different approaches to how development is defined and measured sometimes lead to contradictory conclusions on the likely impact of migration on development (Castles, 2008; Taylor, 1999:68). In addition, due to different theoretical and ideological backgrounds and beliefs of analysts, the same action by migrants like investing in a piece of land, can be perceived as an indication of development by some whilst at the same time, seen by others as a problem due to the potential inflationary pressures that could be generated (Basok, 2003; Papademetriou and Martin, 1991). Furthermore, recent development policy is focused mainly on poverty alleviation and the achievement of the Millennium Development Goals (NDPC, 2010; NDPC, 2005; Martin *et al.*, 2002). This portrays a greater emphasis on the quality of life interpretation of development compared with the market activity focus of old.

Moreover, it is essential for development agencies to acknowledge that remittance flows are not the same as other financial flows since their mobilisation and distribution are based on social ties and networks of obligation and affection (Nyberg-Sorensen, 2004:35). As a result, the quality of life outcomes of recipients are just as important as market activity ensuing from such transfers.

My approach in this research has been the adoption of a definition of development which focuses on economic growth-related variables like generation of employment and increase in agricultural production and welfare-related variables such as reduction of poverty, increase in average income, and decrease in inequality (Taylor, 1999:68; Durand, Parrado and Massey, 1996). This approach is vital to sub-national analysis since a human capabilities perspective on development still needs to be interpreted in the light of structural constraints especially in a developing country's context. Institutional and natural environmental factors in such circumstances severely constrain the expression of migrant agency. As de Haas (2009:5) concludes, development is not only a complex multi-dimensional concept, but can also be assessed at different levels of analysis and has different *meanings* within different normative, cultural and historical contexts.

1.6 Gaps in literature

Even though examples of research findings (Ratha, 2003; Kapur, 2003) on the association between receipt of remittances and improvements in living standards give the impression that the nexus between migration/remittances and development is unequivocal at all spatial scales, the strength of these development links is debatable, especially in the sub-Saharan African context. General development constraints in developing countries (especially in sub-Saharan Africa) such as poor infrastructure, corruption, red tape, a lack of macroeconomic stability, the absence of appropriate public policies (schooling, health care, land reform, etc), market failures, difficult access to international

markets because of trade barriers, a lack of legal security and a lack of trust in government institutions (de Haas, 2005:1275) have the effect of limiting the development potential of migration depending on the nature of the spatial concentration of these constraints. As Castles (2008:11) concludes, ‘the evidence on all aspects of the mantra is uneven and contested’. Also, the Human Development Report (2009:71) states that ‘our review of the evidence shows that impacts are complex, context-specific and subject to change over time’. Other commentators who equally have reservations include de Haas, (2009); Newland (2007); Ellerman (2003); Rahman (2000); Taylor (1999) and Massey, *et al.* (1998). The selectivity and heterogeneity that characterise the migration process make it difficult to categorically state the direct links to development (Human Development Report, 2009; de Haas, 2009; de Haas and Plug, 2006; Wouterse, 2006 and Kapur, 2003).

It is, therefore, critical to examine what the underlying characteristics of different migrant communities are and how these features influence their migration patterns, settlement experiences and ultimately the development outcomes of their transnational activities. This approach presents a holistic view of migration and development rather than a piecemeal analysis.

Secondly, the existing literature that examines the development potential of international migration often conflates scales (de Haas, 2009; Jones, 1998). The impact of contributions from migrants to households, rural and urban centres or states needs to be analysed separately, at comparable spatial scales. There is the

risk of masking important disparities in the impact of migration/remittances on different sending communities if this is not done.

1.7 Research questions and aims

My research aims to add to the body of literature on migration and ‘home’-country development by examining the nexus between migration stage, remittances, spatial scales and development. My research aims are achieved by exploring the following research questions:

1. a) To what extent does regional migration prevalence/stage affect challenges faced by migrants in host countries? b) Are there any disparities in their socio-cultural transnational practices?
2. How are development projects negotiated between migrants and ‘stay-behinds’? Who are the main stakeholders in the implementation process in the Eastern and Upper East regions?
3. What is the socio-economic impact of migration and remittances on the two regions at the household (micro) and community (meso) levels?
4. What is the role of external migrants from the Eastern Region compared with those from the Upper East Region in the planning and delivery of medium-term development plans at the district level?

The core hypotheses in the first research question are that migrants from communities that are at later migration stages experience faster settlement in host countries in terms of accommodation, employment and access to services due to

the existence of more social structures compared with those from earlier migration stages. In addition, their longer migration experience is associated with more practices of sociability, mutual help, and public rituals that are rooted in cultural understandings from the 'home' country. In other words, the first question suggests that at an advanced stage, there are greater numbers of migrants from the same community which facilitates their settlement and enhances their migration experience. Also, it suggests there is an innate desire to foster closer socio-cultural bonds with 'home' communities the longer a migrant community resides in a foreign country.

Some research (Mohan, 2008 and 2006; Henry and Mohan, 2003), on the other hand, argues that greater migration prevalence to a common destination is rather associated with mutual suspicions, personal interference and ultimately a dispersion of migrants to newer locations, apparently, in order to escape 'suffocating' divisions along ethnic lines. Other research (Vasta and Kandilige, 2009; Hamer and Mazzucato, 2009; Granovetter, 1973) also emphasise the importance of 'weak ties' over 'strong ties' in migrants' settlement experience and the construction of networks. The thesis, therefore, aims to support through empirical analysis the claim by cumulative causation theorists that migration is a self-perpetuating phenomenon where "each act of migration alters the social context within which subsequent migration decisions are made, typically in ways that make additional movements more likely" (Massey *et al.*, 1993:451). This suggests similar types of movement even though the challenges subsequent migrants are likely to face are expected to be less than those faced by pioneer migrants.

The second research question seeks to interrogate the processes involved in the life cycle of migrant-funded development projects. The thesis explores how migration stage influences the mobilisation of collective remittances, the decision making process on which projects to initiate as well as the implementation mechanisms and the choice of collaborating development partners at the sub-national level. The approach taken is to analyse the implementation of migrant-funded projects both from the perspective of migrants and the local partners. It is commonplace for migration-development nexus case studies to focus on either the diaspora (migrants, their collective remittances and their transnational practices) or the sending community (brain-drain, remittance receipts and migrant-funded projects). However, migration-development phenomena are better appreciated through a comprehensive approach that encompasses migrants and sending communities and underlines the relationship between the two. The thesis, therefore, seeks to provide the missing link between remittances and community projects by highlighting the processes and people involved in turning remittances into projects and some of the challenges that are encountered at the ‘micro’ and ‘meso’ levels. The transnational approach is used to examine the conjunctions between migrants, the processes and impact of their actions at a sub-national level.

The third research question refers to how migration and remittances trigger development, in broad terms. This question, therefore, acknowledges both classical definitions of development in terms of income growth at the national level and what is perceived as broader, more inclusive and agency-oriented

concepts like *human capability* (Sen, 1999) which relates to the ability of human beings to lead lives they have cause to value and to enhance the substantive choices they have (de Haas, 2009) but it is guided by Basok's (2003) definition of development. The thesis, therefore, explores the volume of remittances at the national level (partly because there are no reliable records of the volume of regional or district receipts of remittances in Ghana to use as baseline data) and then assesses the impact of remittances from the UK on migrant-households and communities at the sub-national level. Access to good healthcare, accommodation, education, employment, political participation, among others are analysed to ascertain the micro-level impact of remittances on standard of living of members of migrant households. In addition, community-wide impacts are examined through an account of community projects that have been supported by migrant associations. The approach adopted is to go below the nation-state, which is the focus of most migration analyses, and to examine the impact of migration and remittances at regional and household levels.

The last research question refers to the role of migrants in medium-term development planning at the district level. The justification for this question is the desire to seek some context for migrant-funded projects. Where do these projects fit in within the medium-term development plans of the districts in which the projects are located? Hence, the approach taken is to examine development policy frameworks in Ghana, especially since the year 2000 (the beginning of the poverty alleviation-focused strategies), and then to focus on components of a district medium-term development plan. The rationale behind this approach is to compare the priorities outlined in such development plans with the transnational

activities of migrants from the two regions under review. This allows for an assessment of whether migration stage indirectly influences the degree to which migrants participate in the formulation or implementation of district medium-term development plans. Migration-development nexus case studies focus exclusively, and narrowly, on individual projects that have been funded by migrants and how these might enhance the living standards of beneficiaries without locating their analysis within the wider district development plans. The thesis aims to initiate a new, broader, and more inclusive perspective on migration research. In order to adequately find answers to these questions, the transnational approach is deemed the most appropriate as it allows for the transcendence of national boundaries and the study of social phenomena across different countries, in this case Ghana and the UK (see Mazzucato and Kabki, 2009; Mohan, 2006).

1.8 Thesis structure

The thesis is composed of eight chapters. Following this chapter, Chapter Two reviews the relevant literature and migration theories that guide my study. Chapter Three covers the research methodology and methods. Chapters Four, Five, Six and Seven present the main findings and results of the research. Finally, Chapter Eight summarises and discusses the findings from all the previous chapters and then relates them to the core argument of this research.

Chapter Two examines literature on how transnational practices by migrants and diaspora communities impact on 'home'-country development especially in the developing world. Firstly, I provide an account of global, sub-Saharan African

and then Ghanaian migration patterns. I argue that the advent of modern communications and technological know-how have enabled migrants to transcend national boundaries and to project a virtual presence in their home countries. These pathways and connectivities are effective in bridging spatial interfaces – the micro, the meso and the macro – and increasingly reduce the need for physical presence by transnationals in their countries of origin in order to effect socio-economic development at the sub-national level. I, then, describe the phenomenon of remittances to developing countries and assess the motives for sending remittances. The contradictory way in which remittances are presented in migration literature is then briefly outlined. I also review literature on the increasingly popular role of remittances as the new development ‘mantra’ which is routinely justified by stating the global volume of remittances as well as the regional distribution of such funds. Beyond the official records of the volume of remittances, empirical analysis of the mode of sending remittances points to the difficulty involved in stating categorical causal links between remittances and development. Some literature claims an equal volume of remittances sent through informal channels as those through formal ones. Furthermore, and in order to establish the relationship between remittances (irrespective of how they are sent) and sub-national development, this chapter also discusses the preconditions that need to exist for ‘development’ to take place. I, then, review the conditions under which the receipt of remittances leads to, or further widens, income inequalities in spite of broadly accepted association between remittances and poverty reduction.

In addition, the main migration theories (neo-classical economic theory, historical-structural theory, dual labour market theory, cumulative causation, New

Economics of Labour Migration (NELM) and transnational migration theory) highlighting the key motivations behind international migration and the subsequent effects of migration on sending countries are discussed. My study is mainly informed by the neo-classical economic theory (its conceptualization of the causes of migration), cumulative causation, New Economics of Labour Migration (NELM) and transnational migration theories.

Chapter Three provides a methodological setting for the study. Case study methodology is adopted to guide the study. The methods adopted for the collection of data (qualitative and quantitative methods, participant observation methods and library research) as well as the methodological considerations that were raised during the fieldwork are discussed. The comparative approach is also adopted to help highlight the similarities and differences between the two regions. The empirical basis for this research begins with a scoping exercise whereby a structured questionnaire was administered to 20 randomly-selected Ghanaian migrants in London, followed by in-depth key-informant interviews among 20 respondents and a survey of 50 Ghanaian migrants. In Ghana, I conducted a survey of 364 heads of migrant households in the two selected regions. In addition, in-depth semi-structured interviews were conducted with community development leaders, chiefs, former politicians and executive members of hometown associations. The surveys were supplemented by participant observation research in the UK and Ghana using participant observation methods as well as secondary data from the Bank of Ghana, the Ghana Statistical Service and the Ghana National Archives Department. The coding and analysis of primary data were done using SPSS and NVivo Version 8.

Chapter Four examines the extent to which regional socio-economic disparities among Ghanaian migrants are associated with their propensity to migrate, the contact they maintain with ‘home’, the decision making process to migrate, the funding of such migrations, their settlement experiences in the host country and the resulting socio-cultural transnational activities they embark upon. The findings include a tenuous link between migration prevalence and the extent to which migrants participate in socio-cultural transnational activities. There are also no significant differences between the two communities in either the decision making process or the method of funding migrations. There are, however, markedly different settlement experiences that impinge on the speed with which migrants become self-sufficient. Some of these differences are attributable to migration prevalence and regional disparities whilst a more nuanced analysis points to migrants’ personal circumstances and access to networks. Finally, the chapter concludes that migrants from both regions adopt transnational activities as a means of reaffirming their rootedness in their home communities.

Chapter Five examines the interconnections between migration stage, spatial scales and local development. I argue that the mode of engagement by transnationals and the regularity and impact of these engagements on the lives of ‘stay-behinds’ enable migrants to transcend national boundaries and to project a virtual presence. This presence is partly facilitated and cemented through accessing modern technological and communications systems which are effective in bridging spatial interfaces – at the district, regional and international levels. I argue that these media increasingly reduce the need for physical presence by

transnationals in the country of origin in order to oversee the implementation of development-related activities.

I hypothesise that there is a correlation between migration stage and the scale of collective remittance mobilisation towards development in ‘home’ communities. I, therefore, explore how collective remittances are mobilised at different scales, who the local development partners are in the two regions, how development projects are negotiated and finally how projects are implemented on behalf of migrants. One of the main differences between migrants from the two regions is that whereas those from the Eastern Region are able to accommodate competition at the hometown level, and yet organise collectively at regional and international levels, those from the Upper East Region only seem to be able to organise at the hometown level.

I conclude that migration stage significantly impacts on migrants’ ability to mobilise collective remittances in host countries. Also, this research establishes similarities between the motives for sending both individual and collective remittances. In addition, permanent institutions such as chieftaincies are shown to provide a stable and much more reliable partnership with migrants than transient actors like the political elites. Finally, I conclude that internal development structures and infrastructure in sending communities are a pre-requisite for any migration-related development.

Chapter Six examines the trend and volume of remittances that have been received by Ghana, nationally, over the past twenty years and how the

remittances sent have impacted on households and the socio-economic development at the district and regional levels. The effects of migration on the living standards of households below the national level are examined in order to gauge the micro and meso level implications of migration and remittances on sending communities. Also, income disparities that ensue from the receipt of remittances are examined with a view to determining how the migration stage of transnational communities ultimately influences the impact of remittances.

In this Chapter, I compare survey results from migrant households in the two regions. I hypothesise that a higher percentage of migrant households from Kwahu (Eastern Region) receive remittances because it has a much higher migration prevalence compared with the Upper East Region. Secondly, I hypothesise that a higher percentage of remittances by migrants from Kwahu are directed at productive expenditure compared with that from the Upper East Region migrants due to differences in migration prevalence in the two regions; and lastly, that longer established migrant communities (Kwahu) are more likely to make use of their established networks to send remittances through informal channels compared with newer ones (Upper East Region).

The study reveals a positive association between receipt of remittances and a higher standard of living but could not establish a causal relationship between the two. Remittances are mostly sent to Ghana through formal channels, on an *ad hoc* basis, irrespective of the migration stage of the migrant community. Moreover, the study does not find a statistically significant difference in investment patterns between the two regions. Also, migration stage does not necessarily correlate

with a higher percentage of migrant households being in receipt of remittances. The empirical evidence suggests that despite their development potential at the sub-national level, migrants and remittances can neither be blamed for a lack of development nor be expected to trigger take-off development in fundamentally unattractive investment environments. This conclusion is consistent with de Haas' (2009) assessment of migrants/remittances-development nexus at the macro-level.

Chapter Seven explores Ghana's development policy frameworks especially since the year 2000 due to their focus on poverty alleviation. I then use the components of the guidelines for preparing district medium-term development plans as a yardstick to measure the role of migrants both in the socio-economic planning process and the delivery of such development plans. In order to establish a more comprehensive picture of the impact of transnational practices on the living standards of 'stay-behinds', migrant-funded development projects are assessed against the backdrop of the objectives outlined in district medium-term development plans. I then examine the potential mutual benefits to be derived from a direct involvement of migrants in grassroots level formal development planning, implementation of plans, monitoring and evaluation of completed plans. I argue that this provides a new perspective on migration-development nexus research.

The three main hypotheses tested in this chapter are that: a) older migrant communities play a greater role in medium-term development planning and have closer working relationships with district and regional planning authorities due to their long association with these authorities, than newer migrant communities; b)

collective remittances from migrants are factored, more prominently, into medium-term development planning and implementation in districts with higher migration prevalence compared with those of lower migration prevalence due to the relative volume of such remittances; c) lastly, there are mutually beneficial outcomes to be derived from a direct involvement of migrants in the medium-term development planning and implementation processes at district and regional levels, irrespective of the migration stage of migrant communities.

Participant observation studies conducted during my research, for example, show that the possession and use of specific and measurable data about a locality strengthen the case of migrants during fundraising exercises in the host country. In addition, knowledge of the cultural characteristics, economy of the district, administrative structures, results of vulnerability analysis, the agreed district goal and the SMART objectives of the district equip migrants with detailed information on which to make critical socio-economic and political decisions. It also gives districts the chance to tap into the brain-gain acquired by returned migrants as well as remittances and technical know-how from transnationals. I, therefore, conclude that there are potentially mutually beneficial outcomes to be derived from a direct participation by migrants in medium-term development planning and implementation processes at the sub-national level. These benefits are realisable irrespective of the migration stage of migrant communities.

Chapter Eight summarises the main findings in all the previous chapters and draws conclusions by connecting them to the main argument of this research. The various hypotheses made and conclusions reached following empirical analysis

inform a number of gaps in this particular area of migration research, for further research. Included in this chapter is a discussion of some of the nuances that my study reveals at the sub-national level. In addition, since the thesis aims at re-focusing attention on sub-national development initiated, triggered or supported by diaspora communities at different migration stages, it is imperative to outline a number of general policy considerations about the way the migration-development nexus debate could be approached by stakeholders like governments, international development institutions and migrants. However, the limitations of the whole study are also outlined in order to, both, point out the peculiar challenges that exist with comparative case studies in the field of migration at levels below the national and also to encourage such research across multiple cultures and geographical locations. This would facilitate comparisons across cultural and regional blocks – African, Asia-Pacific, American and European.

Chapter Two

Conceptual and theoretical review of transnational migration-development nexus literature

2.1 Introduction

This chapter provides a general overview of theoretical debates on migration, transnationalism and the migration-development nexus. The traversing of national borders due to modern communications and transportation facilities and the ability to owe allegiance to two or more polities simultaneously have changed perceptions on the role of the nation-state and its fundamental relationships with its citizens. The main discourses are around who a migrant is, citizenship and voting rights, the role of the diaspora in state formation as well as transformation, migration-development nexus and how external remittances relate to poverty and income distribution at the micro, meso and macro levels. This review focuses on the migration-development nexus and the linkages among remittances, poverty reduction and income inequalities at the sub-national level.

Theoretical debates on the motivations for migration, the direction of capital resulting from such migration, the effect of migrant activities on the migrant, the household, the community and the state are examined in order to put the Ghanaian case study into perspective. In this thesis, a community is conceptualised to mean a social unit that is larger than a household or family, shares common values and has social cohesion. The theoretical approaches serve as useful analytical tools in examining the role of both structural factors and

human agency in determining migration outcomes in the migration-development nexus debate.

This chapter begins with a discussion of transnational migration and broad attempts by scholars at defining what a diaspora is. Theoretical debates about the motivations behind different types of migration and the impact of such movements on sending communities, as well as countries, are then examined. This is followed by a discussion of debates about the magnitude of and potential for remittances to trigger socio-economic development in sending countries. There is then an attempt to map the relationship between the receipt of remittances, poverty alleviation and income distribution based on international empirical research data. Finally, existing migration research on Ghana is reviewed and the need for sub-national comparative analysis is identified. This thesis is an attempt to contribute towards the initiation of a comparative sub-national discourse especially within the African context.

2.2 Migration and transnationalism

Migration is a natural characteristic of human beings as social animals. Global migratory movements might have changed in their composition but not necessarily in magnitude (de Haas, 2005). This assertion is a hard sell to most developed Western and North American governments that have tried to legislate against what is referred to as the ‘swamping’ of their beloved countries by strange ‘aliens’ or *émigré*. Globally, outmigration and development were perceived as odd bedfellows. Outmigration was deemed an expression of failure and a flight

from poverty. As a result, development assistance was geared towards stemming migration from poor countries to the geographic north (de Haas, 2005). However, these policies are being significantly reformed owing to a growing body of empirical evidence that suggests that migration can contribute to development in underdeveloped countries given the right policy framework (Bollard *et al.*, 2010; de Haas, 2009; Quartey, 2009; Human Development Report, 2009; Adepoju *et al.*, 2008). This perspective has gained in popularity since the inception of transnationalism as a framework for analysis within the migration-development nexus debate.

As defined by Glick Schiller *et al.* (1992:1), transnationalism refers to ‘the process by which immigrants build social fields that link together their country of origin and their country of settlement’. In a similar vein, Basch *et al.* (1994:7) define transnationalism as ‘the process by which transmigrants, through their daily activities, forge and sustain multi-stranded social, economic, and political relations that link their societies of origin and settlement, and through which they create transnational social fields that cross national borders’. They observe that ‘transmigrants’ forge and maintain multiple relations which range from familial, economic, social, organizational, religious to political spheres across national borders.

According to Vertovec (1999), the theory of transnationalism is grounded upon six distinct premises: a) transnationalism as *social formation* of communities (like diasporas) and networks; b) as a type of *consciousness* (the imaginary of global diasporas); c) as a mode of *cultural reproduction* expressed in a global fusion of

styles and everyday practices; d) as a form of global *economic practices* by transnational corporations and individual entrepreneurs; e) as a forum for *political mobilisation*, in the form of international organisations and ‘homeland’ politics; finally, f) as a production of *places*, social fields that connect and position actors between physical and virtual spaces through electronic mediation. He perceives the three key social fields as the country of origin, the country of reception or settlement and the transnational communities among various localities.

As Al-Ali, Koser and Black (2001: 581) also note, it is useful to distinguish between transnational *activities* (political, economic, social, cultural, at individual level or through institutional channels) and transnational *capabilities* (the extent to which migrants identify with the processes in their home countries, depending on skills, resources available to them, the length of time spent and the opportunity structures in the host country).

Transnationalism is generally disaggregated into political transnationalism (Bauböck, 2003), socio-cultural transnationalism (Itzigsoghn and Saucedo, 2002) and economic transnationalism (Black *et al.*, 2003). This review discusses all three variants of transnationalism and points out the fact that even though they are predominantly applied to macro-level analyses, they are equally important in sub-national analysis.

As Bauböck (2003) proposes, political transnationalism involves a critical assessment of how governments respond to the challenge posed by transnationalism redefining concepts like citizenship and nationalism within a

democratic context. There have also been extensive discussions around issues of political participation by ‘transmigrants’ in their home country’s politics and how this impacts on external voting rights, dual citizenship, and transfer of nationality to later generations. Østergaard (2003:22) describes such political practices across national borders as ‘various forms of direct cross border participation in the politics of their country of origin by both migrants and refugees, as well as their indirect participation via the political institutions of the host country’. There have, however, been calls for an even broader conception to include how migration changes the institutions of the polity and its conceptions of membership (Bauböck, 2003). As Boccagni (2011:464) notes, within the Ecuadorian political system, ‘emigrants’ attachment and allegiance to their motherland justifies their collective status as a non-territorial district made up of citizens with the same rights (and duties) as non-migrant residents’. Boccagni argues that there is now an expectation by the state on its expatriates to contribute substantially to the nation-building process, even from a long-distance. The Ecuadorian government has introduced what amounts to a top-down strategy known as a *Plan Retorno* aimed at facilitating emigrants’ return and economic reintegration. This increases emigrants’ likely role in affecting domestic politics in the home country.

Socio-cultural transnationalism, in the literature assesses “the emergence of practices of sociability, mutual help, and public rituals rooted in the cultural understandings that pertain to the sense of belonging and social obligations of immigrants” (Itzigsoghn and Saucedo, 2002:768). This sub-field focuses on immigrants’ sense of solidarity based on ethnicity, religion, nationality or place of origin. These find expression in the participation in immigrant organisations that

promote cultural or social ties with the country of origin. Economic transnationalism focuses on cross-border business dealings by immigrants between their country of origin and country of reception. These include remittances, trading activities and projects in the country of origin run either jointly or solely by emigrants living in a country of settlement (Black *et al.*, 2003). These forms of migratory engagements with the home country are relevant in the African context in general and that of Ghana in particular as they take place across space and time.

In recent discourses on the migration/remittance-development nexus, space is mostly portrayed as a canvas for migrant activity (Mercer *et al.*, 2009). Migration, in this context, is conceived as occurring in local, district, regional, national or international spaces, yet the inter-linkages of the geographies or spatialities of migration are often overlooked (Lusault, 2007; Sassen, 2006).

Also, geographical research has addressed the creative interfaces between studies on mobilities and migration, cultural geographies of migration in relation to transnational citizenship, urbanism and networks, and cultural politics and practices in diaspora (Blunt, 2007; Cresswell and Hoskins, 2006; Hannam *et al.*, 2006; Sheller and Urry, 2006; Silvey, 2004; Yeoh, 2003).

In addition, the relationships between places migrated from and to feature prominently in research on the cultural geographies of transnationality (Mitchell, 2003). The focus on 'transnational space' (Jackson *et al.*, 2004; Ley, 2004) and 'transnational communities' (Vertovec, 1999) offers an opportunity to examine

the multiplicity of transnational experiences and relations. Furthermore, other research concentrates on the material and imaginative relationships between places of origin and settlement and the migrations, networks and other connections that sustain them (Blunt, 2007; Christou, 2006; Harper, 2005; Potter *et al.*, 2005; Walton-Roberts, 2004). Discussions about diaspora in geography also centre on space and place, mobility and locatedness, the nation and transnationality (Blunt and Dowling, 2006; Kalra *et al.*, 2005; Dahlman, 2004; Ni Laoire, 2003).

As demonstrated by the above discussion, notions of space, scale, agency, diaspora, migration and transnationalism are of particular interest in the field of human geography especially in contemporary times. These studies provide a useful conceptual context for my comparative research into two transnational communities with marked socio-cultural and economic disparities.

In terms of the methodology adopted in conducting earlier research on immigrant transnationalism, a main criticism was leveled against the then leading scholars (Glick Schiller *et al.*, 1992) who were mainly social anthropologists for focusing on specific immigrant groups and for their tendency to ‘sample on the dependent variable’ (Portes, 2001:182). This approach is blamed for obscuring the real scope of transnational practices by focusing disproportionately on instances where the phenomenon of interest is present, but not on those where it is absent. There was, therefore, the introduction of quantitative methods into immigrant transnationalism research to complement results gained through qualitative research in order to address the need to demonstrate the numerical incidence as

well as its existence (Portes, 2001; Guarnizo and Portes, 2001; Portes, Haller and Guarnizo, 2001; Waldinger, 1998).

As a continent, Africa is characterised by contradictions. It has massive deposits of natural resources but its populace is becoming poorer by the day (Annan, 2011; Adepoju *et al.*, 2008). The reasons that account for this state of affairs are diverse but the common ones include: internal political instability and endemic ethno-religious conflicts, environmental degradation, poor governance and economic decline due to negative terms of trade globally (Adepoju *et al.*, 2008). The culmination of all these conditions is associated with persistent disruptive population displacements and movements. Sub-Saharan Africa has epitomised a region with the most intractable problems. As Adepoju (2001) notes, wars and civil unrest within the sub-Saharan African region have generated migrants and refugees as modest developmental progress of the post-independence decade have been eroded by political instability (in places like Liberia, Sierra Leone, Ivory Coast and Togo), economic mismanagement and harsh ecological conditions. The sub-region has, therefore, experienced varied migration circuits – as origin, destination and transit for labour migrants, undocumented migrants and refugees, and brain circulation for professionals mainly within the region (Adepoju *et al.*, 2008:21). There has been an increased movement of populations from the sub-Saharan African region to destinations outside the continent (mostly to Europe and North America) from the 1970s, as many Africans perceive migration as their ultimate chance of improving their standard of living (Adepoju, 2006).

In the case of Ghana, the general outlook of migration could be divided into four main separate phases (Anarfi *et al.*, 2003). These phases are described as: a) a period of minimal emigration; b) period of initial emigration; c) phase of large scale emigration; d) period of intensification and diasporisation of Ghanaians. The first phase represents the period when Ghana served as a popular destination for mostly West African migrants. These were mostly labourers (predominantly from neighbouring countries – Togo, Benin, Burkina Faso and Nigeria) who migrated to locations in the south of the country to work on cocoa farms, plantations, and mineral extraction sites. This spanned the pre-independence period till the late 1960s. Immigration far outstripped emigration during this phase and therefore, led to Ghana being regarded as a country of immigration. The second phase (1970-1980) marked a reversal in the economic fortunes of Ghana and represented a period of accelerated emigration of Ghanaians. This was in response to a deteriorating economic situation in the 1970s. These movements involved a large number of professionals like lawyers, teachers, nurses and administrators who migrated to destinations within the African continent - Uganda, Nigeria, Zambia and Botswana - where their professional skills were in high demand.

The next phase (1980 -1990) is described by Anarfi *et al.* (2000) as a period of large scale emigration involving people from a range of backgrounds (unskilled, semi-skilled and highly skilled) who largely relied on migration as a coping strategy for themselves and their families. The two main receiving countries were Ivory Coast and Nigeria. This escalation in emigration could be attributed to the economic downturn in Ghana, the inception of the ECOWAS Protocol on free

movement in 1979 and also political persecutions (Quartey, 2009). Over 90, 000 asylum applications, for instance, were recorded by the UNHCR between 1982 and 1991, according to Bump (2006). This made Ghana one of the top ten sending countries for forced migrants at the time (Quartey, 2009). The fourth phase (1990s onwards) is characterised by the dispersion of migrants to destinations outside the African continent, even though the bulk of migrations are still to locations within the continent. Popular destinations include European countries and North America as well as oil-rich Gulf countries. This has led to the formation of what Koser (2003) referred to as a ‘neo-diaspora’.

The term diaspora has been subjected to multiple definitions within the social science discipline. For instance, it has been used as a metaphorical designation to describe alien residents, expellees, political refugees, expatriates, migrants, and ethnic and racial minorities (Safran, 1991). Vertovec (2006), however, focuses on the commonness of the place of origin and source of identity of ‘diasporans’ and explains their mode of dispersion as being either voluntary or involuntary. Other scholars like Cohen (1997) sub-divide diaspora into ‘victim diaspora’, ‘trade diaspora’ and ‘labour diaspora’ to reflect the different reasons for migrating. Safran (1991) then takes a bold step of prescribing what a given society has to have in order to be considered a diaspora. Safran (1991: 83-84) provides a six-point list of criteria for defining diaspora – ‘1) they, or their ancestors, have been dispersed from a specific original ‘center’ to two or more ‘peripheral’, foreign, regions; 2) They retain a collective memory, vision, or myth about their original homeland – its physical location, history and achievements; 3) They believe they are not – and perhaps cannot be – fully accepted by their host society and

therefore feel partly alienated and insulated from it; 4) They regard their ancestral homeland as their true, ideal home and as the place to which they or their descendants would (or should) eventually return – when conditions are appropriate; 5) They believe that they should collectively, be committed to the maintenance and restoration of their original homeland and its safety and prosperity; and 6) They continue to relate, personally or vicariously, to that homeland in one way or another, and their ethno-communal consciousness and solidarity are importantly defined by the existence of such a relationship’.

Other scholars like Clifford (1994), on the other hand, disagree with the need for every case to possess all six recommended traits as spelt out by Safran, but accept that diaspora communities tend to exhibit some of these qualities. Clifford (1994:305) maintains that ‘societies may wax and wane in diasporism’. Dufoix (2008:19-34) also points out that diasporas should not be perceived as pre-existing groups which have static features that meet or not meet specific academic criteria but that they can be ‘heterogeneous populations that are self-consciously imagined’ and developed into collectives through ‘the projects of émigrés and states’. Matrienstras (1989:125) introduces the importance of time as a determinant of the durability of Diaspora formation. Others like Cohen (2008) and Tololyan (1996) argue that the term diaspora is often applied to third or older generations of emigrants. However, my application of the term diaspora to the Ghanaian emigrant community in the UK encompasses pioneer emigrants as well as later generations. Other analysts who throw more light on the nature, formation and workings of diasporas include: Mohan (2008; 2006); van Hear (1998); Cohen (1995); and Sheffer (1986).

I use the term diaspora to describe the Ghanaian emigrant community in the UK not in the sense of a mass eviction from a homeland like the historic case of the Jews but in the sense of a ‘victim’ diaspora and a ‘labour’ diaspora (Cohen 2008; Cohen, 1997). ‘Victim diaspora’ refers to emigrants whose migration is as a result of persecution or violence whilst ‘labour diaspora’ refers to economic migrants. Furthermore, the Ghanaian migrant community in the UK, to some extent, meets most of the elaborate criteria drawn up by Safran (1991): Ghanaian emigrants have been dispersed to several destinations either through the force of political persecution, ethnic conflicts or economic hardship (Quartey, 2009; Mohan 2008, Manuh, 1998); they have memories of the political history of Ghana and a vision or myth (however heterogeneous) about their homeland (Manuh, 2000; Akyeampong, 2000); most Ghanaians do not feel accepted by the UK society due to some incidents of discrimination and racism (Herbert *et al.*, 2006); most Ghanaian migrants wish to return to Ghana sometime in the future, at least to retire (Mohan 2006); they remit to their households and communities in Ghana in an attempt to enhance living standards and to initiate investments and development (Quartey, 2009; Adams *et al.*, 2008; Mazzucato *et al.*, 2004); and finally they individually and collectively retain strong ties with their homeland via modern technology and physical visits and intentionally maintain a transnational existence (Vasta and Kandilige, 2009; Riccio, 2008; Manuh, 1998).

As Mohan (2008: 467) states the state in Africa has lurched from crisis to crisis and has become increasingly illegitimate in the eyes of ordinary citizens. As state provisioning of social amenities dwindle, greater empty spaces are created in the

process which are increasingly being filled by socio-political, economic, cultural and ethnic groups. Diaspora communities are effective in making an impact on the economy of their country of origin by mobilising through home associations and delivering funds and capital through collective remittances. Most governments across the developing world have, therefore, instituted and initiated measures to harness the development potential of these remittances (Smith, 2003).

Generally, migration studies broadly categorises migrants into two main groups – forced and voluntary migrants. These two further contain diverse variants based on the reason for migration, the legality, the length of stay, the degree of contact with the country of origin, among others (Bollard *et al.*, 2010; Miotti *et al.*, 2009; Hernandez and Coutin, 2006). However, these binaries (forced and voluntary) are becoming increasingly unsustainable due to the multiple reasons for migration and the intertwined nature of the causal factors that characterise movements. There has also been some debate about the effects of these varied forms of migration on sending countries.

The discourse around migration has been dominated to some extent by opposing arguments on the issues of brain drain versus brain gain. Some scholars argue strongly against the migration of skilled professionals from the South to the North due to global income disparities (Pang *et al.*, 2002; Desai *et al.*, 2000). These migrations are said to deny developing countries of the needed skills base, especially in the areas of health and education, which have led to very high patient-doctor ratios across African countries such as Ghana and other developing

countries (Voigt-Graf, 2008; Chanda, 2001; Dovlo and Nyonator, 1999). The International Organisation for Migration (2005) reckons that the departure of health professionals has eroded the ability of medical and social services in several sub-Saharan African countries to deliver even basic health and social needs. Thirty-eight of the 47 sub-Saharan African countries fall short of the minimum World Health Organization (WHO) standard of 20 physicians per 100,000 people (IOM, 2005). These concerns seem to be justified by cases of very high flight of professionals. Extreme examples include Benin, Ghana and Malawi where it is estimated that there are more Beninese doctors in France than in Benin; about 60 per cent of doctors have migrated from Ghana to rich countries and that there are more Malawian doctors in Manchester, UK alone than the whole of Malawi (Adepoju *et al.*, 2008:34). Scarce foreign exchange is then used to pay expatriates from developed countries to fill the gap created by their home countries poaching doctors and nurses from developing countries. The main disquiet is with the suspicion that external migration tends to attract the best and brightest, the young and able-bodied people primarily. This is perceived as a loss of labour and intellect from countries that are most in need of both qualities for development (see discussion under dependency theory and cumulative causation theory below).

In addition, even though such pessimists acknowledge the potential for remittance transfers, they argue that remittances merely perpetuate high and dangerous levels of dependency and that remittances inevitably lead to regional income inequalities due to the selective nature of international migration (de Haas, 2009; Delgado Wise and Guarnizo, 2007; Hernandez and Coutin, 2006). Lastly, return

migrants, they argue, are mostly people who have either failed to succeed abroad, the aged and the sick who all put additional burden on the resources of origin countries. The skills acquired abroad are also said to be of little relevance in the poor origin countries due to lack of equipment and the needed infrastructure.

However, other scholars like Adams (2003) have concluded that international migration accounts for less than 10 per cent of the best-educated from sending countries. Adams contends that it is only in the case of a small percentage of emigration countries that the effect is really harmful. Ghana is, however, one of those countries with high proportions of emigrants who are educated up to tertiary level. Quartey (2009) and the World Bank (2011) estimate that about 47 per cent of all Ghanaian emigrants have tertiary-level qualifications. A counter argument is also based on the brain gain that migrants acquire as a result of their migration (Bollard *et al.*, 2010; Lowell and Findlay, 2002; Stark *et al.*, 1997). In addition, the remittances, foreign networks, and ‘social remittances’ that result from such migration are said to outweigh the so-called harmful effects they generate (de Haas, 2005). Given the high rates of unemployment in developing countries like Ghana, some scholars insist that these professionals who migrate would otherwise be unemployed in their home countries anyway. They argue that medical professionals stand to put their skills to maximum use in countries with greater opportunities and facilities (Page and Plaza, 2006). Some countries also deliberately over produce workers from professions that are in great demand abroad and they gain export income from migrants through programmes like organised circular migration. India, South Korea, the Philippines, Mexico and Tunisia have all gained from such arrangements (de Haas, 2005). Skills,

experiences and technological know-how that migrants acquire in host countries are said to benefit the sending country upon their return. This is categorised as brain gain or even brain circulation in the migration literature (Domingues and Postel-Vinay, 2003).

Furthermore, a diametrically opposed view is taken on the issue of inequality. Contrary to pessimists' claims of higher inequality, optimists (van Nearsen *et al.*, 2007) rather believe that international migration has the potential to eliminate inequality and lead to a more proportionate distribution of the advantages of globalisation. They generally see a triple-win situation for the migrant, the origin country and the destination country (Adepoju, 2006; Lucas, 2005). This is possible because migrants gain employment, enhance or acquire skills, earn money and then send remittances (cash, in-kind and/or social) to their home countries while receiving countries gain from the skills and labour they receive from migrants. Potential inequalities will result if remittances are targeted at migrant households of pioneer migrants who are mostly from high income backgrounds. Due to the selectivity that characterises migration, greater and fairer distribution of remittances are only achieved after wider dispersion of migration among lower income families as well as those from high income households (de Haas, 2009; Jones, 1998; Stark *et al.*, 1986).

2.3 Theoretical debates about migration and development

There is a spatiotemporal argument to be had on the relationship between migration, remittances and development. Key debates at the national and global

levels are espoused mainly by neo-classical economic theory, historical-structural theory and dual labour market theory. The second dimension is the regional, community and household level analyses carried out mainly by the cumulative causation, New Economics of Labour Migration (NELM) and transnational migration theorists.

Neo-classical economic theory, at the macro level, justifies migration as a response to differences in geographical endowment of labour. Disparities in remuneration for labour encourage workers to migrate from low-wage, labour-surplus regions to high-wage, labour-scarce regions (de Haas, 2008:4). A combination of increasing remittances from the high-wage destinations to the poor regions and the steady reduction in the scarcity of labour in receiving locations is expected to lead to a convergence in wages and the eventual removal of the incentives to migrate (Schiff, 1994; Todaro and Maruzko, 1987; Harris and Todaro, 1970). In development terms, this economic theory seems to support the concept of the 'migration hump' (Martin and Taylor, 2001) which has to be overcome through sustained development before potential migrants are discouraged from migrating. In the case of wage differentials between most African countries and those of Europe and North America, in particular, the gap is so vast that it is almost inconceivable that such a 'hump' is going to be overcome over the next couple of decades.

At a micro-level, neo-classical migration theory presents migrants as tactical and rational individuals who carry out cost-benefit analyses before migrating to destinations that offer or have the potential to offer the highest wages (Schiff,

1994; Todaro and Maruzko, 1987). However, this 'lonely' and educated decision making process that is suggested could be problematic since it excludes the role of families, communities and other forms of networks in reaching migration decisions. Also access to information and other structural hurdles are taken for granted. These shortcomings notwithstanding, this theory is still relevant to my analysis as modern communications channels seem to be acting as mediating factors. The family is still an important unit of analysis (NELM theory) but not necessarily essential in every migration episode.

Neo-classical theory is, in a sense, consistent with modernisation theories of development which focus on the nation-state as the unit of analysis (Portes and Walton, 1981). Modernisation theory sees the industrialisation of underdeveloped countries as a repeat of the earlier European experience. Therefore, poor countries in Africa and elsewhere are portrayed as traditional societies characterised by a peasant mode of production and customary values associated with a rural environment. They are expected to follow the same approaches to development and urbanisation just like their European forbearers, which include the formation of modern secular and liberal values through public education. Development is, therefore, perceived as a linear transition from rural agrarian existence to modernity. Migrants are regarded as agents of modernisation since they adopt urban and modern values in the course of their migration. However, this Eurocentric perspective is difficult to sustain within the current globalised structural conditions. The main criticism of this theory is the expectation of a mandatory linear progression from one stage to the other.

The dual labour market theory, by Piore (1979), regards the nation-state as the unit of analysis. Piore regards migrants as driven by the segmentation of the industrial labour market in receiving economies into primary and secondary sectors. The secondary sector is characterised by the need for a skilled, permanent labour force that is legally protected. The primary sector requires cheap, unskilled labour whose rights cannot be guaranteed. Jobs taken up by primary sector workers are normally menial in nature and there are no avenues for future advancement. Migrants accept these jobs because they are what is known as ‘target-earners’ –meaning they migrate mainly to meet certain expectations and then return to their place of origin. Such migrants are willing to accept the low status and lack of social mobility that comes with it because they are just *passing through*. These become sustained sources of labour for industrial development since there are abundant sources of such willing labour. This theory is relevant to the Ghana-UK case study especially at a time when the current UK government has reviewed its immigration policy and has artificially allocated quotas to attract mainly secondary sector skilled migrants. This policy change, however, contrasts sharply with the needs of the service, agriculture and hospitality sectors which tend to employ cheap primary sector labour from African countries such as Ghana and Eastern European countries. The sector migrants work in might have an effect on their ability to accumulate disposable income and to be in the position to remit to their ‘home’ communities and households towards socio-economic development. This primary-secondary sector binary is, therefore, important in analyses of the remittance behaviour of migrants and the possibility of an association between migration stage and the frequency and volume of remittances.

On their part, dependency theorists vocalise the arguments of historical-structural theory, which draws intellectual inspiration from Marxist political economy and World Systems theory (Castles and Miller, 2003:25). The global capitalist system is their unit of analysis. They perceive capitalism as dividing the world into two tiers – the rich and dominant centre and the underdeveloped periphery. Increased population, commercialisation of agriculture and industrialisation are said to lead to a surplus of labour in rural areas of underdeveloped peripheries. This excess labour reservoir is drawn to job opportunities in the developed centre or core industrialised countries. Compulsion rather than free choice determines these movements as a result of fundamentally constrained structural forces. Profit margins in the developed centre are further expanded by paying low wages to the cheap labour. There is, therefore, the creation of ‘development of underdevelopment’ in which core industrial countries use cheap labour to specialise in the production of capital goods and services for the international market whilst the underdeveloped peripheries concentrate on the production of primary goods and manufactures.

Migration is, therefore, perceived as being part of the international division of labour whereby “the third world labour can be considered as the industrial reserve army for global capital” (Kay, 1989:123). Migration is blamed for being not only detrimental to the economies of underdeveloped countries but also having a causal relationship with underdevelopment itself. Theoretical debates about exploitation of poor peripheral countries such as Ghana by rich, developed ones

like the UK are important in the 'brain drain' versus 'brain gain' arguments associated with the migration-development nexus.

There are also debates against methodological individualistic approaches which are in support of analysis of migration as a rational choice and those that focus on the social and cultural content of the migrant's experience. The New Economics of Labour Migration (NELM) and the cumulative causation theories respectively analyse these two perspectives. The NELM approach emanates from the neo-classical theoretical tradition but challenges the methodological individualism at the centre of the neo-classical approach (Gubert, 2002; Taylor and Martin, 2001; Taylor, 1999; Massey and Parrado, 1998; Massey and Espinosa, 1997; Glick Schiller *et al.*, 1995). It also accepts disparities in wages as motivating migratory decisions but considers the family or household as the unit of analysis and not the individual. In addition, it expands the remit beyond disparities in wages and risk involved in the travel to include micro-economic conditions like lack of credit, market constraints and uncertainties surrounding poverty. Migration is, therefore, seen as a risk-spreading mechanism by the household and remittances from migrants are expected to cushion those risks. This theory is, therefore, more supportive of the rationale behind individual and collective remittances towards household and community development since the motivation for migration extends beyond a private individualistic initiative.

The main criticism of this theory, however, especially in contemporary times, is that modern technological and communications advancements have given migrants the opportunity to make migration decisions without necessarily having

to rely on the household as the main decision making unit. Moreover, migration does not need to be a household strategy to overcome market constraints but could just as well be an individual's strategy to overcome such constraints on their 'stay-behind' household or community.

Cumulative causation theory, on the other hand, regards migration as a self-perpetuating phenomenon where "each act of migration alters the social context within which subsequent migration decisions are made, typically in ways that make additional movements more likely" (Massey *et al.*, 1993:451). Social capital is central to the sustenance of migration flows, according to cumulative causation theory. As migrant networks expand, the cost of migration reduces and more households are able to afford the cost of sending migrants. This has an effect of changing the profile of migrants in the process. The selectivity that characterises pioneer migrants gives way to a more diverse participation by people from lower-income households. Once in motion, it leads to a vicious cycle of pauperisation of the periphery and the accelerated growth of the core region (de Haas, 2008). This form of development, the theory asserts, results in serious spatial and personal income and welfare inequalities in the sending regions. This affects the composition of the local labour force and its willingness to engage in traditional agricultural practices. There is also increase reliance on remittances and further out-migration. This intensifies regional developmental disparities by satisfying the desire by receiving regions for cheap immigrant labour whilst worsening the underdevelopment of the sending region.

This is contrary to the factor price equalisation that is associated with the neo-classical approach. Cumulative causation theory, at the macro level, helps to explain how migration distribution is associated with remittances and development resulting from receipt of remittances. At the same time, it argues against the potential inequalities associated with lop-sided development of receiving localities at the expense of sending ones. These analyses are more in tune with the ‘brain drain’ argument put forward by opponents of migration from developing countries to developed ones.

Finally, the transnational migration theory, as discussed above, attributes the ability of migrants to sustain multiple economic, social, cultural and political relations across borders to modern transportation and communications technologies (Vertovec, 1999; Basch *et al.*, 1994; Glick Schiller *et al.*, 1992). This highlights the complementary nature of concurrent loyalties and involvement in both the origin society and receiving societies. This theory de-emphasises the need for return as a precondition for contributing to development in the origin society. Remittances, transnational business activities, ‘social’ remittances, political involvement through virtual media, short visits and circular migration are all avenues for sustained contribution to development at the origin without physical permanent residence. This is the fundamental theory adopted in my analysis of the Ghana-UK case study. This theory, however, presents a picture of a ‘deterritorialised’ world where migrants use their agency to extract the best possible opportunities from multiple localities contemporaneously. A literal interpretation of this perspective is in danger of under-playing the significance of structural barriers that still exist both in sending and receiving destinations.

2.4 Remittances: the latest ‘mantra’

The majority of economic migrants, in particular, are acutely aware of the fugacious nature of their migration and are, therefore, encouraged to remit their relatives in the country of origin as well as invest in productive ventures ‘back home’. This course of action ‘at home’ is said to be a way of investing in physical and social capital which will be relied upon in times of infirmity or retirement (Mohan, 2006; Arhinful, 2001). Social capital is defined variously but a common definition proposed by Pieterse (2003:7) is ‘the capacity of individuals to gain access to scarce resources by virtue of their membership of social networks or institutions.’ Others like Putman (1993:67) posit an even wider scope for social capital by stating that it refers to ‘features of social organization such as networks, norms and social trust that facilitate coordination and cooperation for mutual benefit’. Social capital is further delineated into three main categories which shape social networks that are initiated, relied upon and exploited both within the host country, by migrants, and transnationally between migrants and associates, business partners, family members and political contacts in the home country. Pieterse (2003) distinguishes between *bonding* social capital (strong ties among close relations), *bridging* social capital (weak ties among people from diverse backgrounds but of similar socioeconomic status) and *linking* social capital (‘friends in high places’). The resulting networks range from strong to weak ones. As Granovetter (1973) and Vasta and Kandilige (2009) point out, strong ties are not always the best forms of networks for migrants. Weak ties are

sometimes better suited to provide expedited and unencumbered support to migrants without the implicit familial burdens that are associated with strong ties.

It is, however, important to note that not all emigrants send remittances and not all migrant households receive remittances. There is a plethora of literature on the micro-economic motives behind remittances (de Haas, 2009; Page and Plaza, 2006; Rapoport and Docquier, 2006; Solimano, 2004; Smith, 2003; Brown, 1997; Poirine, 1997; Russell, 1992; Stark, 1992). Remittances are said to be driven by three main incentives. These include altruism (family obligations, assistance and inheritance); insurance (indemnifying the human and social development of the family left behind against income shocks); and investment (asset accumulation back home as part of migration life-cycle planning) (Page and Plaza, 2006). However, a comparative study by Van Dalen *et al.* (2005) between Egypt, Turkey and Morocco revealed that these motives do vary according to locality, space and time. Whatever the reason, remittance transfers are ways of migrants asserting a virtual presence in their home countries.

In terms of remittance flows from the various cohorts, some studies suggest that temporary workers or those planning to return tend to remit a greater proportion of their income (Yang, 2006; Dustman, 2003) and that less educated migrants and those with lower incomes tend to use informal financial channels and cash transactions (Page and Plaza, 2006). Unskilled workers are said to have a higher propensity to remit than skilled workers despite the latter's ability to remit bigger nominal amounts due to their higher earnings (Bollard *et al.*, 2010). These are, however, not universal truths as can be demonstrated by a study of Latin

American migrants in the USA where the skilled remitted higher amounts and higher proportions of their income (Orozco, 2004).

Meanwhile, the literature suggests that the volume of remittances generally tends to increase in the first two decades after migration (Bollard *et al.*, 2010; Page and Plaza, 2006). There is subsequently a reduction or ‘remittance decay’ but at a much slower pace than previously anticipated (Miotti *et al.*, 2009; Amuedo-Dorantes and Pozo, 2006; de Haas and Plug, 2006; Simati and Gibson, 2001). It is also argued that circular migration is more likely to deliver development dividends and reduce poverty levels in sending countries than the case of permanent relocation (Hugo, 2009; Newland, 2009). The reasons for this suggestion are that circular migrants tend to have closer social ties to their home communities since they leave their nuclear family at home and they reside at home for part of the time before the next round of circulation. They are, therefore, said to remit a bigger share of their income compared with permanent migrants and are more likely to contribute to development in the home community.

Migration literature also associates amounts remitted to variables like the migrant’s legal status and the length of time in employment in the receiving country (Bollard *et al.*, 2010; Miotti *et al.*, 2009; Hernandez and Coutin, 2006; Bailey *et al.*, 2002; Taylor, 1999; Jones, 1995; Massey and Basem, 1992; Taylor, 1992). Also, migrants who have been employed longer tend to have access to more disposable income than those who have been unemployed (Vasta and Kandilige, 2009). However, the latest global economic downturn has adversely affected the volume of remittances to developing countries generally (Quartey,

2009; Human Development Report, 2009). This is in spite of the apparent resilience of remittances previously reported by scholars (Alper and Neyapti 2006; Kurosaki 2006; Lindley 2006; Quartey, 2006; Amuedo-Dorantes and Pozo 2005; Yang, 2004; Quartey and Blanson 2004; Buch *et al.*, 2003; Ratha, 2003) during economic downturns.

These otherwise personal activities by migrants, however, add up to a substantial amount globally. International remittances have been flaunted by governments and international development agencies like the World Bank and the International Monetary Fund (IMF) as the new development ‘mantra’ (Kapur, 2003; Ratha, 2003). This phenomenal interest in remittances has completely transformed them from mundane tools used to measure the size of immigrant populations (Gamio, 1930) or the level of contemporaneous commitment to home *vis a vis* host country (Piore, 1979) into the main drivers of socio-economic development in developing countries. Remittances generally take the form of either individual or collective transfers. Individual transfers are mainly directed at the immediate households of migrants whilst collective transfers mostly target the home community beyond migrants’ immediate households. The commonest vessel through which collective remittances are mobilised is what is broadly called ‘home associations’. These comprise of migrants from the same town, village, parish, region or academic institution, professional body, religious group in the home country, but also other loosely organised groups like refugee groups or even virtual refugee groups through the use of the internet like the Somali Forum and the Tamil Eelam (Mercer *et al.*, 2009; Nyberg-Sorensen, 2004).

The recent heightened role of remittances in economic development of developing countries can be contextualised within the late 20th century debt and currency crises and the introduction of neoliberal policies like structural adjustment programmes which gave remittances a new visibility (Tsing, 2000). It became common for central banks and international financial institutions to record remittances in balance of payment statements in the mid-1980s (Chami *et al.*, 2003).

Meanwhile, there are some inherent contradictions in the way remittances are projected. For instance, they are perceived as national labour export income and donations from abroad, a cost-free source of income and at the same time wages from migrants who incur enormous physical, psychological and economic costs to generate these remittances (Mazzucato, 2011; Hernandez and Coutin, 2006; Kapur and McHale, 2003:50; Tsing, 2000; Andreas, 2000; Taylor, 1999). As a result, Mazzucato (2010) argues for the costs (reverse remittances) to be included in the discourse in order to gain a more accurate picture of the development potential of remittances in the migration-development nexus debate. In addition, there is the problem of the fungibility of remittances (Mazzucato *et al.*, 2004). This refers to the ability for remittances to be put to a variety of uses. It is extremely difficult for one to accurately track exactly what remittance money is spent on since money can be used in several different ways. Remittances could either be spent directly on investment or they could free up other resources for expenditure on investment. As a result, empirical studies that attempt to compare the impact of remittances on households tend to combine remittance and non-remittance income for households and then compare expenditure out of this total

income with those of non-migrant households (Adams *et al.*, 2008; Adams Jr., 1991:701-702). The way remittances are defined, measured and evaluated could be the reason for both the euphoria and pessimism surrounding their real impact on development in sending countries.

The total volume and flow of remittances globally to middle and low income countries has been rising steadily over the last two to three decades. This rise is, however, tempered by the global recession which started in 2008. Remittance data are uniquely unreliable and official figures proclaimed are only estimates or a shadowy picture, at best, of the real volumes. Several analysts have mulled over this complex issue which risks masking the true magnitude of remittances and their development potential (Hernandez and Coutin, 2006; Ratha, 2003; O'Neil, 2003; Sander and Maimbo, 2003; Hernandez, 2002; Nyberg-Sorensen *et al.*, 2002). Conservative estimates from official sources, as discussed above, have recorded remittances to developing countries as rising from US\$2 billion in 1970 to about \$325 billion in 2010 (World Bank, 2011 and Gammeltoft, 2002). Statistics at the individual country level have also demonstrated significant increases. Uganda, for instance, had remittances rise from \$80 million in 1991 to \$415 million in 1996 (Adepoju, 2008) and Ghana had a rise from about \$1.3 billion in 2004 to about \$2 billion in 2008 (Bank of Ghana, 2010). These exclude informal transfers and suggest that actual totals are a lot higher (Da Cruz *et al.*, 2004; Mazzucato *et al.*, 2004; El-Qorchi *et al.*, 2003; Nyberg-Sorensen *et al.*, 2002). These informal transfers tend to be motivated by the desire to by-pass the expensive formal system of transfers. High fees charged by banks and other transfer agencies like Western Union and Money Gram and the need to provide

identification have discouraged migrants from patronising the formal system, especially when they have irregular migration statuses. Sudan, for instance, is estimated to receive up to 85 per cent of its remittances through informal channels (Sander and Maimbo, 2003) and preliminary results from Mazzucato *et al.* (2004) suggest that remittances to Ghana from Amsterdam could be as high as 65 per cent of all transfers. Addison (2004) also estimates total informal flows to Ghana to be at least as high as remittances through the formal channels.

A solution to the amount of informal flows is not to criminalise migrants who choose such routes but to rather create a formalised system that facilitates the capturing of such data and the channelling of remittances to productive investments. A good example is the US-Mexican ‘Partnership for Prosperity’ program in 2001 which created a system that granted legal identity, the ‘*Matricula consular*’, and cheap electronic transfers via the Federal Reserve Bank’s Automated Clearing House for Mexico and decreased the cost of remittance transfers by 60 per cent (Page and Plaza, 2006).

The growing significance of remittances is highlighted by comparing them to the value of main national export products or imports, Foreign Direct Investment (FDI) and Official Development Assistance (ODA) and their role in socio-economic development (de Haas, 2007; de Haas and Plug, 2006; World Bank, 2005; IADB, 2004; Addison, 2004). The Global Development Finance Annual Report in 2003, for instance, formally joined the chorus by identifying remittances as an important source of external development finance (Nyberg-Sorensen, 2004). Migration literature also acknowledges the important role of

social remittances in the form of ideas, behaviours, practices and social capital that are transferred from receiving countries to sending countries' communities (Levitt, 1996). These transfers can have transformative effects on the 'stay-behinds' (Levitt, 2001). They can modify perceptions on gender roles, encourage the questioning of political decisions and government policies, galvanise communities against abuse or consolidate the aspirations of the youth in their home communities to also migrate.

Leading research on remittances also demonstrates the role of the nation-state in facilitating and encouraging regular and formalized transfer of cash and capital to help fund development projects in 'home' countries (Caglar, 2006; Vertovec, 2004; Smith, 2003). Researching the Mexican 'transmigrants' in the USA, for example, Smith (2003) examined the '2 for 1' programme of the Mexican government providing matching funds to encourage migrants' participation in infrastructural investment and development, public-private and private-private partnerships, and direct involvement of local, regional and national government institutions in "remittance management" training for migrant households. In the case of Ghana, the state deliberately and consciously instituted measures aimed at harnessing migrants' resources for national development through bureaucratic reform, promulgating policies aimed at making it easier to remit cash, the granting of political rights including dual citizenship and voting rights, greater accessibility to diplomatic services, supporting programmes designed to promote national culture and organizing 'Homecoming Summits' for Non-Resident Ghanaians (NRGs). This is also true in the case of Bangladesh where, according to Rahman (2000), the government has embraced the emigration of the

unemployed and underemployed as a blessing to the country due to the economic development impact of remittances from such migrants. As Guarnizo (2003:666) phrases it ‘remittances have become the most visible evidence and measuring stick for the ties connecting migrants with their societies of origin’.

2.5 Migration/remittance-development nexus

The link between migration/remittances and development is debatable. As Castles (2008:11) concludes, ‘the evidence on all aspects of the mantra is uneven and contested’. Other commentators who also have reservations about the strength of these development links include de Haas, (2009); Human Development Report, (2009); Newland (2007); Ellerman (2003); Rahman (2000); Taylor (1999); Massey, *et al.* (1998); Skeldon, (1997); Papademetriou and Martin (1991). The selectivity and heterogeneity that characterise the migration process make it difficult to unequivocally state the direct links to development (Mercer *et al.*, 2009; de Haas, 2003; Kapur, 2003; Schiff, 1994). The fundamental micro and macro-economic, political and social conditions¹ need to be favourable for any socio-economic development linked to remittances to be triggered or enhanced in the long-term (de Haas, 2009; de Haas, 2007 and 2005; Taylor and Martin, 2001; Tacoli and Okali, 2001; Taylor *et al.*, 1996). There is, therefore, the strong

¹ “General development constraints—such as bad infrastructure, corruption, red tape, a lack of macroeconomic stability, the absence of appropriate public policies (schooling, health care, land reform, etc), market failures, difficult access to international markets because of trade barriers, a lack of legal security and a lack of trust in government institutions—are all likely to play a constraining role in remittance transfers and may prevent migrant households from taking the risk of investing socially, politically and financially in their countries of origin and lower their incentive to return and circulate (de Haas, 2005:1275)”.

suggestion that development in place of origin is essential to investment and return-migration decisions by migrants rather than a consequence of migration. A five-point action plan agreed by Non-Resident Ghanaians after a three-day 'Homecoming Summit' in 2001 epitomises the local preconditions that are required to encourage investment and eventual return to Ghana. These included: ensuring the stability of governance and trustworthiness of employers, reducing administrative barriers to land acquisition and importation of goods, and matching political rights with economic investment (Mohan, 2008:468). Bureaucratic, infrastructural and political bottlenecks seem to define the enthusiasm or lack thereof, with which transnationals invest in productive sectors in their home countries towards development.

In order to get a holistic view of the economic effects of emigration, it is necessary for analysis to be conducted at different scales even though perceptions on the composition of such scales vary. Scholars like Adepouju (1991:59) recommend that such analysis should be done at the level of the migrant, his or her family/household/community, and then the country. Others like Tapinos (1982) prefer to broaden the focus to encompass effects on labour-exporting countries by analysing the impact of the departure of workers on employment, production and wages in the sending country; the transfer of funds by migrants and the effects on the living standards of family members back home, the resultant income distribution effects and productive accumulation and growth; and the effects of return migration on the stock of human capital in the sending country (Adepouju 1991:53). Similarly, Papademetriou and Martin (1991) propose an analysis based on their "three R's" – Recruitment, Remittances and Return.

Akin to Tapinos (1982), their recommendation for multi-scale analysis cover effects on emigrants, the living standards of recipients and their community, and the quantity and quality of the workforce of the labour exporting country. However, as Nyberg-Sorensen *et al.* (2002) caution, an examination of the migration-development nexus through the three R's has the potential of reducing migration to an economic act only and the perception of migrants as labourers. This precludes the other dimensions such as the social, cultural and political roles of migrants. It also has the effect of limiting the definition of development to just income-related variables.

Despite some deficits in empirical research, existing evidence suggests an association between migration and remittances and higher household standard of living, high income levels, good educational achievement, investment portfolios, and productive economic activity (Human Development Report, 2009; Quartey, 2009; Newland, 2009; Orozco and Millis, 2007; Hernandez-Coss and Bun, 2007; Osili, 2004; Haas, 2003; Testas, 2002; Stark and Wang, 2002). For instance, De Haas (2003) reported that on average, international migrant household's income in Morocco was 2.5 per cent higher than that of non-migrant households. He attributed this difference mainly to the receipt of remittances. Osili (2004), for instance, also finds that a 10 per cent increase in remittance income in Nigeria raises the probability of investing in housing by 3 percentage points. In addition, remittances are perceived as effective instruments in the redistribution of income and the provision of development capital to poor areas without relying on the corrupt and costly bureaucratic systems that exist in developing countries (Hernandez and Coutin, 2006; Kapur, 2003; Jones, 1998; Keely and Tran, 1989).

However, some scholars claim that migration and remittances drain communities of their youth and lead to passive attitudes towards work especially in agriculture and a dangerous dependence on remittances (Rubenstein, 1992; Taylor 1984). Also, what remittances are spent on is an issue of controversy. In spite of the fact that remittances are generally regarded as contributing to development when they are spent on 'productive' investment, a growing amount of international research seems to suggest that most remittances are towards what is popularly referred to as 'consumptive' expenditure (Connell and Conway, 2000; Arnold, 1992; Papademetriou and Martin, 1991; Wood and McCoy, 1985). Remittances are deemed to have been spent 'productively' when directed at agricultural assets and inputs, purchase of commercial establishments or setting up of businesses. The building of extravagant mansions or second and third homes in cities and towns and spending on luxury products are perceived as wasteful expenditure which has no economic significance. In the case of Ghana, apart from the likely inflationary pressures created by investments in real estate and the exacerbation of inequalities between migrant and non-migrant households (Ozden and Schiff, 2005), some analysts point to an effective form of tax avoidance since such migrants do not pay tax in Ghana but are allowed to own property whose value tends to rise steadily (Mohan, 2008:472). This argument is sometimes extended to include spending on education, healthcare and even feeding. This is, however, a narrow definition of development as such analysts miss the welfare variables in development and the spin-offs from such expenditure.

In addition, research shows that migrants are likely to invest 'productively' if they already have economic resources like land or a small business that can be expanded or reinforced with the help of remittances (Massey and Basem, 1992) and not when there are basic needs to be met in the first instance. Durand and Massey (1992:28) also demonstrate that the life-cycle stage at which individual households find themselves determines the amount of remittance income that is available for 'productive' investment. They suggest that during the family formation stage, the bulk of such earnings are used to meet housing, medical care, and family maintenance expenses and that more earnings are directed towards productive activities only at latter stages when migrant households mature.

Proponents of a wider perception of remittance-spending outline the positive effects of investments and consumption practices of remittance-recipients indirectly benefiting even non-recipients (de Haas, 2009; Mohan, 2006; Özden and Schiff 2005; Yang, 2004; Woodruff and Zenteno, 2001; Taylor, 1999; Durand *et al.*, 1996; Taylor *et al.*, 1996; Funkhouser, 1992; Goldring, 1990). Some of the main indirect benefits include employment for construction workers, increased demand which encourages more production and investment, increased bank deposits supporting lending to potential investors and human capital development which produces skilled employees. Investment in the education of children of migrants is a long term strategic calculation which improves their employment opportunities and likelihood of attracting high incomes in future (Taylor, 1999:73). As a result, remittances are said to lead to general prosperity in the migrant-sending area as a whole in the long term.

International research also suggests a relationship between remittances and educational attainment and enrolment (Rapoport and Docquier, 2005; Cox-Edwards and Ureta, 2003 and Yang, 2003). There are also claims of positive associations between remittances and children's health outcomes, lower infant mortality, higher birth weights and higher health knowledge among mothers predominantly in studies conducted in Mexico (Hildebrant and McKenzie, 2005; Lopez-Cordova, 2004; Frank and Hummer, 2002). There is, therefore, an opportunity for further research into lower income countries like Ghana to see if similar results are achieved as in the case of middle income countries such as Mexico.

Comparative research between migrant households and those of non-migrants in Egypt, for instance, refutes the central claim that migrant households do not invest (Adams, 1991). Adams concluded that remittances are seen as a temporary stream of income and not wasted on unnecessary consumption. In addition, the significant investment in real estate has been proven to be a wise investment especially in developing countries where there is rapid population increase and growing urbanisation (de Haas, 2005; Dhonte *et al.*, 2000). Even as a status symbol, real estate investment has a positive effect on aspirations of non-migrants whilst providing safe modern shelter for migrant households. Such housing projects are also sometimes an opportunity for migrants and their immediate households to free themselves from the financial burden associated with extended family members as well as interference in their private lives. In line with this, some studies have disagreed with the thesis that migration automatically results in passive dependency on remittances and rather suggest a linkage with increased

economic activity and wealth creation (Human Development Report, 2009; Adams *et al.*, 2008; de Haas, 2003; Taylor *et al.*, 1996).

Furthermore, remittances are found to be resilient against cyclical pressures and are inversely related to economic downturns (Yang, 2004; Quartey and Blankson 2004; Buch *et al.*, 2003; Ratha 2003). Research on Ghana, for instance, reported increased remittance figures in times of economic difficulties in Ghana (Quartey, 2006; Quartey and Blankson, 2004). Kapur (2004) reported similar results from his review of the Ecuadorian experience in the late 1990s and early 2000s. This could be crucial in bridging the foreign exchange shortfalls of developing countries during hard economic times. These, notwithstanding, the recent global recession (2008 to 2009) is associated with a likely reduction in the volume of remittances sent to developing countries from \$308 billion in 2008 to about \$293 billion in 2009 (de Haas, 2009; Human Development Report, 2009).

Remittances alone cannot be the ‘silver bullet’ until and unless they are combined with the necessary development regulatory framework and infrastructure. So, the literature points out the potential of remittances offering migrant households *carte blanche* to either retreat from or invest in the local economy depending on the given development context at sending localities (de Haas, 2007). The unsettled nature of the development links with migration is really manifested by the fact that, in spite of the seemingly overwhelming volume of literature on the positive nexus between migration and development, a body of research, probably assessing the same countries, has reached diametrically opposed conclusions. Chami *et al.* (2005), for instance, concludes from analysis of a panel of data for

113 developing countries that receiving remittances has the potential of lowering recipient household's labour force participation or savings rates and limiting their job search efforts. These, therefore, result in negative economic growth. Spatafora (2005) also found no direct link between real per capita growth and remittances. In addition, Ratha (2003:157) cautions against any exaggeration of the scale of global remittances received by developing countries. Ratha notes that international migration accounted for less than 3 per cent of the world's population in 2001 and that their remittances only represented 1.3 per cent of the total GDP of all developing countries. A similar view is taken by de Haas (2009) in his assessment of the potential of remittances to influence human development in recent times.

2.6 Remittances, income inequalities and poverty

Research on the estimated impact of remittances on income inequalities and poverty levels has been inconclusive. Taylor *et al.* (2005) explain that this might be due to the fact that data used for such analysis are often from economies or communities with different levels of integration with the labour market, as reflected in migration prevalence. They suggest that economies or communities with limited access to the migration system initially generate 'unequalizing' effects on income distribution but income levels become more equitable as there is greater diffusion of access. This is consistent with the conclusions of Stark, Taylor and Yitzhaki (1988). Taylor *et al.* (2005) concluded that a given percentage increase in remittances would reduce poverty by a greater amount in a region where a large share of households have migrants abroad than in a region in

which households with international migrants are rare. A systematic thesis explaining changes in selectivity and inequality across migration stages is located in two main social science theories; the Theory of Innovation Diffusion (Rogers, 1983:163-209) and the Theory of Income Distributions (Stark, Taylor and Yitzhaki, 1986).

Generally, remittances are perceived by some commentators as the most egalitarian means of foreign donation since they tend to go directly to the neediest in society, without passing through huge bureaucratic social and economic structures. As Durand *et al.* (1996: 441) note, ‘migradollars’ from the US, for instance, flow directly to households that are at the bottom of Mexico’s economic pyramid. It is, however, worth noting that this assertion is only likely as there is greater migration prevalence which cuts the cost of migration and enables poorer household members to also participate in the process.

There have been relatively few studies done on the impact of remittances on poverty and inequality. This could be attributed to the fungible nature of remittances and the need for rigorous and complex analysis in order to decipher the real impact of remittances from other income variables. The prominent studies are located in Latin America and East Asia, mainly - Adams (2004) on Guatemala; Taylor, Mora and Adams (2005) on Mexico; Lopez-Cordova (2004) on Mexico; and Yang and Martinez (2005) on the Philippines. The same applies to studies on such impact in sub-Saharan Africa - Gustafsson and Makonnen (1993) on Lesotho; Sander (2003) on Burkina Faso; de Haas (2007) on Morocco;

Litchfield and Waddington (2003) on Ghana; and Adams (2006) on Ghana and Adams *et al.* (2008) on Ghana.

All these studies demonstrate a number of positive correlations between remittances and poverty reduction. For instance, as stated earlier, in a study of 2400 municipalities across Mexico, Lopez Cordova (2004) found that a higher prevalence of remittances (fraction of households receiving remittances) was correlated with lower poverty (using a headcount measure) in 2000. In Burkina Faso also, it is estimated that international remittances reduced the poverty headcount of rural households by 7 per cent and of the urban households by 3 per cent (Sander 2003). In addition, there are projections that 1.17 million out of 30 million Moroccans would fall back to absolute poverty without international remittances, and that the proportion living below the poverty line would rise from 19.0 percent to 23 per cent (de Haas, 2007). Adams *et al.* (2008) also analysed data from the latest Ghana Living Standards Survey (GLSS 5 sub-sample) and found that poverty in Ghana is reduced by the receipt of both international and internal remittances. Households receiving international remittances are said to experience a fall in the level of poverty headcount by 88 per cent, over a six-year period, and those that received internal remittances experienced a fall of 69 per cent in poverty headcount levels with the inclusion of remittances, also over a six-year period (Adams *et al.*, 2008:19). The poverty gap for households in receipt of international remittances is also said to be bridged by 90 per cent whilst that for households in receipt of internal remittances is narrowed by 43 per cent (Adams *et al.*, 2008:19). They, therefore, concluded that poverty in Ghana is reduced more by international remittances than by internal remittances despite the fact

that both sources positively reduce the level, severity and depth of poverty generally.

However, a closer examination of the Ghana Living Standards Survey (sub sample) data which was the basis for Adams *et al.* (2008) analysis, reveals that whereas 30 per cent of migrant households receive internal remittances, only five per cent receive international remittances and the proportion of poor households in receipt of internal remittances is up to 25 per cent compared with only three percent for international remittances. As a result, even though the value of international remittances is estimated at four times that of internal remittances, the distribution and reach of international remittances are limited due to reasons of international migration prevalence and selectivity. More poor households, therefore, directly experience the poverty alleviation potential of internal remittances compared with that of international remittances.

In addition, the econometric model adopted by Adam *et al.* (2008) revealed that income inequalities resulting from the receipt of international remittances was more than four times those from internal remittances. The Gini co-efficient is said to rise by 4 per cent with the inclusion of internal remittances compared with a rise of 17 per cent with international remittances. The logical explanation of these larger disparities is the fact that, in line with the selectivity principle, migrant households in receipt of international remittances are comparatively better-off, in the first instance, and the value of their receipts is much higher than those in receipt of internal remittances. These analyses highlight the need for a spatiotemporal perspective on the impact of migration and remittances on poverty

and income inequality. This would allow for the examination of both migration prevalence/stage and the geographic scale of the analysis (Jones, 1998). If international migrants come from lower-income families, their remittances would tend to decrease interfamilial income inequalities at the origin whereas if they come from upper income families, income inequalities would be increased (Jones, 1995; Cavaco, 1993; Braun 1991). As Jones (1998:12) concludes, migration stage and spatial scale are controls on the relationship between migrant selectivity, remittances and inequality. As a result, a more nuanced analysis would reveal the fact that some villages, towns or regions are just beginning to send migrants, others have a moderate level of experience whilst others are at an advance stage, having sent migrants for many years. These different migration stages influence their impact on poverty and income inequality across space. The introduction of remittances (internal or external) could therefore, have either an equalising or 'unequalising' effect on income distribution depending on the spatial scale of the analysis.

Meanwhile, international comparative studies seem to come to similar conclusions as the country-specific studies. Adams and Page (2005), for instance, performed a cross-country analysis of international migration and poverty. They found that a 10 per cent increase in international migration was associated with a 1.9 per cent decrease in the share of people living in poverty. They also found that the severity and depth of poverty were even more positively affected by increases in migration and remittances. Page and Plaza (2006) also concluded from analysis of a cross country data set for 71 developing countries that formal international remittances were associated with reduction in poverty. The effect is

even more widespread and intense if informal flows are added to the formal flow figures. Spatafora (2005)'s results from a sample of 101 developing countries for the period 1970 to 2003 also found that there was a link between poverty reduction, whether measured using the poverty headcount or the poverty gap, and remittances.

The above discussion is essential to my research because it serves as a yardstick for testing whether a sub-national comparative analysis between two disparate communities, within a sub-Saharan African context, would yield similar results as those of studies based on mainly South and Latin-American, Asia-Pacific and European settings.

2.7 Comparative sub-national analysis of migration-development nexus

Whereas studies have been conducted by comparing the activities of different migrant groups in different countries (Koser *et al.*, 2001), there seems to be very few sub-national comparative studies on transnational activities by the African diaspora especially in the UK in particular and Europe in general. For instance, whilst there are studies conducted on the relationship between Ghanaian migrants, as a whole, and remittances to the home country or between one migrant group and its home community, there is no sub-national comparative study (to my knowledge) on Ghana (Quartey, 2009; Adams *et al.*, 2008; Mohan, 2008, Mazzucato, 2007; Langer, 2007; Mohan, 2006; Mazzucato *et al.*, 2006; Higazi, 2005; Tiemoko, 2004; Mazzucato *et al.*, 2004; Henry and Mohan, 2003). This includes research between regions from different parts of Ghana such as a

region in the north versus one in the south or a spatiotemporal perspective on the effects of migration on development. My study hopes to address this gap. The only comparative study that examined linkages between migrants, migrant-institutions and local development in Ghana is by Mazzucato (2009). However, this is an intra-regional study involving villages and towns within the same socio-culturally homogenous region (Ashanti) and thus lacks the ability to unearth the likely impact of disparate cultural and socio-economic variables that characterise a north-south comparative study. My research is also different from other empirical research that has employed comparative sub-national analysis (Bastia and Busse, 2011; Mazzucato, 2009; de Haas, 2003) because it employs both quantitative and qualitative methods which make my results generalisable to the regional level. The sub-national approach is consistent with immigrant transnationalism research generally because most transnational relationships actually take the form of sustained multi-stranded local-to-local linkages that create social fields across national borders.

My thesis also makes a more general contribution to migration literature by adopting an approach that allows for migration-development phenomena to be better appreciated through a comprehensive analysis that encompasses migrants and sending communities and underlines the relationship between the two. This is different from the current predominant tendency for migration-development nexus case studies to focus on either the diaspora (migrants, their collective remittances and their transnational practices) or the sending community (brain-drain, remittance receipts and migrant-funded projects).

A cross section of migration research on Ghana has broadly focused on some important issues such as the role of the family in migration decisions (Tiemoko, 2004), expenditure by emigrants on social obligations like funerals (Mazzucato *et al.*, 2006) and the need for ‘reverse remittances’ to be included in remittance calculations (Mazzucato, 2010). Also, migration trends and the likely relationship between socio-economic inequalities and violence have been examined (Langer, 2007). My research is contributing to this relatively new, but growing, body of empirical research literature.

In an international-level comparative study of returned migrants to Ghana and Ivory Coast, from London and Paris respectively, Tiemoko (2004) argues that families play an important role in decisions regarding return migration, remittances, and aspects of human, social and financial capital acquisition and investment. On the other hand, he also notes that in some cases, family-related issues and expectations pose problems for return migrants. High expectations on emigrants, by families in Ghana, to solve their domestic expenditure shortfalls are said to sometimes divert remittances away from development-related investments and lead to delays in the return of some emigrants. However, Mazzucato (2010) examines remittances as part of two-way, reciprocal relations involving the transfer of goods, money and services from sending countries to migrants (reverse remittances) and the receipt of remittances from receiving countries. She especially focuses on the services that are carried out on behalf of migrants which sometimes are vital to their continuous residence in the host country. Apart from childcare services, managing migrants’ businesses and housing interests, an important reverse remittance in the form of services undertaken to help migrants

obtain documents to regularise their stay in the host country is identified as a growing phenomenon, especially among Ghanaians in the Netherlands. Furthermore, Mazzucato and Schans (2011) examine how transnational migrant arrangements affect children and families of migrants left in sending countries. This is an attempt to explore the methodological and conceptual challenges researchers face in explaining the concept of family and issues of boundedness, cultural norms around families and their choices and broader interpretations of families to include the extended family members.

Also, investment in housing (not business or agricultural equipment) is perceived as one of the main conditions for returning to the sending country (Tiemoko, 2004). Mazzucato *et al.* (2004) even find that the hope of earning enough money to build a house serves as one of the driving forces for migration in the first place. However, spending on other social obligations within the sending community such as funerals is said to be somewhat significant among some ethnic groups in Ghana (Mazzucato *et al.*, 2006). They argue that funerals constitute a large spending item for migrants, especially those from the *Akan* ethnic group. Funerals are considered a very important moment in a person's 'lifetime' and many financial and material resources are dedicated to them. Expensive funerals are associated with high social status. Thus families with migrants overseas are reputed for having the most grandiose funerals. Potentially productive resources are spent on conspicuous consumption items like expensive clothing and lavish coffins. They argue that such money should be spent on the deceased person's children and grand children's education rather than spent lavishly on the dead.

Broadly touching on West African migrants, Hamer and Mazzucato (2009) assess both the scope and effectiveness of weak and strong support networks in supporting new arrivals into the Netherlands. They conclude that such support is narrowly focused and for a limited time period. Longer established migrants are also said to institute measures to prevent being inundated with longer-term excessive demands. They argue that unintended long stays in the Netherlands are often due to inability to earn the necessary capital in the short time migrants had anticipated, difficulty in getting work permits, low paying jobs and high prices paid for getting papers (immigration status). As a result, some young migrants end up marrying and starting families in the Netherlands as a way of integrating themselves into the host community.

On the issue of reliable remittance data, Mazzucato *et al.* (2008; 2004) express the difficulty in accessing accurate estimates from national accounts data. Also, they note that there is geographical unevenness in the distribution of remittances in Ghana with the northern part receiving a negligible amount. In addition, they acknowledge the difficulty involved in deciphering the real source of remittances and pointed out the possibility of spin-off transfers from abroad being recorded as domestic transfers.

Quartey (2009), on his part, did a review of Ghana's migration policies and the composition of the immigrant as well as emigrant populations. He discusses the association between Ghana's economic performance and migration trends and concludes that emigration started when the economy deteriorated but has persisted today even though the economy is doing much better than before. He

also notes that about 46 per cent of tertiary-educated Ghanaians emigrate mostly to the USA and Europe (Docquier and Marfouk, 2005). He notes that 71 per cent of all Ghanaian migrants abroad stay within the West African region (DRC, 2007). Quartey also reports the fact that Ghana does not have an explicit national migration policy and that the need for one has been identified by the government and IOM in order to harmonise the various policies and also to create a uniform institutional framework to manage migration. These are all useful statistics but they are generally limited to a macro-level analysis.

Meanwhile, the unequal distribution of socio-economic resources within countries is said to be associated with violence, especially in most developing countries. Langer (2007), therefore, investigates why, contrary to the stipulations of the 'theory of relative deprivation' (Gurr, 1970), Ghana with her prevailing socio-economic inequalities between the north and the south has not resulted in any serious violent conflict at the national level. He reports that the most serious political tensions have been between the elites of ethnic groups (the Ewe and the Ashanti/Akan) whose socio-economic situations are very similar and he explores the social importance of these two political cleavages. He concludes that despite the evidence of major and coinciding ethnic, social and economic cleavages, 'there has been no development of "Northerness" as a basis for political cohesion, and no north versus south patterning of political alignments' (Langer, 2007; Brown 1982:42).

He also concludes that the existence of a considerable number of relatively small ethnic groups, which differ considerably in terms of their cultural traditions,

histories and institutions, and also have been in conflict with one another at different times, has contributed to impeding the development of a strong *northern* identity or consciousness. This has served as an important ‘structural’ impediment to the mobilisation of the north as a group (Langer, 2007:23). Even though Langers’ examination of the disparate north-south development patterns within Ghana is related to likelihood of conflict, it helps to contextualise my analysis of the two sample communities (one from the North and the other from the South of Ghana).

2.8 Conclusions

This chapter has presented a theoretical background for the analysis of migration and remittance link with development at the household and regional levels in Ghana. Intrinsic socio-economic inequalities have defined the migration patterns of people both internally and externally. There is a north-south divide in terms of migration prevalence at the international level and established social structures ensuing from such migration prevalence have tended to influence migration outcomes.

The Ghanaian diaspora outside of the African continent is in a fairly nascent stage (predominantly from the 1990s). As a result, it has been aptly described as a neo-diaspora (Koser, 2001). The relative newness of the migratory flows of emigrants, in significantly large numbers, into European countries like the UK would make descriptions of such populations as a diaspora seemingly problematic if the third generation or older principle is applied (Cohen, 2008; Tololyan, 1996;

Matrienstras, 1989). However, I conclude (like Dufoix, 2008:19) that these are ‘heterogeneous populations that are self-consciously imagined’ and developed into collectives through home associations.

Moreover, access to modern technology and communications has made it possible for Ghanaian transnationals in the UK to maintain an active connection with home whilst living abroad. This opportunity to retain regular contact has fostered a mode of existence which traverses national borders. I, therefore, conclude that theoretical arguments about the formation of transnational connections by migrant communities are essential in analysis of the migration-development nexus at the sub-national level.

Moreover, the role of migrants in the development of their home countries has assumed a renewed significance as remittance flows have surpassed key international economic indicators like Overseas Development Assistance (ODA) and Foreign Direct Investment (FDI). As a result, the focus of a lot of empirical studies globally has shifted to assessing the migration-development nexus. Associations have been established between migration/remittances and poverty reduction, income distribution, higher education achievement and health outcomes mostly within the South and Latin-American, Asia-Pacific and European contexts. I conclude that a sub-national comparative analysis within an African context would create an opportunity for further research involving comparable case studies across continents.

More specifically, there is a growing number of pieces of empirical research conducted into the Ghanaian emigrant community and Ghana but no sub-national comparative analysis on the nexus between migration and development. I conclude that there are significant opportunities for a deeper understanding of the effects of migration on sending communities if research transcends the popular macro-level analysis.

Chapter Three

Methodology

3.1 Introduction

In this chapter, I describe and justify the methodology and research methods used and also discuss issues arising during the period of the fieldwork and writing up of my findings. By the term ‘methodology’, I am referring to the broad theoretical approach adopted in the conceptualisation of my case study whilst the term ‘research methods’ refers to the techniques employed during my research that made it possible to generate theoretical and empirical claims.

The initial step involved creating a credible and workable research design. This meant coming up with a fundamental plan or strategy of the research and deciding on the logic behind it which enabled me to draw more general conclusions from the research. This design highlights the sampling procedure, the sub-groups that have been chosen to represent the two selected regions, the comparisons to be made, the variables that will need to be measured and how these measures are related to external events. The main aim has been to make it possible for me to draw valid inferences from my data in the form of generalisation, association and probably causality. My research, however, does not claim to represent the exact ‘objective’ world view of all Ghanaian transnationals abroad and all migrant households in Ghana but rather portray a representative view from a growing migrant sending country in West Africa.

3.2 Methodology and methods of research

The methodological strategy of my research has been a focus on two communities in the Ghanaian diaspora, in the UK, as a case study which requires a detailed and intensive analysis. As a result, case study research methodology which consists of a detailed investigation, often with data collected over a period of time, of phenomena, within their context (Hatley, 2004) was adopted for this study. The aim of this methodology is to provide an analysis of the context and processes which elucidate the theoretical issues being studied. The strength of this methodology partly lies in the fact that the phenomena under investigation are not isolated from their context but rather situated within it since the central purpose is to understand how behaviour and/or processes are influenced by and influence context. This methodology usually requires the application of multiple methods (Robson, 2002; Yin, 1994). Overall, case study research is concerned with the complexity and particular nature of the case (s) in question (Stake, 1995). This approach, therefore, allows for the measurement of the peculiarities and similarities that exist among members of the Ghanaian diaspora in the UK. This kind of research strategy has firm roots even in classic studies in other disciplines like Sociology and Anthropology (Burgess, 1983; Cavendish, 1982; Ball, 1981; Gans, 1962; Lewis, 1961; Whyte, 1955) and also other social science fields like organisational psychology, employment relations, political science and geography (Lussault, 2007; Sassen, 2006; Robson, 2002; Stake, 1995; Yin, 1994; Hamel, 1993; Abrahamson, 1992; Eisenhardt, 1989). Case study research is a methodology of choice for the author as it is a versatile research strategy which can be used both in positivist and interpretivist traditions for testing or building

theory, with a single or multiple case study design, using both qualitative and quantitative methods.

The main approach adopted for this study is a comparative approach (Mitchell, 1987: 31-33). The main orientation of the comparative approach is the use of almost identical methods to study two contrasting cases. The two cases in my study are the Upper East Region (very poor, with low migration prevalence) and the Eastern Region (rich, with high migration prevalence). In this research, I use these two regions to represent the socio-economic disparities that have persisted in the country since the colonial era between the northern half and that of the south. The Upper East Region is selected because it is the second poorest (70 per cent poverty rate in 2006) in the country but it is also an emerging migrant-sending community with weak migration networks in the UK. The Eastern Region, on the other hand, is selected because it has the second lowest poverty rates (15 per cent in 2006) and has well established and strong migrant networks in the UK. These characteristics make them ideal two contrasting cases for analysis.

The logic behind this approach is the belief that we can better understand social phenomena when they are compared in relation to two or more meaningfully contrasting cases or situations (Mitchell, 1987). This approach is commonly used in cross-cultural and cross-national research settings. In this regard, the most comprehensive definition of the approach could be attributed to Hantrais (1996) who states that it occurs ‘when individuals or teams set out to examine particular issues or phenomena in two or more countries with the express intention of

comparing their manifestations in different socio-cultural settings (institutions, customs, traditions, value systems, life styles, language, thought patterns), using the same research instruments either to carry out secondary analysis of national data or to conduct new empirical work. The aim may be to seek explanations for similarities and differences or to gain a greater awareness and deeper understanding of social reality in different national context'. My aim is to use the same research instruments to analyse how inherent differences among sending communities influence their migration patterns, migration experiences and the development outcomes associated with migration at the sub-national spatial scale.

As Bryman (2004) argues, the main advantage of multiple-case studies is that it helps to improve theory building. The researcher is better placed to establish the circumstances in which a theory will or will not hold, by comparing two or more cases (Yin, 1994 and Eisenhardt, 1989). These comparisons are also said to have the potential to suggest concepts that are relevant to an emerging theory and also to allow the distinguishing features of two or more cases to act as a springboard for theoretical reflections about contrasting findings (Bryman, 2004).

Also as discussed under methodological considerations, my own pre-conceived ideas, notions and 'values-spheres' (Weber, 1930) need to be clarified since they affect my construction and interpretation of knowledge. The value judgements are tested for either having or not having a rational basis rather than for being true or false, in this methodology. Finally, the language used in communicative interactions during interviews by all participants, including me, is set in a

particular context that needs to be explored in order to deconstruct the meaning each party brings to the social discourse.

3.2.1 Research methods

For the purpose of data generation and collection, I adopted mixed methods or techniques. This refers to the use of two or more methods or methodologies in a single research project or what is generally regarded as an *integrationist* approach (Adamson, 2005:232). One of the main critiques of migration research especially into the transnational turn, predominantly from the early 1990s, has been the ‘sampling of the dependent variable’ by researchers focusing disproportionately on qualitative methods among populations or instances where the phenomenon of interest is present (Portes, 2001:182). The inclusion of quantitative methods is, therefore, vital in introducing an alternative approach which helps complement qualitative results. As a result, my adoption of mixed methods aims at achieving five main objectives (Alexander *et al.*, 2008) : a) triangulation – this allows for the measurement of a phenomenon in different ways in order to generate more accurate measurement and the ability to cross-check findings; b) complementarity – the opening up of an avenue to reveal different dimensions of a phenomenon and enriched understanding of the underlying values, culture or reasons for a certain attitude, behaviour or reaction; c) development – a means of developing more accurate research instruments after piloting both quantitative and qualitative instruments; d) initiation – an opportunity to make follow-up enquiries into puzzles or apparent inconsistencies that appear in one part of a study, which has the merit of triggering the exploration of new research directions and e)

expansion – the invaluable prospect of broadening and deepening a given enquiry.

Notwithstanding these positive aspects of using mixed methods, I am aware of the apparent inconsistencies or incompatible epistemological and ontological stance of quantitative methods *vis-a-vis* qualitative methods. However, over time a number of social science researchers (see Mohan, 2006; Walton-Roberts, 2004; Mitchell, 1987) have increasingly adopted mixed methods in single research projects. The two techniques or methods rely on different paradigms in their world-view and seem to be at odds with each other on the issue of what we should or can do with social research. The question of what is (or should be) regarded as acceptable knowledge in a discipline (epistemological issues) seems irreconcilable from the standpoint of the two perspectives. Whereas quantitative methods are based on Positivism which is an epistemological position that advocates the application of the methods of natural sciences to the study of social reality and beyond (Bryman, 2004:12) and perceives knowledge about the social world as gained by observation and the recording of social facts, qualitative methods are based on Interpretivism. Interpretivism, in many ways, serves as an alternative to the long-standing positivist orthodoxy by requiring a distinction between people and the objects of natural sciences and, therefore, mandating social scientists to seek the subjective meaning of social action. Knowledge, according to the qualitative tradition is, therefore, based on interpreting this subjective meaning of social action. Interpretivism's intellectual heritage includes: Weber's notion of *Verstehen*; the hermeneutic-phenomenological tradition; and symbolic interactionism (Bryman, 2004:13). In addition, in terms of

their assumptions about the nature of reality (ontological considerations), the qualitative approach perceives the world as being socially constructed (Constructivism) whilst the quantitative approach assumes a world that is out there to be measured objectively (Objectivism). Finally, in terms of the core disposition to the role of theory in relation to research, quantitative techniques are deductive (the testing of theory) whilst qualitative techniques are inductive (the generation of theory).

Even though the assumptions, paradigms and traditions of the two research methods seem to be distinct, a combination of both (in line with the approach adopted by other geographers and social scientists) enriches my study by giving me more than one perspective on issues. The adoption of mixed methods ultimately allows for a) the measurement of a phenomenon in different ways in order to generate more accurate measurement and the ability to cross-check findings, b) the opening up of an avenue to reveal different dimensions of a phenomenon and enriched understanding of the underlying values, culture or reasons for a certain attitude, behaviour or reaction, c) a means of developing more accurate research instruments after piloting both quantitative and qualitative instruments, d) an opportunity to make follow-up enquiries into puzzles or apparent inconsistencies that appear in one part of a study, which has the merit of triggering the exploration of new research directions and e) the invaluable prospect of broadening and deepening a given enquiry.

3.3 The sources of data

This section now explores the actual techniques used in the course of the quantitative and qualitative research both in the UK and in Ghana. As discussed above, I adopted multiple techniques towards the generation and collection of data. The data were collected mainly among Ghanaian transnationals from the Upper East (Figure 3.1.1) and Eastern (Figure 3.2.1) regions of Ghana living in the UK, specifically within the Greater London region and among heads of migrant households in all the Kwahu districts of the Eastern region and heads of migrant households across all the main districts of the Upper East region. I was, however, compelled to leave out the districts to the north-eastern part of the Upper East Region due to on-going ethnic conflict which made it unsafe. The Greater London region was selected because research indicates that almost 90 per cent of all Ghanaian migrants in the UK reside in this area (COMPAS, 2004). They are especially concentrated in the boroughs of Southwark, Lambeth, Newham, Hackney, Haringey, Lewisham, Croydon and Brent, with much smaller populations outside London in Birmingham, Milton Keynes and Manchester (COMPAS, 2004).

As mentioned in Chapter Two, there is a gap in the migration literature in the area of how the intrinsic disparities and inequalities among sending communities influence migration patterns and also the outcome of migrations, in particular on the migration/remittance-development nexus. The empirical research in Ghana is set in the Upper East and Eastern regions which are represented in Figures 3.1.1

and 3.2.1 below. The pronounced disparities in wealth and migration prevalence are the motivations for their selection.

Figure 3.1.1: The Upper East Region and its Districts

Data collection sites in the Upper East Region. Districts to the East of the region were left out due to ethnic conflict

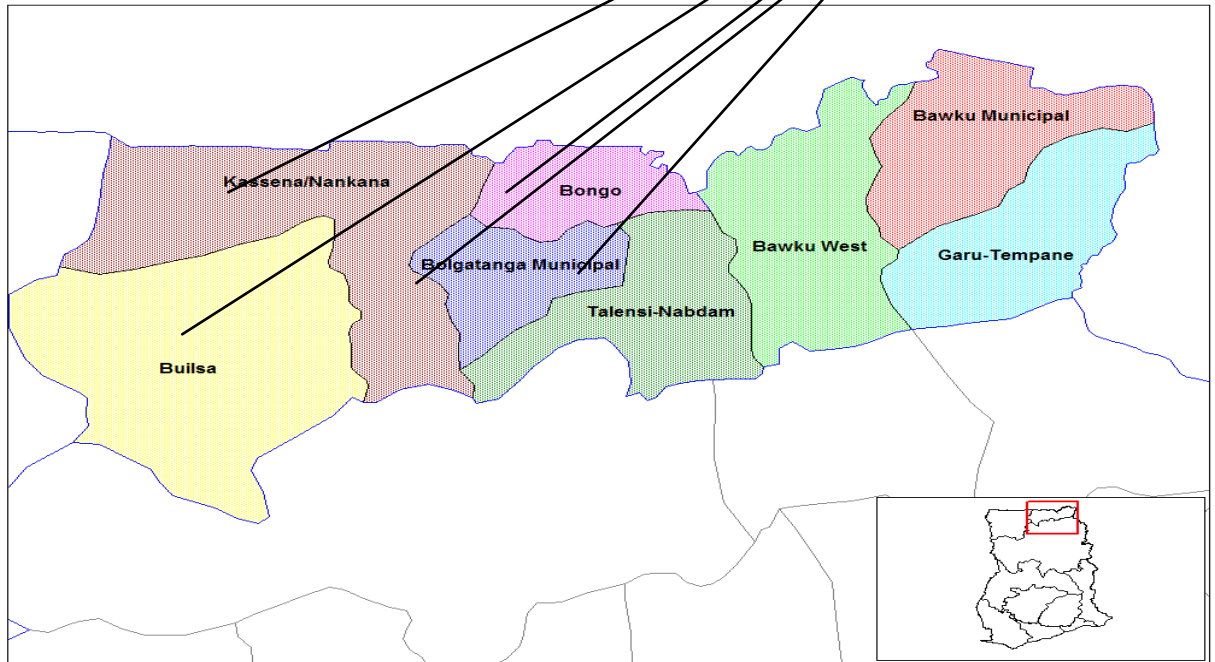
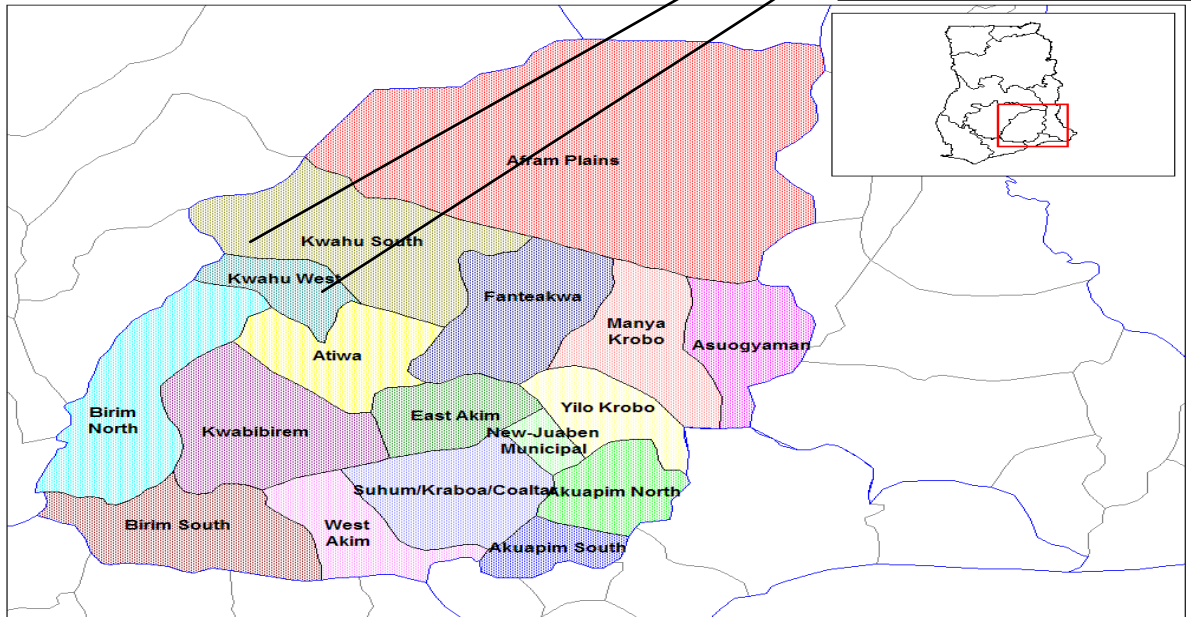


Figure 3.2.1: The Eastern Region and its Districts

Data collection sites among the Kwahu districts in the Eastern Region. These are regarded as the migrant 'headquarters' of the region.



3.3.1 Collecting data

The main sources of data in this case study include the following: a) Scoping exercise among twenty randomly selected Ghanaian migrants within the Greater London region; b) key-informant interviews and in-depth semi-structured interviews with Ghanaian migrants in the UK as well as community development leaders, chiefs, former politicians and executive members of hometown associations in Ghana; c) surveys among Ghanaian migrants in the UK and heads of migrant households in the two selected regions in Ghana; d) secondary data from the Bank of Ghana, the Ghana Statistical Service and the Ghana National Archives Department; e) participant observation activities in the UK and Ghana. These broad data sources enabled me to triangulate my findings in order to better understand any inconsistencies at different stages of the research. Other research into transnational activities of African diaspora communities like Zimbabweans in the UK (Bloch, 2008:5) have used web-based surveys as a means of reaching as many migrants as possible. However, such a method has the limitation of the researcher not being able to monitor or know who actually completed the questionnaires (Dillman, 2000).

The fieldwork was conducted mainly from July 2009 to February 2010 in the UK, from March 2010 to May 2010 in Ghana and then final follow-ups from June to October 2010 in the UK.

3.3.1.1 Accessing the population

I have previous experience of conducting research among the Ghanaian community in London having worked as Research Assistant (for three years) on a project at the Centre on Migration, Policy and Society (COMPAS), University of Oxford. The project was known as the ‘Migrant work strategies and community solidarity’. I undertook fieldwork among the Ghanaian community in London during which I administered 50 questionnaires and conducted 18 in-depth interviews among key-informants. Through this research project, I established what turned out to be my first research contacts for my own case study.

However, I started my fieldwork by contacting the president of the Ghana Union, an umbrella organisation of Ghanaian groups in the UK, with about fifty smaller associations as members. The rationale behind this contact was to access any existing database of Ghanaian groups and home associations which could serve as my route to access the larger Ghanaian diaspora in the Greater London area. I was made aware that the Ghana Union was a loose entity that kept very little up-to-date information on the different Ghanaian groups in the UK. As a result, I followed the few tenuous leads volunteered by the Ghana Union and then relied more on my own research contacts that were established during the previous project in order to locate the main hometown associations from the Upper East and Eastern regions of Ghana. My contacts led me to the Kwahuman Association, which is the umbrella association for the smaller home associations from the Kwahu area of the Eastern Region and the BONABOTO Union and the Kassena-Nankana Development League (KNDL) representing migrants from the Upper

East Region. I decided to commence my research in the UK primarily because I needed to assess the extent to which transnational practices were common before tracing leads back to the home country.

I arranged meetings with the executive members of these home associations and discussed the aims and objectives of my research with them. The three home associations approved my proposal to deliver 30-minute presentations to their membership about the general aims of my research and to seek informed consent from them for their participation in the research, if they were to be randomly selected. I obtained a list of their memberships (active as well as dormant members) and randomly selected 20 possible respondents. This was to ensure that every member had an equal chance of being selected. After drawing the 20 names, they were contacted with the help of the executive members of the hometown associations. I sought informed consent from all of them but two declined to participate. An extra two names were, therefore, drawn using the same procedure. I administered structured questionnaires among the randomly selected Ghanaian migrants. The questionnaires comprised of both closed and open-ended questions around their contact with Ghana, the activities they engage in that traverse national boundaries and socio-cultural activities they engage in within the UK to remind themselves of their Ghanaian roots. This was a scoping exercise to establish whether transnational practices were common among the Ghanaian diaspora in the UK. The use of open-ended or free-response questions, in addition to closed questions, enabled respondents to provide unencumbered replies in their own language and expressed themselves spontaneously. All respondents confirmed an active and regular contact and engagement with

members of their communities of origin in Ghana. This formed the basis for continuing with the research.

The next stage of the fieldwork involved key-informant interviews with 20 respondents from the two Ghanaian communities. Participants were selected using quota sampling with two main categories – ten respondents who arrived in the UK before the 1990s and another ten who arrived from the 1990s onwards. These were people from different backgrounds: students, nurses, retired academics, two political refugees, a settled UK local government worker, people working in the hospitality, services and cleaning sectors and a church elder. The aim was to get a cross-section of people who arrived in the UK at different times and who represent different nodes on the social mobility continuum. No questions were asked about their immigration status since this is always a sensitive matter that has the potential to discourage people from participating in research and also because their immigration status was not of interest to my particular research.

Since there is no pre-existing sample frame for Ghanaian migrants in the UK, the actual recruitment of respondents to fill the two quotas was done using snowball sampling techniques. This is similar to the experience of other researchers among Ghanaian migrants within Europe - for example, Mazzucato (2011) reported that there is no existing baseline survey of Ghanaians in the Netherlands. The risk of sampling a homogeneous group of friends and relatives was averted by ensuring that the initial contacts were unknown to one another. All interviews were conducted personally by me and in English. They were all in-depth interviews and guided by topic-questions. The use of the English language as the common

lingua franca had the potential of inadvertently affecting the quality of responses received especially from the Kwahu sample since most ‘*Akan*’ (the predominant ethnic group in Ghana) migrants tend to be reluctant to communicate in English. As a result, participants were given the option of explaining themselves in the *Akan* language or asking for questions to be translated to the *Akan* language whenever they did not fully understand them in English. This was possible because the author understands the *Akan* language. The main aim of these initial exploratory interviews was to formulate ideas and research hypotheses instead of merely gathering facts and figures consequently, spontaneity was essential.

In order to have a deeper understanding of the worldview of migrants from the two Ghanaian communities, I used using participant observation methods. The rationale behind this data collection method was to intermingle with Ghanaian migrants in order to immerse myself in their life-world and to cultivate intimacy, empathy and trust. As a strategy, participation observation allows for an analysis of both what is said in the form of beliefs, discourse, ideology as elicited in language, interviews and dialogue and what is done in the form of practices, actions, affects as experienced, observed and sensed. My motivation was to analyse the disjuncture, contradictions and discrepancies between discourse and practice (Herbert, 2000; Eyles, 1988). With regards to the actual collection of data, I used an array of methods like observation, participation, natural conversations, and formal and informal interviews. These involved attending birthday parties, beach trips, child baptism/naming ceremonies, funerals, summer barbecues, home association meetings and fundraising events.

As Herbert (2000) asserts, ethnography is an underused methodology in geography. This, he argues, is injurious to the discipline due to the fact that it “provides unreplicable insight into the processes and meanings that sustain and motivate social groups” (page 550). Ethnography is a uniquely important approach in human geographic research because of its ability to uncover the processes and meanings that undergird socio-spatial life.

Following the development of ideas and research hypotheses based on the use of the participant observation instrument, I then designed a structured questionnaire (Appendix 3) to be administered among the broader Ghanaian migrant community in the Greater London region who hail from the two regions in Ghana. Considering the fundamental thrust of the study, a high level of statistical reliability of results on which sound strategic decisions or empirical deductions could be made is deemed necessary. This also contributes to the debate on whether immigrant transnationalism is a statistically significant phenomenon among the Ghanaian diaspora especially in the UK. It was also aimed at addressing the critique against proponents of transnationalism that they only sample the dependent variable by carrying out only qualitative research among communities where transnational activities exist whilst excluding those where it does not exist. The questionnaire was piloted among six Ghanaians from a demographically similar Ghanaian community in Oxford. The pilot process helped to rectify issues around the wording of questions, the ordering of question sequences and also procedural issues like the design of a letter of introduction by the departmental administrator on a university letter head and issues around informed consent. The use of questionnaires was essential as an instrument of

research and a tool for data collection which primarily enabled me to measure the depth of transnational practices among the Ghanaian diaspora in the UK, the frequency and channels of remittance flows, how migration decisions are arrived at and the effect of remittances on the living standards of migrant households in Ghana as well as their contribution to community development in Ghana.

By way of administering the structured questionnaires, I used a mix of mail and self-administered questionnaire techniques. Questionnaires were either personally handed over by me to potential respondents, after obtaining informed consent, or with the help of community leaders. The gist of the research project was explained and then respondents received a formal letter of introduction from Oxford University, a questionnaire and a self addressed and stamped envelope to mail their completed questionnaires to me. The overriding reason for selecting this technique was to minimise cost. In addition, the limited degree of personal contact was an opportunity to provide the necessary clarifications without introducing interviewer bias. I was also hopeful that this method would help me reach a wider constituency of Ghanaian migrants within a shorter period of time. However, the response rate was disappointing. Out of a total of 120 questionnaires randomly administered among the two communities (80 questionnaires among the Kwahu sample and 40 among the Upper East sample), only eight were returned initially and then, another 42 after persistent follow-up attempts. The sample size reflects the relative numbers of migrants from the two regions. The poor response rate, I thought, was attributed to likely misunderstanding of why, as a fellow Ghanaian, I was interested in collecting data that included remittances and the types of projects supported in Ghana. It,

however, emerged that the majority of the Kwahu sample, in particular, actually had poor literacy (writing) skills but were embarrassed to admit when they were approached. As a result, some questionnaires were returned blank. This had the potential of making my results bias, with such a low response rate.

Consequently, I changed my approach to using an abridged version of the questionnaire as an interview schedule and then administered it face-to-face as semi-structured interviews. This technique gave me a comparatively higher response rate and an opportunity for me to correct misunderstandings about the intent of the survey exercise. A total of 26 respondents from across the Greater London region were interviewed at this stage. This was time-consuming and quite expensive because the bulk of respondents worked erratic shift patterns and interviews had to be arranged around a myriad of time tables. There was a high incidence of cancellations and re-booking of appointments due to the migrants' busy schedules (see also Mazzucato and Kabki, 2009:240 in the case of Ghanaians in the Netherlands).

During the in-depth interviews and the administering of survey questionnaires, I also obtained twenty leads to migrant households in Ghana who were interested in being interviewed by me during the Ghana leg of my research. This was important in order to corroborate some of the data around the impact of remittances on household living standards and investments patterns in Ghana that I had received, especially during the in-depth interviews, in the UK.

The fieldwork progressed to Ghana in order for me to test the real impact of transnational activities on migrant households and origin communities. In this thesis, I conceptualise a 'household' to mean a group of people who live under the same roof, share meals and daily social activities in common. A family is conceptualised to refer to a unit of kinsfolk within which many decisions of everyday life are made, regardless of the location of their habitual residence. This could be either nuclear or extended. Membership could be established through a variety of means. These include *natural* (biological kinship), *affinity* (through marriage or illegitimate carnal unions), *legal kinship* (adoption) or by *spiritual kinship* (through god-parenthood) (Johnston *et al.*, 2000:254). A 'house' refers to a physical structure intended or used for habitation by either a homogeneous or heterogeneous group of people whether in the form of a single unit or a compound structure. I was physically present in Ghana for a three-month period from March to May 2010 but I maintained regular communication with my contacts at the Ghana Statistical Service and the Bank of Ghana between June and October 2010 for secondary data and cross-checking of results of my analysis of their data (migration data which was part of the Ghana Living Standards Survey, 2008).

A survey questionnaire (Appendix 2) which was designed following the completion of the UK fieldwork was piloted among ten respondents (five from Kwahu and five from the Upper East region) and the necessary adjustments and corrections were made. A typical example was the realisation that the majority of Ghanaians, including migrant households, referred to the UK as London. As a result, questions that asked if they had relatives in the UK were answered in the

negative but they replied that they only had relatives in London. This was in spite of the fact that some of their relatives were based in Scotland, Wales, and sometimes Northern Ireland. I, therefore, had to add London in brackets to every question that referred to the UK since that was the generic name for the UK by the local community. These surveys were mainly to test the impact of remittances on the livelihood of migrant households and their perception on the importance of migration to community development. A total of 364 questionnaires (246 in Kwahu and 118 in the Upper East region) were administered among heads of migrant households. The head of household is defined as anyone of 18 years or older who is responsible for overseeing the day-to-day running of the household. These individuals were determined by the households themselves.

I accessed the help of four field assistants to help administer the questionnaires. These were four assistants who knew the geography of the sampled communities, the traditional hierarchies and access procedures as well as had the linguistic expertise. All four went through an intensive training session which included a detailed explanation of the aim of the overall research project, the meaning of each question and the type of data I intended to elicit, a translation of the key terms in the questionnaire to the local languages so that there was common understanding among all assistants. I imposed a limit of not more than five questionnaires each per day to be administered. This ceiling of five questionnaires per day was to discourage any rush to complete as many questionnaires as possible and to ensure a thorough completion of all sections of the questionnaire. In addition, I accompanied field assistants each day and also carried out 40 per

cent random back-checks with respondents to ensure that there was no manipulation of the process for financial gain.

Respondents consisted of heads of migrant households in the two regions. These were made up of both male and female heads of households. Of this sample, 66 per cent were male and 34 per cent were female. Twenty respondents were recruited through the referral process from the UK fieldwork (sampled leads) and the rest were recruited using both snowball techniques and manually knocking on doors and making enquiries. The female sample comprised of actual female heads of households, the wives of male migrants or mothers of migrants. The scope had to be widened to include these categories as the pilot showed relatively few female heads of households. My concerns were also consistent with the results of the latest national Living Standards Survey (Ghana Living Standards Survey 5, 2008) which reported that 70 per cent of all households in Ghana are headed by males. According to this national survey, there are acute variations in regional statistics too – the Eastern Region had 31 per cent of households headed by females whilst the Upper East had only 15 per cent. There was, therefore, the need for my sample to be adjusted to reflect the growing number of female migrants who migrate to countries outside of the African continent like the UK. All respondents received a copy of an official letter of introduction from the University of Oxford and I obtained informed consent. A number of qualified heads of households declined to participate in the survey because some said their relatives were irregular migrants in the UK and they did not want to do anything that could potentially jeopardise their stay in the UK, whilst others were reluctant to be asked about remittances and projects their relatives abroad had supported.

They attributed their reluctance to a rising wave of crime and burglaries in Ghana. All such heads of households who were uneasy about participating, even after assurances of confidentiality and anonymity, were free to opt out at any point in the research process.

Moreover, there were twenty in-depth interviews with local chiefs, district chief executives (local government officials), community development leaders, executive members of home associations and local advocates. These interviews focused on how development projects are negotiated with migrants abroad (the UK), how they are implemented, the role of the origin community in local development, their perceptions on the effect of collective remittances on poverty and income distribution and possible new areas of collaboration with migrants. All interviews were conducted personally by the author and at respondents' homes, places of work, restaurants or pubs. The convenience of the respondent was paramount even though my personal security was safeguarded at the same time.

In addition, I collected secondary data from the Bank of Ghana (the central bank), the Ghana Statistical Service and the Ghana National Archives Department. Bank of Ghana was very useful in providing data on national remittance receipts and a disaggregation of data according to source-countries. This allowed me to calculate the relative importance of the UK as a remittance source compared to the rest of the European Union, for instance. The Bank of Ghana also provided data on Gross Domestic Product (GDP), expenditure on imports, exports revenue, and the value of Foreign Direct Investment (FDI) for the last ten years. This was

useful in calculating the trend of remittances relative to the other variables between 2004 and 2008. The Ghana Statistical Service provided data on poverty trends in Ghana for the past 15 years through a report entitled “Pattern and trends of poverty in Ghana: 1991-2006”. This document gave an insight into the incidence and depth of poverty in Ghana and a regional distribution of poverty and extreme poverty. This report served as a base for my own analysis of the impact of remittances on migrant households’ living standards and their likelihood to be poor. The Ghana Statistical Service also published a comprehensive report on the national living standards in 2008. This latest survey informed my discussion around demographics, income distribution, migration patterns, regional resource distribution and employment patterns. Their latest survey included a sub-sample on migration which generated useful national data even though some of their data conflated internal and external migration.

3.3.2 Data coding and analysis

All interviews were recorded on a digital recorder. The advantage in recording exploratory interviews is the fact that they can be analysed thoroughly long after the interview has taken place, at the researcher’s own convenience. This is not always possible if one just relied solely on one’s memory, given the stress of an actual interview. Also, the taking of detailed notes during an interview gives the feel of an interrogation rather than a guided conversation. Recorded interviews also represent a rich reservoir of attitudinal and perceptual expressions, on which questions and attitude items in a survey questionnaire can be based. The total capture of proceedings during depth interviews is, therefore, crucial in the

formulation of the research problem, construction of the scope and hypotheses of one's study and the populating the content of instrument building. Generally, I did not face many difficulties in recording the interviews apart from instances where respondents wanted to comment on political subjects that they perceived as controversial. I was requested by interviewees on three separate occasions to switch off the recorder as they did not want to be on record making party-political comments. One of the three occasions was a request made by a migrant who arrived in the UK as a political refugee, having participated in a failed *coup d'état* and who was on death row before staging a prison break. The gist of their comments was written up soon after the interviews and formed part of my analysis of the overall perception by migrants on diverse subject matters.

Transcripts for the UK interviews were coded using NVivo Version 8 under themes based on the stages in their migration, their migration experiences, transnational practices and the effect of their transnational activities on recipients (Table 3.1.1). The broad themes included the following:

Table 3.1.1 Codes for migrant interviews in the UK

Year of arrival	Issues of regret
Settlement experience	Investments at home
Reason for migration	Living conditions in home town
Contact with home	Rural-urban migration
Support to individuals	North-south development
Support to community	Trust of recipients

In addition, the key-informant interviews from Ghana were coded under themes around decision making by the migrants' households, receipts from the migrant(s), what they are used for and the impact of such receipts (Table 3.2.1).

The general themes included the following:

Table 3.2.1 Codes for key-informant interviews in the UK

Decision to migrate	Rural-urban migration
Payment for cost of migration	Effects on culture
Remittances received	Investment decisions
Projects supported	Communication channels
Form of support	Migration and development
Employment	Way forward

A node (file) was created for each theme and all relevant parts of each interview were saved under each theme in the node. Main themes formed 'Parent Nodes' and related sub-themes were saved as 'Child Nodes' in order to represent their links. These thematic files were then related to each other to assess possible correlations, associations or causal relationships. In addition, output data from thematic files were triangulated with other data from secondary sources as well as primary quantitative data.

The quantitative data were coded using SPSS under the following themes (Table 3.3.1):

Table 3.3.1 Codes for surveys

Enumeration Area number	Education level	Importance of migration	Help with house building
Region	Employment status	Access to water	Help with business
Town	Household income	Access to healthcare	Perception of living standards
Facilities observed	Decision to migrate	Access to electricity	Support to migrate
Gender	Funding migration	Access to radio	Willingness to migrate
Marital status	Remittances received	Access to TV	Main problems facing community
Number of children	In-kind remittances	Access to personal car	North-south development
Households size	Reason for remittances	Access to computer	Perception of own identity

Respondents' real names were neither collected nor stated in any part of the study. Data were analysed according to frequencies and cross-tabulations. Coded data were then transported to a Microsoft Excel folder for the drawing of graphs and further analysis.

I used a qualitative software package (NVivo Version 8) to code and manage my qualitative data. This allowed me to construct relationships among variables by building Tree Nodes as well as Free Nodes. The Tree Nodes composed of what are referred to as 'Parent Nodes' which are related to what are called 'Child Nodes' to form correlations, associations or causal relationships. Categories and hypotheses are formulated through this process and theoretical claims are built *a posteriori*. These analyses are particularly conducive for the generation of theory from qualitative data. In addition, I used a Statistical Package for Social Sciences (SPSS) software to code and analyse the quantitative data. This software facilitated a deductive approach to testing theories like Transnationalism and New Economics of Labour Migration (NELM) theory from quantitative data. It is,

however, worth noting that ‘Deductive’ and ‘Inductive’ or ‘theory verification’ and ‘theory generation’ are not the sole preserve of either quantitative methods or the qualitative methods.

3.4 Methodological considerations

The formulation of my research questions, the planning of the entire research design and the construction of my research topic have all been influenced by some methodological issues. The primary ethical concern in research among an African migrant diaspora, like Ghanaians in the UK, is how to elicit information whilst managing the sensitivities surrounding differences in social backgrounds prior to emigration, ethnic hierarchies, regular and irregular immigration statuses, employed, successful and confident migrants versus unemployed and insecure migrants. The big challenge is how to accommodate these vulnerabilities in order to ascertain frank responses from migrants without causing unease among migrants who might have experienced downward social mobility. As Akyeampong (2000:207) puts it ‘the nightmare of Ghanaian migrants is to return home empty-handed’. These ethical concerns made the need to build a trusting relationship with the Ghanaian community and the adherence to strict confidentiality critical. Also, the guarantee of total anonymity was crucial in the recruitment of respondents, the wording and question structure of questionnaires and the format in the conduct of interviews. A written commitment to abide by all of these standards from the University of Oxford also served as an additional reassurance to respondents.

Since my ascribed characteristics (age, gender, position, appearance, ethnic origin and nationality) could not be negotiated, they had to be managed in a way that did not unduly influence the quality of data obtained or offend either party. As a Ghanaian-British national and a member of one of the regions under review, I was presented, indirectly, with a delicate balancing act. As Max Weber purports, all communicative exchanges between two or more people are characterised by values that affect the discourses of all participants. Weber (1930) refers to these as ‘value-spheres’, the spheres of people’s aesthetic-expressive and moral-practical understanding of their life-world. I, therefore, naturally possess my own ‘value-spheres’, presumptions and biases which could influence the construction and presentation of the material if not managed properly. As Bryman (2004:23) states in relation to values and bias, it is important to point out that research cannot be value free but that there is the need for ensuring that ‘there is no untrammelled incursion of values in the research process and to be self-reflective and so exhibit reflexivity about the part played by such factors’. To avert this, I adopted an open attitude towards the material in order to challenge my own assumptions and biases and to be able to look at the data from both sides, as facts and as meanings, which allows for an understanding of the respondents underlying intentions and the mapping of a relationship between the data and the participants. I also desisted from presenting any personal opinions on the north-south socio-economic development gap or the ethnic hierarchies in Ghana to prevent any interpretations of taking sides which could have discouraged migrants from the south of Ghana from giving their true reflections on the issues.

As discussed above, issues on the relationship between the respondent and the researcher and the respondent's own personal circumstances could affect the quality of data and thus raise questions about the validity of the research. I introduced some internal checks in order to deal with cases of reliability and validity. Factual questions like 'do you maintain regular contact with home (Ghana)?' were followed by questions like 'how often do you maintain this contact?'; 'why do you maintain this contact?' and 'how do you maintain this contact?' Also, the use of mixed methods enabled me to triangulate data from interviews, for instance, with those from surveys and participant observation studies. The selection of twenty leads or contacts (recipients of remittances in Ghana) from the UK to follow up in Ghana was also meant to corroborate data presented by migrants. These, together with sources like the Ghana National Archives, the Bank of Ghana and the Ghana Statistical Service served as external checks on the validity of data received.

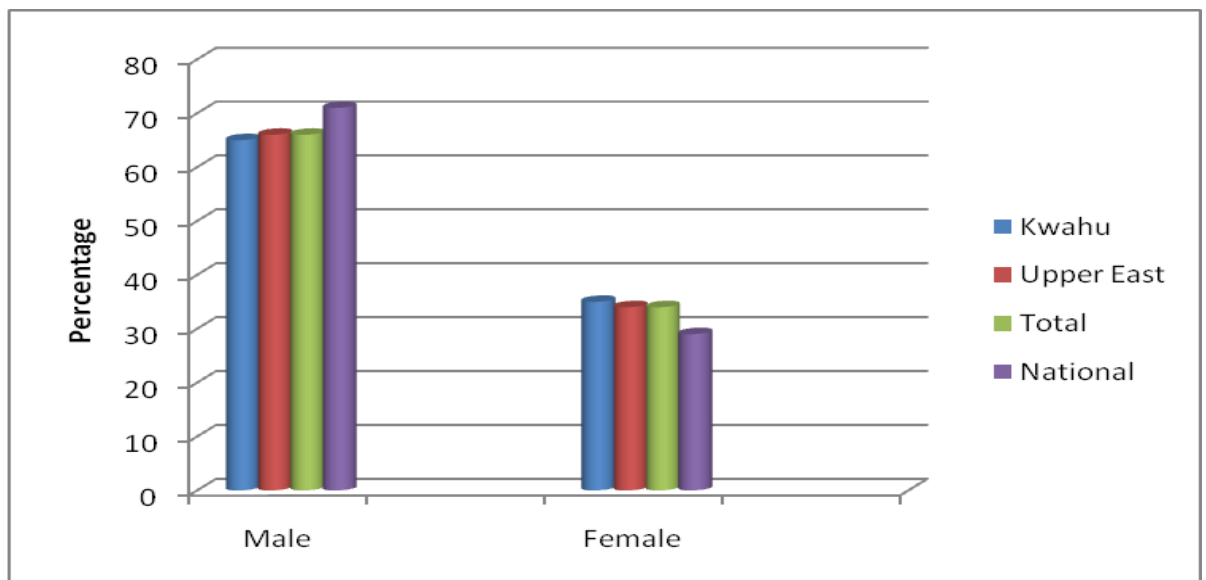
In addition, 'opinion' or 'attitude' questions were asked by using sets of questions that all related to the same opinion. For instance, in measuring perceptions about the remittances-living standards nexus among migrant households, questions like the following were asked to form sets rather than single questions: 'how do you describe your own present living conditions in your household?'; 'how do you rate your living conditions compared with those of others in your neighbourhood?'; and 'how do you rate your living conditions compared with those of others in your neighbourhood who do not have a family member abroad?' Pseudonyms are used to protect the anonymity of respondents. These respondents

represent issues of gender selectivity within transnational migration theory and the migration-development nexus debate.

3.5 Characteristics of the heads of migrant households' sample in Ghana

The heads of migrant household sample consisted of 66 per cent male (235 respondents) and 34 per cent female (124 respondents) in total. The regional breakdown is 65 per cent male (160 respondents) and 35 per cent female (85 respondents) in Kwahu whilst the Upper East sample is 66 per cent male (75 respondents) and 34 per cent female (39 respondents). These percentages broadly reflect the national distribution in terms of the gender of head of households in Ghana (71 per cent male and 29 per cent female) (Ghana Statistical Service, 2008). These are shown in Figure 3.3.1.

Figure 3.3.1 Gender composition of heads of migrant households

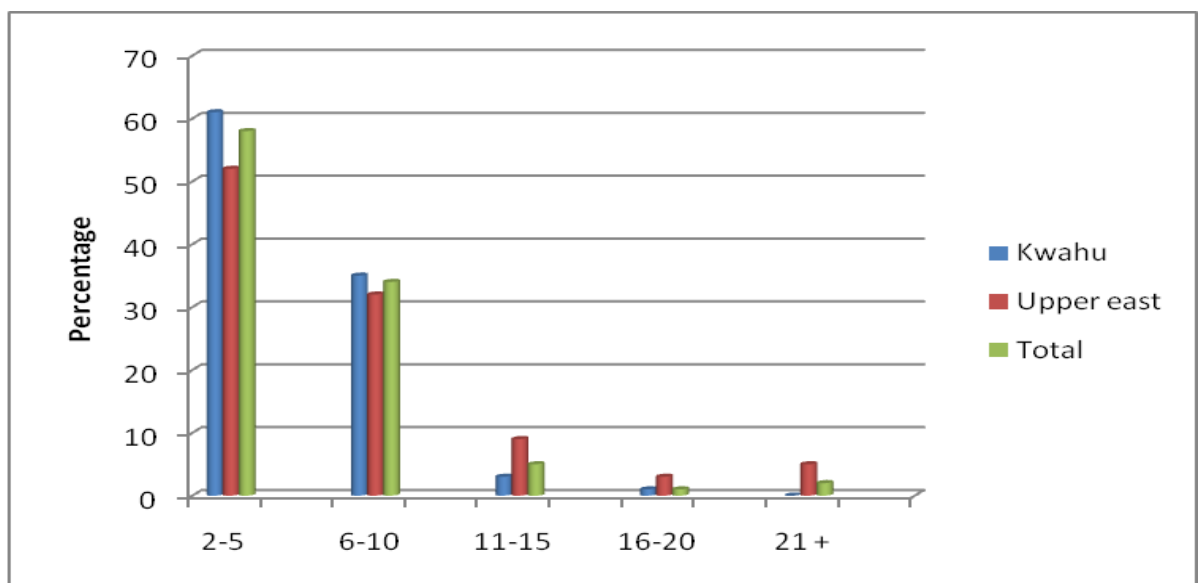


Source: My migration survey 2010 (n=364) and GLSS 5, 2008

Slightly more than twice the number of heads of migrant households in Kwahu was sampled compared with those in the Upper East region. This is to reflect the fact that there is a higher migration prevalence in Kwahu (Eastern region) compared with the Upper East region. As a result, 246 heads of migrant households in Kwahu (68 per cent of the total surveys in Ghana) were sampled as against 118 in the Upper East region (32 per cent of the total surveys in Ghana).

In general, the majority of migrant households were made up of between two and five members (58 per cent) whilst a small minority were made up of more than ten members (5 per cent). At a regional level, however, a higher proportion of migrant households in the Upper East Region had over ten members (17 per cent) compared with that of the Kwahu (Eastern region) sample (4 per cent). This is demonstrated in Figure 3.4.1.

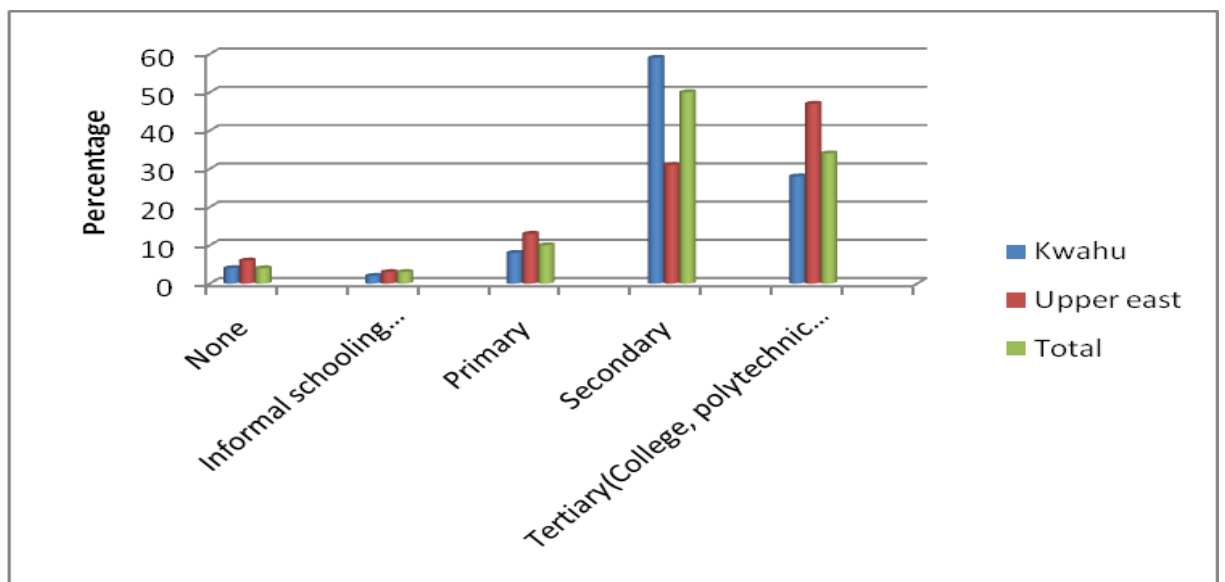
Figure 3.4.1 Size of migrant households (Ghana sample)



N=356

In terms of education, the majority of heads of migrant households have received at least primary education (93 per cent). Out of this total, 50 per cent completed secondary education and another 34 per cent had received tertiary education in addition. There are, however, regional disparities as demonstrated in Figure 3.5.1. Beyond primary education, almost 60 per cent of heads of migrant households in the Eastern Region attained secondary school qualifications as their highest level of education and only 28 per cent proceeded to tertiary education. In the case of heads of migrant households in the Upper East Region, however, 31 per cent hold secondary school qualifications as their highest level of education and a proportionately higher percentage (47 per cent) have attained tertiary education qualifications.

Figure 3.5.1 Level of education of heads of migrant households in Ghana

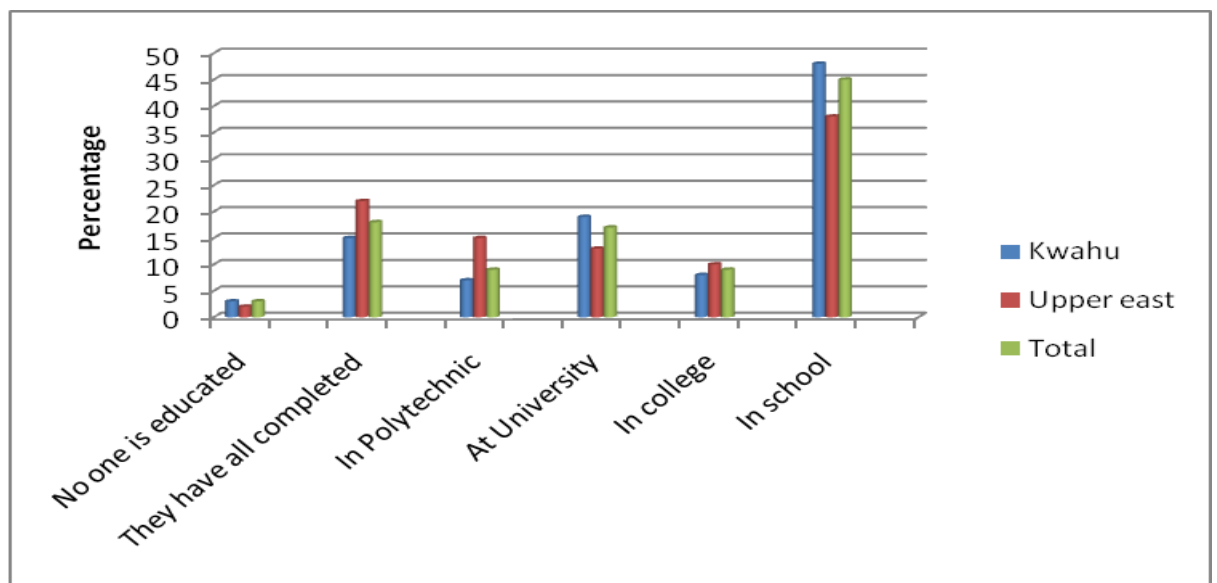


N=364

In addition, the vast majority of members of migrant households, apart from the heads of household, are either in active education or they have completed their

studies already. As demonstrated Figure 3.6.1, apart from about 3 per cent of migrant households where no one in the household has received or is currently receiving any education, the rest of the 97 per cent of households either have members in primary, secondary or tertiary education or all of them have already completed their education.

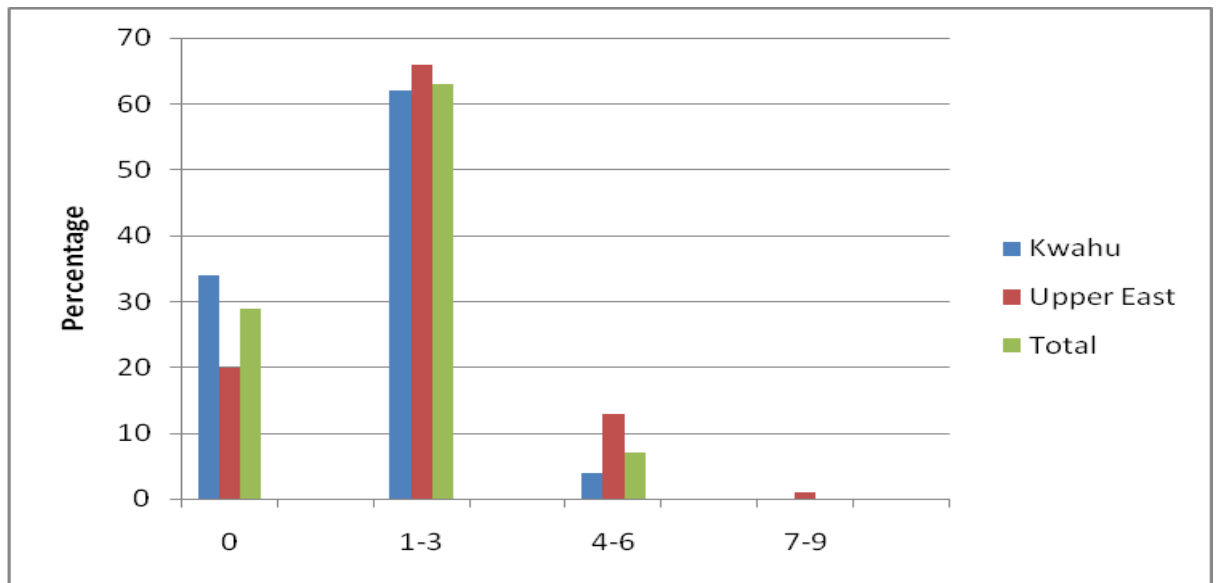
Figure 3.6.1 Migrant household members' education background



N=361

Among migrant households in general, up to 63 per cent have between one and three members in paid employment whilst another 7 per cent have between four and six members in paid employment. At the regional level, the Upper East Region sample demonstrates even higher proportions (66 per cent of households with one to three members in paid employment and 13 per cent with four to six members in paid employment) (Figure 3.7.1).

Figure 3.7.1 Migrant household members in paid employment



N=352

3.6 Ghanaian transnationals' sample (UK)

The key informants among the migrant sample in the UK comprised of 13 males and 7 females. They represent a sample from different epochs in the migration history of Ghanaians to the UK. One person arrived in the UK in the 1960s, five arrived in the 1970s, four arrived in the 1980s, six arrived in the 1990s and then the last four arrived from the year 2000 onwards. The regional representation was equal, with ten key-informants each from either region. Table 3.4.1 is a summary of the education and employment profiles for the UK key-informants. Of this sample, 70 per cent of respondents experienced an improvement in their educational standards since they arrived in the UK. This indicates that the majority of these migrants pursued further education in the UK and this suggests an element of brain-gain which could be beneficial to the home community upon return. In addition, apart from three key-informants, the rest are employed in sectors totally different from their last jobs in Ghana prior to their departure.

These new sectors add to their skills set and experience which would come in handy in their home economy provided there are employment opportunities when they eventually return.

Table 3.4.1 Profile of key-informants (UK Sample)

Region	Gender	Education before Migration	Job before migration	Current Education level in the UK	Current job in the UK
Upper East	Male	Secondary	Army	Secondary	Regional Manager
Upper East	Male	Teacher Training Cert	Teacher	University	Local council worker
Upper East	Male	University (Masters)	Researcher	University (PhD)	Student
Upper East	Male	University	Student	University (Masters)	Home Town Association Co-ordinator
Upper East	Male	Polytechnic	Student Leader	University (2 x Masters)	Director
Upper East	Male	Secondary	NGO Worker	University	Senior Manager
Upper East	Male	Diploma	Intern	University (Masters & PhD)	Lecturer (Retired)
Upper East	Female	Primary	House Help	Secondary	Caterer
Upper East	Female	Secondary	Banker	University	Banker
Upper East	Female	College (Nursing)	Nurse	College (Nursing)	Nurse
Upper East	Female	Primary	Typist	University (Masters)	Senior Manager
Eastern	Male	Secondary	Businessman	Secondary	Businessman
Eastern	Male	Secondary	Student	University	Support Worker
Eastern	Male	Secondary	Technical Assistant	University	Support Worker
Eastern	Male	Secondary	Banker	Secondary	Security
Eastern	Male	University	Family Businessman	University	Concierge/Receptionist
Eastern	Male	Secondary	Army	University	Construction Worker
Eastern	Female	Secondary	Secretary	Nursing College	Nurse
Eastern	Female	Secondary	Trader	Secondary	Senior Train Conductor
Eastern	Female	Secondary	Athlete	Nursing College	Nursing Manager

As stated above, the response rate for the survey questionnaires administered in the UK was rather low. This is a particular challenge facing researchers among populations that are predominantly economic migrants who mostly do more than one job at time and thus have very limited time to spend completing questionnaires. I had no choice than to leave questionnaires behind with respondents after gaining informed consent. Even though there were no access difficulties, and all the necessary logistics like self-addressed envelopes and stamps were provided, it did not seem to influence the response rate. These low rates did not, however, significantly affect the quality of the research since data from participant observation techniques complemented those from the surveys. Table 3.5.1 records the basic profiles of some of the survey respondents. Similar to the key-informants' sample, the overwhelming majority (81 per cent) of respondents are doing jobs completely different from what they did in Ghana. This further confirms the likelihood of migrants acquiring transferable skills that could be used for the development of their home country's economy upon their return.

Table 3.5.1 Profiles of survey respondents (UK Sample)

Region	Gender	Education before Migration	Job before migration	Current Education level in the UK	Current job in the UK
Eastern	Male	University	Consultant	University	Student Finance Officer
Eastern	Female	Secondary	Auxiliary Nurse	University	Classroom Assistant
Eastern	Female	Secondary	?	Secondary	?
Eastern	Female	Secondary	Housewife/Typist	Secondary	Pensioner
Eastern	Female	Secondary	Teacher	Secondary	Project Worker
Eastern	Female	Secondary	Self-employed	University	Managing Director
Eastern	Female	Secondary	Civil Servant	Secondary	Pensioner
Eastern	Male	Secondary	Cost Supervisor	University	Management Accountant
Eastern	Male	Secondary	Secretary	University	Pensioner
Eastern	Female	Secondary	Factory Worker	?	Post woman
Eastern	Male	Secondary	Manager	University	?
Eastern	Female	Secondary	Chef	University	Teaching Assistant
Eastern	Male	Secondary	Trader	University	Post man
Eastern	Female	Secondary	Nurse	?	Nurse
Eastern	Female	Secondary	Nurse	University	Nurse
Eastern	Male	University	Sales Assistant	University	Taxi Driver
Upper East	Female	Secondary	Resource Centre Assistant	University	Healthcare Assistant (Student)
Upper East	Male	Secondary	Student	?	Area Manager
Upper East	Female	University	Unemployed	University	Unemployed
Upper East	Female	University	Student	University	Care Assistant
Upper East	Female	Secondary	Unemployed	Secondary	Handyperson
Upper East	Female	Secondary	Secretary	Secondary	Unemployed
Upper East	Male	University	Prison Officer	University	Consultant
Upper East	?	Secondary	Employed (?)	?	Unemployed
Upper East	Male	University	Civil Servant	University	Social Worker
Upper East	Male	University	Technician	University	Manager
Upper East	Male	Secondary	Unemployed	Secondary	Sales Clerk
Upper East	Male	University	Senior Manager	University	Senior Manager
Upper East	Female	University	Student	University	Support Worker
Upper East	Female	University	National Service personnel	University	Human Resources
Upper East	?	Secondary	Employed (?)	Secondary	Employed (?)
Upper East	Female	Secondary	Employed (?)	?	Employed (?)
Upper East	Male	University	Student Coordinator	University	Director

A general overview of the education and employment profiles of both key-informants and survey respondents, therefore, demonstrate a high incidence of progress in migrants' educational standing from secondary school level qualifications to obtaining degree qualifications in the UK. This is significant since other research (World Bank 2011; Quartey, 2009) already indicates that about 47 per cent of Ghanaian migrants have tertiary-level qualifications prior to migration. This apparently high proportion of non-tertiary educated migrants who gain higher qualifications whilst in the UK further enhances the overall level of human capability among Ghanaian migrants. In addition, the majority of respondents seem to have experienced an upward social mobility in terms of their employment prospects. This suggests a considerable human development on the part of migrants in the host country. The combination of these two factors further strengthen the case of the potential for transnational communities to contribute to socio-economic development in sending countries provided there is favourable investment infrastructure and good governance.

3.7 Conclusion

This chapter has sought to elucidate and justify the methodologies I adopted as well as my choice of mixed methods in my data collection process. The strengths of employing comparative approach include its ability to provide explanations for similarities and differences or to gain a greater awareness and deeper understanding of social reality in different contexts. Also, the author's approach to the research provided an opportunity to systematically collect and interpret empirical material in such a way that clarifies the important role of the

researcher's pre-existing assumptions, notions and values in shaping knowledge as well as the need to contextualise environmental factors that influence interests and representations of reality by migrants. In addition, the role of language (spoken and unspoken) and the relationship between interviewer and interviewee are essential in the authority dynamics in the text and the implicit and explicit meanings espoused in the overall research.

The use of mixed methods in the data collection allowed for the triangulation of data from different sources and the capturing of the perspective of a broader cross-section of the Ghanaian diaspora in the UK even when techniques like the use of questionnaires resulted in low response rates.

A close examination of the socio-economic disparities between the two regions under review helps explain the differences in their migration stages, their migration experiences, reasons for maintaining a transnational relationship with home communities and their ability to impact the development of their home communities.

Chapter Four

Ghanaians in the UK – Regional divide and socio-cultural transnational activities

4.1 Introduction

The Ghanaian diaspora in the UK is diverse in terms of its composition and its ability to effect change in the origin community. However, a common thread that runs through the different cohorts of migrants is their almost unanimous zeal in maintaining regular and sustained contact with their home communities. The resulting social fields transcend international borders and accord transmigrants the opportunity to contemporaneously maintain multiple engagements and loyalties (Vertovec, 1999; Basch *et al.*, 1994).

I hypothesise that migrants, from the less established migrant region, exhibit a greater reliance on the family or household as the main decision making unit while their counterparts from the longer established migrant region make such decisions individually due to their relatively higher access to both information and resources. Secondly, I hypothesise that more migrants from the less established migrant region rely on loans and grants from their households and communities than those from the well-established migrant region due to higher costs attributed to the selectivity associated with pioneer migration.

The findings include a very strong transnational link between migrants and their 'home' communities irrespective of the migration stage of their regions, and a tenuous association between migration prevalence and the extent to which migrants indulge in socio-cultural transnational activities. My research, however, did not find any significant differences in either the decision making process or the method of funding migrations between the two migrant groups. There are, however, markedly different settlement experiences between the two groups that impinge on the speed with which they become self-sufficient. Some of these differences are attributable to migration prevalence and regional disparities whilst a more nuanced analysis points more to migrants' personal circumstances and access to networks. Finally, I conclude that migrants from both regions adopt transnational activities as a means of reaffirming their rootedness in their home communities.

In this chapter, I examine the frequency with which migrants maintain contact with their home community in the sending country, how they maintain that contact and why. In addition, I assess the decision making unit in cases of migration, the source of funding for such migrations, settlement experiences in the host country by migrants from communities that are at different migration stages and the resulting socio-cultural transnational activities they embark upon. The transnational economic activities are discussed under Chapters Five and Six. The main aim of the chapter is to explore the extent of transnational links between migrants, from communities with different migration prevalence, and their home country.

4.2 Ghanaian transmigrants and contact with ‘home’

It is a basic requirement by proponents of the transnational framework (Basch *et al.*, 1994:7; Glick Schiller *et al.*, 1992) that immigrants are regarded as transmigrants only when they maintain frequent and sustained multi-stranded social, economic, and political relations that link their societies of origin and settlement, and through which they create transnational social fields that cross national borders. The essential tenet is a continuous and contemporaneous relationship between localities. As a result, migrants from the two regions under review are examined to ascertain the frequency of their contact, the means by which it is carried out and why they find it necessary to maintain that contact in the first instance.

4.2.1. Frequency of Contact

In-depth interviews with key-informants, participant observation research among members of the main home associations representing the two regions and surveys of a cross-section of Ghanaian migrants all suggest a very high frequency of contact between migrants and their home communities. Ninety-eight per cent of all respondents reported contacting either their siblings, family members, friends, associates or business partners at least once a week. The majority of them maintain daily contact with ‘stay-behinds’. These practices are common to migrants from both regions, irrespective of their migration stage. Examples of testimonies of daily contact include the following:

Even yesterday I spoke to them. It's almost a daily issue. If I don't call them in the morning, I have to call them in the evening. For my mum and my dad, I call them every day. I call them and then talk to my sister too. I've made it a daily issue. If I am working morning shift then in the evening I will call. If I am going to work in the afternoon, I call them in the morning. So, I call them it's a daily issue with me. I call them every day (56-year old Female migrant from the Upper East Region).

Yeah, it is every day. I've already spoken to my brother ... today and this evening I'm going to call again to speak to them. Every day I call home. (62-year old Female migrant from Kwahu, Eastern Region).

A second category of migrants cited the pressure of their work schedule as a reason why they are not able to maintain a daily contact but clearly stated their desire to do so once they acquired a good, permanent or well-paid job. Even then, apart from one person, the rest reported contacting home on a weekly basis.

Examples include the following:

I speak to my brother twice a week ... And then I ring home itself to the village to speak to John [an older brother]. They ring here [UK] if there's anything they need, they ring here. They will ring short one (sic), then I ring back and we discuss it (71-year old Male migrant from the Upper East Region).

I telephone on a weekly basis, I telephone over the weekends. I have to call and speak to the family and see how they are doing and all that. So I do keep in touch on a weekly basis, anyway (34-year old Male migrant from Kwahu, Eastern Region).

In addition to the long-distance contact, migrants from both regions also reported visiting the home country as a way of maintaining links with their communities. Home visits are much more infrequent compared with other forms of contact. This is attributed to the cost of return which is explained to extend beyond the cost of the plane ticket. Migrants recounted relentless expectations on them from

'stay-behinds' regardless of the frequency of their visits and the amount of remittances sent home. Popular gifts that are often requested include mobile phones, laptops, shoes, clothes, digital cameras and music equipment. Migrants expressed their frustration with what they regard as inconsiderate demands by relatives and friends. They alluded to the fact that such expectations discouraged some of them from returning and sometimes prolonged their stay in the host country, eventually beyond their visa allowance (in some instances). These sentiments are similar to those recorded by previous research among Ghanaian migrants (Tiemoko, 2004).

However, almost half of my respondents, from both surveys and in-depth interviews, indicate that they visit home annually. The reasons for embarking on these visits are varied. They ranged from just spending time with family and friends, attending festivals, visiting ill relatives, following up on business deals, supervising building projects, to attending funerals, among others (Mercer *et al.*, 2009; Mohan, 2008 and 2006; Page and Plaza, 2006; Mazzucato *et al.*, 2006). Below is a sample of some of the reasons for the annual visit (see Section 4.2.3 for detailed discussions).

And I try to visit home at least once a year to see how things are going. I've just returned from Ghana about some 3 days ago (51-year old Male migrant from the Upper East Region).

I think it keeps you awake, it keeps you alive and it makes, you know, who you are and where you come from, and also you know your responsibility and expectations back home especially when you are in the UK (sic). This is because you are a breadwinner and back home everybody expects someone in Europe to be able to contribute. So you need to update them and they need to know

whatever is going on with yourself and vice versa. So I think it's very important (67-year old Male migrant from Kwahu, Eastern Region).

The frequency of these contacts with home demonstrates an active involvement of members of the Ghanaian diaspora in the goings-on in the home country and ultimately creates a strong social field that binds multiple localities.

4.2.2 Mode of Contact

As migration research (de Haas, 2009; Quartey, 2009; Vertovec, 2006) rightly notes, transnational relations are facilitated by inexpensive and commonly available raft of modern communications and internet technologies. These means of bridging physical geographic boundaries have led to some commentators arguing for a reduction in the importance attached to state borders (Martin Carnoy and Manuel Castells, 2001; Martin Albrow, 1997; Susan Strange, 1996; Saskia Sassen, 1996) and an end to rigid interpretations of citizenship. As a result, concepts of 'extraterritoriality', 'deterritorialised' citizenship (Baubock, 2003) and even the 'death of the nation-state' have been proposed. These views might seem overly optimistic since states still retain the sovereign right to determine migration policies that guide both the volume and composition of immigrants at any given time. Even though some of these legislative powers are ceded to supranational institutions like the European Union (EU) or the Economic Community of West African States (ECOWAS), in some instances, national governments still impose structural barriers to free movement of people especially towards immigrants from countries that do not belong to such regional groupings.

The most popular medium of communication between Ghanaian migrants and their relations in the home country is through telephones. The inception of mobile phone technology and its rapid embrace in Ghana has opened up a tunnel of communication which was previously ineffective. There has been a dramatic rise in the use of mobile phones in Ghana over the past ten years (Table 4.1.1). For instance, while there were more fixed-line telephone subscriptions in the country in 2001 than mobile phones, the proliferation in the possession and use of mobile phones far outstripped both fixed and payphone services a year later. Compared with fixed lines, mobile phone subscriptions have almost doubled on a year-on-year basis. Whereas mobile phone subscriptions were four times those of fixed lines in 2004, they doubled to eight times in 2005 and then fourteen times in 2006 (Table 4.1.1). By 2007, mobile phone subscriptions amounted to twenty times those of fixed lines (National Communications Authority, 2007). These exponential rises have led to a marked reduction in the cost of mobile handsets and subscription costs. This has been possible due to an increase in the number of providers. Liberalisation and open markets have seen the arrival of mobile phone giants like Vodafone (UK Company) in Ghana and a huge investment in modern mobile technology and internet services. Mobile internet has become the most popular means of accessing social networks like Face Book, My Space, Twitter, Short Messaging Services (SMS) and emails. In terms of cost, for instance, a mobile phone Sim Card in Ghana costs GH¢1 (about £0.40) compared with £5.00 in the UK.

Table 4.1.1 Distribution of phone lines by type of service, 2001 - 2007

Type of service	2001	2002	2003	2004	2005	2006	2007
Fixed lines	244,454	264,827	287,578	315,650	331,000	360,375	376,509
Payphones	4,487	4,995	6,921	10,098	11,037	11,529	9,551
Mobile phones	222,000	383,000	774,873	1,060,829	2,655,000	5,209,398	7,604,053
Total	470,941	652,822	1,069,372	1,386,577	2,997,037	5,581,302	7,990,113

Source: National Communication Authority, Accra

As a result, cumbersome and time-consuming methods of communication have been replaced with quick and effortless means. ‘Efua’, for instance, recounts how communications have changed over the past twenty years.

When I came to the UK [1990] first it was very, there was no mobile phone or anything like that. Communication at that time was by letter so you had to write a letter usually took about four weeks or a month to get to Ghana and by the time you get a reply back it will be another month. So communication at the time was very poor I would say. But nowadays it started with the telephone centres and then mobile phones (sic) (40-year old Female migrant from the Upper East Region).

In order to test these assertions, migrant households in both regions were surveyed on their use of mobile phones and the internet. While internet use is still limited due to cost, the use of mobile phones was reported to be commonplace. Costs associated with the use of the internet were attributed to, by heads of migrant households, slow downloading speeds. Participant observation research revealed that rural and town-based internet cafés were the most affected by this phenomenon. Whereas 93 per cent and 91 per cent (Table 4.2.1) of heads of migrant households in Kwahu (Eastern Region) and the Upper East Region respectively used mobile phones on a daily basis, only 7 per cent and 12 per cent (Table 4.3.1) used the internet on a daily basis in the respective regions. These statistics indicate that members of the two migrant regions exhibit quite similar

patterns of communications even though they are at different migration stages. The use of the internet is marginally higher among heads of migrant households in the poorer region and this is attributable to a number of factors. Apart from the proliferation of mobile phones among all regions in Ghana, the Upper East region is host to a large number of non-governmental organisations, international voluntary organisations and community-based organisations which all facilitate access to the internet as part of their poverty alleviation work. In addition, due to selectivity among pioneer migrants, Upper East Region migrants tend to come from higher income families compared with those from the Eastern Region, where migrants come from a more dispersed income base due to their migration stage. Access to the internet is likely to be higher among high income families than low income ones.

Table 4.2.1 Heads of Migrant Households' usage of Mobile Phones

	Kwahu	Upper east	Total
	Percentage	Percentage	Percentage
Never	2	3	2
Less than once a month	0	0	0
A few times a month	1	3	1
A Few times a week	3	4	4
Every day	93	91	93

N=362

Table 4.3.1 Heads of Migrant Households' Usage of the Internet

	Kwahu	Upper East	Total
	Percentage	Percentage	Percentage
Never	60	52	57
Less than once a month	6	8	7
A few times a month	12	15	13
A Few times a week	16	13	15
Every day	7	12	8
Don't know	0	1	0

N=363

4.2.3 Reasons for contact

The main reason assigned, by migrants, for maintaining contact with home is a feeling of social obligation and sense of belonging to the 'home' community. Most migrants, including those who have dual Ghanaian-British citizenship, recounted how the satisfaction of the immediate needs of their nuclear family did not constitute an adequate fulfilment of their obligations until those of members of their extended family members were met. 'Bakite', for instance, travels to Ghana annually even though his nuclear family all live in the UK.

For me I believe wherever I am my root is Ghana. I got my family still there. My direct family, children and wife, they are here but the social context of Africa your family is not only those immediate people. So I've got my brothers, my uncles and other things which I miss (sic). And I am always in constant contact

with them. Things that happen at home they contact me before they take certain decisions (56-year old Male migrant from the Upper East Region).

Even without physically travelling to the home country, migrants provide transnational support in terms of sharing their experiences with members of their households in Ghana which tends to influence their perception of their rights and responsibilities. 'Kabuga' states her role in offering an alternative view point to her family in Ghana.

My mum is there, my sisters and brothers are there, my uncles and aunts are there, grands are there, niece and nephews. So to get in touch with them I mean sharing ideas with them, advising them all sort of communication, I'll say is very very important (sic)(29-year old Female migrant from Kwahu).

Other migrants perceive their acquired skills and experience in the UK as communal property and thus regard their input especially in the socio-cultural milieu as an invaluable community resource. 'James', for instance, is happy to be consulted on issues affecting his 'home' community even though he lives in the UK.

So I'm also part of a resource material, I am a resource person in terms of sometimes they want to do something, they want to consult me based on my other knowledge, the expertise that I have here to blend what they want to do (sic). They appreciate that those of us who come outside here have versatile, you know, ideas or resources or other things that they will have to tap in order to do certain things at home (43-year old Male migrant from the Upper East Region).

Some migrants also come round to the idea of building a transnational relationship with 'home' later in their migration cycle in response to tragic events that affect them directly. The tragic loss of 'Mensah's sibling, for instance, triggered a sense of attachment to the homeland in ways she had not envisaged

prior to the incident. This is indicative of the fact that transnational relations are not a given but that they can be triggered, enhanced or lost within the life cycle of a migrant's stay in a host country.

The reason being that, you know, my brother dying was one of the reasons because I hadn't been for 7 years and he died without me seeing him (sic). That hurt me so much and from that time, he died 12 years ago, and from then I said to myself I must visit home at least once a year. So that's what I've been doing since then (62-year old Female migrant from Kwahu).

Migrants who have assimilated the British culture and are integrated into the host society through marriage are often keen to participate in socio-cultural events that have themes and symbolic relevance to the culture of their origin country especially for the benefit of their mixed-race children. They also travel home with their mixed-race children regularly in order to reinforce the second part of their dual heritage. 'Kapuri', for instance, states how she accesses networks as a means of forging links that unite Ghana and the UK into a single social field for the sake of her children.

But also for my own children because it's nice for the children to know that even though they are half African, the fact they are English and, you know, their father is English and I'm African, I'm from Navrongo, it's actually important for them to know that bit of me (sic). Otherwise it does tend to affect the children who don't know fully where they are coming from (56-year old Female migrant from the Upper East Region).

Finally, the group of migrants who left the country for political reasons take interest in gauging the political mood as part of their return migration plans. In addition, others monitor political debates due to their interest in participating indirectly by funding political parties and individual politicians during elections

and also directly by running UK/Ireland Chapters of national political parties. These operate as sources of funds and advocacy groups that lobby host governments as well as influence policy formulation in Ghana. 'Abolo' for instance expresses the need to engage with both immediate family relations and the wider political environment. She seeks to bridge geographical distances and also to retain a semblance of home away from home.

Well it gives me feedback on what is happening back home to know how the family is doing (sic). You know, how the family is getting on back home, how the political situation is going back home. So it gives me feedback, it makes me feel like I am still in Ghana (35-year old Female migrant from the Upper East Region).

4.3 Migration decision making and sources of funding for emigration

International migration literature on African countries, like most developing countries (Mexico, Bangladesh, Philippines) concludes that migration is 'essentially a household decision-process and, increasingly, a survival strategy' (Adepoju *et al.*, 2008:37; Orozco, 2004; Smith, 2003; Rahman, 2000). This focus on the centrality of the family or household as the unit of analysis (de Haan and Royaly, 2002) is, in a sense, a recognition of the composition of communities and the importance attached to the extended family system in defining one's own personality, identity and being. The scarcity of resources in developing countries like Ghana has also meant that, in some cases, resources are collated from beyond the nuclear family in order to sponsor the cost of external migration. The processes of arriving at the decision to migrate as well as the pool of resources

drawn together to meet the cost of migration are, therefore, presented as joint endeavours by households or communities.

The household as the primary unit of analysis can be perceived as a kind of optimum strategy or compromise between actor and structure approaches whilst acknowledging that the forms of household vary across time, space, and social groups (de Haas, 2008:38). As Kabeer (1994:96) posits, economists have mainly adopted two main approaches in their examination of the household – a) the household as a unit of altruistic decision making and b) the household as a site of bargaining and conflict. In the first conceptualisation, altruism is perceived as a paramount decision making principle. Even though scholars like Becker (1981:192) admit the reality of internal differences among household members ('rotten kid' phenomenon), he conceives the 'benevolent dictatorship' of the household head to ensure welfare maximisation. The household welfare function is considered to be identical to that of the 'benevolent dictator' who heads the household and ensures that welfare resources are optimally allocated between household members.

However, the Beckerian representation of the household as an essentially altruistic collectivity has been criticised for the fallacies of aggregation which underpin it. Galbraith (1974:35) for instance, condemns the neo-classical theory for 'burying the subordination of the individual within the household'. He suggested that 'the household, in the established economics, is essentially a disguise for the exercise of male authority' (p. 36). In addition, Sen (1984:373) pointed out the apparent absurdity of believing that only the household head's

view of collective welfare should count and queried why the views of ‘subordinated’ and ‘subjugated’ members regarding their own and family welfare should be given no status. Kabeer (1994) also draws attention to internal tensions in household decision-making along gender lines. Folbre (1986) ultimately points out the untenable paradox at the core of neo-classical household economics – the belief that individuals who were guided by competitive self-interest in the marketplace became selfless altruists when it came to intra-household behaviour. These limitations notwithstanding, the household is seen as a useful analytical construct whose content and boundaries are determined by wider social and political relations in which it is embedded (Kabeer, 1994:114).

Views on the centrality of the household find credence among New Economics of Labour Migration (NELM) theorists (Gubert, 2002; Taylor and Martin, 2001; Taylor, 1999; Massey and Parrado, 1998 and Massey and Espinosa, 1997; Glick Schiller *et al.*, 1995) who disagree with the methodological individualism associated with the neo-classical theoretical approach and rather see the household as the decision making unit that decides to send one of their own to work abroad in order to diversify their sources of income, reduce risks and locate sources of credit and capital. Remittances within that context are, therefore, perceived as rational strategic output aimed at helping poor households cope with the uncertainties of poverty (Gubert, 2002). This line of argument indirectly implies a degree of compulsion on the part of the migrant to remit to members of their household in the ‘home’ country once s/he has started to accumulate some disposable income. External migration is, therefore, perceived as an investment by households with the view to reaping dividends in the form of remittances. As a

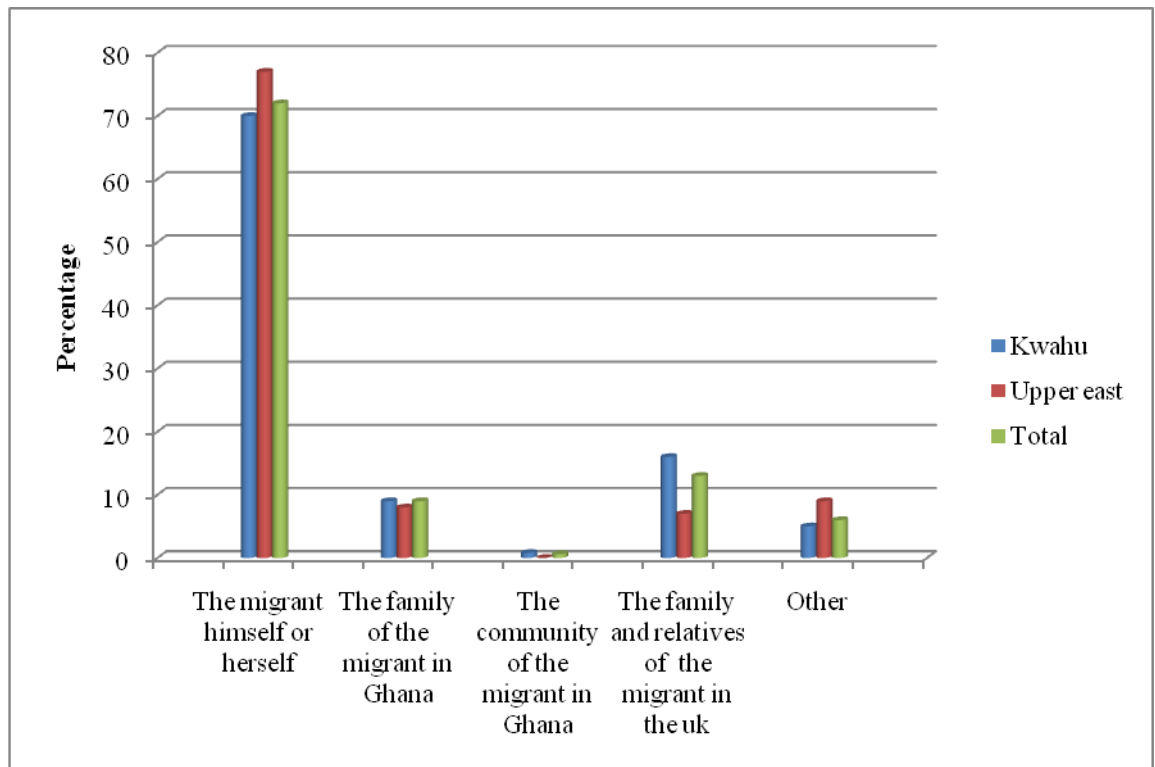
result, family obligations are regarded by NELM practitioners as the overwhelming motive for remittances.

Other equally important and compelling motives like altruistic acts of assistance, indemnifying the human and social development of 'stay-behinds' against income shocks and asset accumulation back home as part of migration life-cycle planning (Page and Plaza, 2006) are, therefore, treated as secondary motives in such migration literature (Mohan, 2006).

A second school of thought, neo-classical migration theory, however, argues that at a micro-level, migrants should be perceived as tactical and rational individuals who carry out cost-benefit analyses before migrating to destinations that offer or have the potential to offer the highest wages (Harris and Todaro, 1970; Schiff, 1994; Todaro and Maruzko, 1987). This theory, therefore, shifts the focus away from the family or household to the individual as the main decision making unit. This position on migration decision making is criticised for taking the challenges around acquiring adequate information which enables migrants to make informed calculations for granted. However, the advent of modern technology and sophisticated, yet affordable, communications channels, as discussed above, (Vertovec, 2004) like the use of mobile phones, satellite television, Skype, the internet and social networking sites like 'Facebook' and 'Twitter', gives aspiring migrants the opportunity to research background information on their proposed destination with unprecedented immediacy.

My surveys confirm the existence of the ‘family’ or ‘household’ phenomenon to some extent but demonstrate that an overwhelming majority of migrants make migration decisions independent of the household. Contrary to the popular truths about migration from African countries like Ghana and other developing countries, my research, indicates a greater proportion of migrants make the decision to migrate individually rather than as a family unit. This is in spite of the fact that these were migrants from two distinct communities that are at different migration stages (Figure 4.1.1). This finding is consistent with other research conducted in Latin America, for instance Bastia’s (2012) research on women’s autonomy in migration decision making and the potential for that autonomy to lead to gender equality. She finds that whether women migrated on their own but with the blessing of their husbands or they migrated with their husbands or when they migrated against the advice of their husbands, increasingly there seems to be a trend towards individualistic decision making. Such decisions could be arrived at after several weeks, months or even years of negotiation which suggest that ‘decision-making is not an event but a process, one which often involves a considerable amount of time’ (Bastia, 2012:11). Individualistic migration decision making could be a global trend that has ensued due to the increased availability of inexpensive modern technology and communications systems but more research needs to be conducted to corroborate these findings.

Figure 4.1.1 Migration decision making by emigrants



N=360

The general assumptions on the migration decision making process by the NELM school, are therefore, not borne out by my research among 364 randomly selected migrant-households within Kwahu (Eastern Region) and the Upper East Region and in-depth interviews with 50 migrants. In Kwahu, for instance, 70 per cent of heads of migrant households reported that the migrants took the decision to migrate themselves with only 9 per cent of households reporting families in Ghana as the main decision making bodies (Figure 4.1.1). Family members who had already travelled abroad even had a greater influence on migration decisions than households in Ghana. The situation is even more marked among the Upper East Region sample where, as many as 77 per cent of all households surveyed confirmed that migrants made the decision to migrate themselves and a smaller

proportion compared to that in Eastern Region (8 per cent) of cases were decided by families in Ghana.

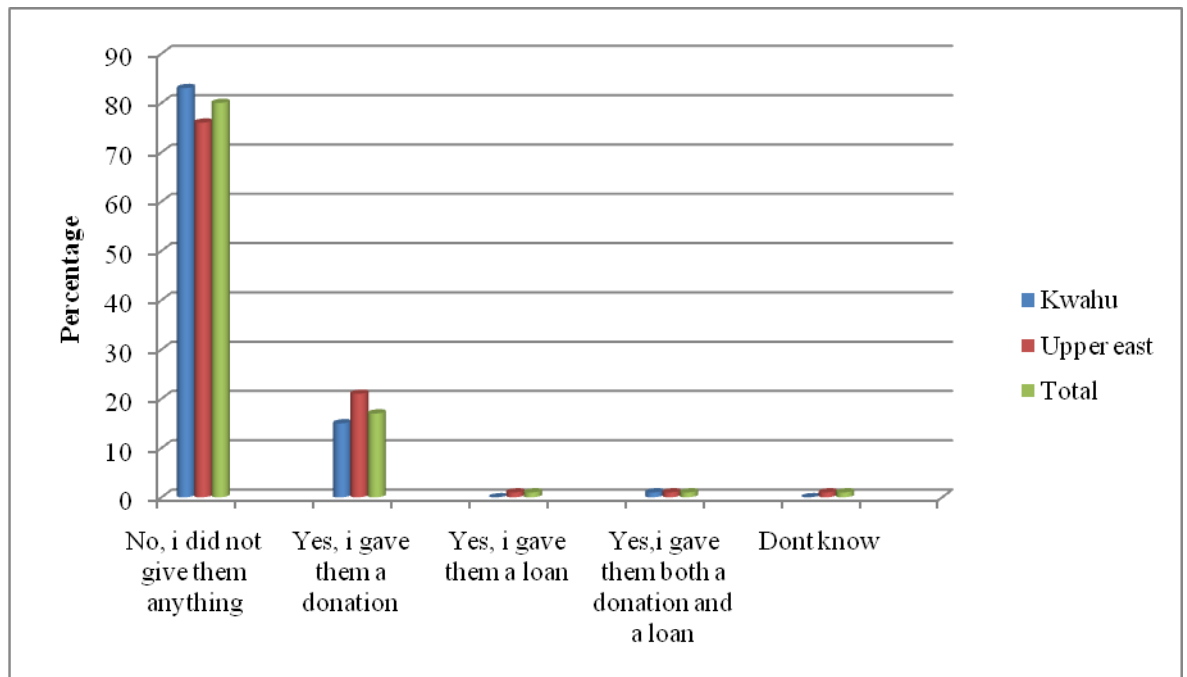
These survey results were corroborated by results from in-depth interviews among randomly sampled migrants from the two regions. The qualitative research among 50 randomly selected migrants revealed a similar result – 57 per cent of migrants sampled made the decision to migrate themselves, 30 per cent reported that relatives and spouses in the UK made the decision and only 11 per cent reported that their family in Ghana made the decision for them to migrate. There were no significant differences between the two communities. Some households only learn about their relatives' migration after they have arrived in the UK. A cross section of migrants explained that secrecy is sometimes important because of fear of being bewitched by 'juju' (commonly referred to in Ghana as *African electronics*). Based on these results, I reject the hypothesis that there are significant differences in the decision making unit by migrants on the grounds of the migration stage of their community.

Furthermore, how migration is funded in the first instance lends credence to the assertion in the literature that debt repayment is the most important reason for remitting. Loans and grants from families are reported to be the main sources of financing migration costs among African migrants (Adepoju, 2008). Adepoju (2008:37) asserts that 'remittances are designed initially to repay such loans'. My research discovered that there is actually a minute proportion of migrants that receive loans from their families in order to finance their migration. Contrary to popular claims, no head of migrant household reported giving loans to migrants

among my Eastern Region sample, for instance, and only 1 per cent did so in that of the Upper East Region. Charitable or unrequited gifts are rather somewhat higher (15 per cent in Kwahu and 21 per cent in the Upper East Region). The majority of households neither gave migrants loans nor grants (83 per cent in Kwahu and 76 per cent in the Upper East Region). The majority of migrants confirmed, during interviews, that they participated in step migration from their home towns to cities where they worked for a number of years before planning and funding their migration from their personal savings. Apart from personal savings, others talked about borrowing money from friends and former colleagues because they did not want to involve their immediate and extended family members for fear of being bewitched. Another cohort of migrants relied on friends and family members who had already migrated to the UK to finance their migration as part of a planned chain migration. The rest reported taking out bank loans to fund their migration, taking advantage of a proliferation within the banking sector in Ghana over the past decade. Such loans are repaid directly from the host country by migrants through foreign currency accounts which are set up prior to their migration.

As migrants' family debt burden is not as proportionately significant as purported by some of the literature, I conclude that other motivations play a bigger role in remittance decisions than previously anticipated. Figure 4.2.1 demonstrates the relative percentages of the level of assistance received by migrants prior to their emigration.

Figure 4.2.1 Support towards migration costs



N=363

Obligations by migrants to their families or households in Ghana, because of their role in the decision making process or family loans is actually a rather simplistic view of the reasons why migrants maintain regular contact with ‘home’ and why they remit to their families back home. As Guarnizo (2003:666) phrases it ‘remittances have become the most visible evidence and measuring stick for the ties connecting migrants with their societies of origin’. The underlying reasons are more nuanced than just mere debt-repayment. There is rather an implicit focus on the morality of migrants’ actions than any form of compulsion. Similar to other research (Mohan, 2006; van Hear, 2002), Ghanaian transnationals, my research found, would remit to their families and communities because they think it is right to do so and because they believe they are comparatively better off than those back home. Contact and remittances are symbols of a desire to reassert or retain their identity with their origins. As ‘Ada’ puts it,

For me I believe wherever I am, my root is Ghana. See, you find joy when you find out that your people are well (sic). You are able to do your job well when the mind is set. So by getting in touch with people at home am able to understand their difficulties and what I can also do (43-year old Male migrant community leader from Kwahu).

In addition, the plan or even myth of return to the home country in future motivates migrants to maintain contact and to remit regularly. ‘Alidu’ encapsulates this view point well in his sentiments:

It is very very important in the sense that, I mean, I want to be kept in touch with what is happening at home because, I mean, home is forever home anyway and I think it’s the dream of some of us to go back and settle there one day (sic). So whatever preparations we are making back home we want to really keep that connection (A 41-year old Male migrant from the Upper East Region who has spent 14 years in the UK).

These views are widely shared by most migrants, especially those who have been resident in the UK for over 10 years. ‘Setam’, for instance, stated forcefully his determination to return to Ghana one day and explains that this drive has influenced his investment decisions in his home country:

I think it’s important because it keeps me connected and, I mean, I wouldn’t say it’s a dream of mine, I think it’s a reality of mine that I definitely will go home one day (sic). If not before I retire, but definitely when I retire to go back to Ghana (A 43 year-old male migrant from Kwahu).

Issues of pride also feature heavily on migrants’ reasons for remitting. Many transnationals consider it a humiliation if they are living a luxurious life in the UK but do not have any property (mostly a car and a house) in Ghana or if their

parents and siblings are unable to afford a comfortable standard of living.

‘Adwoa’ remarks:

So if am here and God has helped me to have a good job that I got paid so it’s my responsibility also to look after my mum and my sisters and family at home (sic). It is important because you don’t want to lose your identity. You don’t want to forget who you are. You don’t want to forget your culture and your background. And you want to be in touch with your people as well. I think it gives you the strength to continue in whatever you are trying to do in this country [UK] (A 58 year-old female migrant from the Upper East Region).

Others also see remitting as sowing a seed for future benefit, even if not by themselves but by their children. ‘Abuga’s’ comments for instance illustrate this view point:

I think again it’s about the tradition where there is kind of like a cultural thing. It’s almost like a retirement kind of like social security system where what goes round comes round so I might help somebody and then in the future my daughter or my son will need something ... So it’s almost like a revolving circle (A 43 year-old Male migrant from the Upper East Region).

These pressures, therefore, inform the duality of migrants’ existence and the competing demands to be seen to be successful both in the country of origin and the country of settlement.

On a whole, there is very little difference between the two regions in terms of their reliance or lack thereof on their households or communities for loans and grants to sponsor the cost of their migration. As a result, I also reject the hypothesis that migrants from less established migrant communities rely significantly more on loans and grants than their counterparts from well-established ones. However, the overall low numbers of migrants from both

communities who received loans and/or grants from their households could be explained by their relatively high education profile and employment statuses prior to their emigration (Chapter Three). This could also account for the difference between my results and those of other research if their migrants are predominantly from uneducated and poor backgrounds.

Furthermore, a majority of migrants interviewed embarked on 'step migration' and migrated not from their hometowns but rather from Accra or another big city where they had migrated to previously. The different cohorts of migrants like students, professionals, political refugees, economic migrants and religious leaders, therefore, strategically positioned themselves in big cities for any opportunities to emigrate. As 'Kwadjo' notes, most Kwahu people are motivated to migrate for these reasons.

What we have noticed is that Kwahu citizens traditionally are travellers and traders. About 90 per cent of the citizens are in towns engaged in trading, establishing businesses and so on. So, only 10 per cent are living within the Kwahu lands. From the cities like Accra, they get the advantage to travel abroad (Kwahu community development leader).

This mode of migration is also common in other migrant countries like the Philippines, Mexico (Smith, 2004; Orozco, 2004), Morocco (de Haas and Plug, 2006) and Bangladesh (Rahman, 2000). This pattern of migration sometimes influences the destination of remittances in home countries. The fluid nature of the concept of 'home', therefore, complicates the mapping of the socio-economic developmental effects of remittances. It is common among Ghanaian migrants to regard the locality where they grew up, worked in prior to their emigration or

have investment interests as 'home'. As Mohan (2006) demonstrates, some Ghanaian migrants try to break away from static definitions of 'home', 'ethnic group' or 'community' by moving away from London to cities like Milton Keynes because of the tendency for migrants to define themselves along ethnic or 'hometown' lines in densely populated locations. They rather prefer to be identified broadly as Ghanaians. 'Kwesi', quoted in Mohan, (2006: 877) expresses these sentiments well:

Why have a hometown association when all you know is your family house and little more? We don't have an identifiable community because we did not grow up there.

In addition, differences in regional socio-economic development levels in Ghana are reported, by migrants, to influence the type as well as magnitude of challenges faced by migrants in the host country.

4.4 'Host' experiences

Ghanaian migrants face a number of challenges during their migration cycle in the UK. There are a number of commonalities in the broader experiences of migrants, irrespective of their region of origin - Renting of documentation for work purposes is one feature in common. 'Akolgo' for example explained:

Finding my first job, I was taken to a hotel and because by then I wasn't allowed to work I was then waiting for my papers (sic). I used my brother's name to work as a kitchen porter in a hotel ... So later when I had my papers then I have to change my name to my full actual name (sic) (59-year old Male migrant from Kwahu).

There is also the shock of being in a different cultural setting. ‘Atinga’ was surprised at the British reserve.

Just going up to people and starting a conversation or something, I had a very big shock in my life because people looked at you as if you were a bit strange and that, you know, you had lost your mind or something, you know, and people were more reserved (sic) (41-year old Male migrant from the Upper East Region).

Also, complaints about discrimination and racism were widespread and common to migrants from both regions. Some migrants like ‘Aluah’ are confused about how to determine when a British person is really paying one a compliment.

See the British society is good but I don’t know whether discrimination is an innate tendency or what. I think discrimination is widespread. Every person you talk to who is non-white will face that sort of discrimination in this country [UK]. They say the American attitude might be better. The American, if they don’t like you they will tell you in your face (sic). The British are different. They will laugh with you they will do anything. You turn your back it’s a different story (56-year old Male migrant from the Upper East Region).

The above experiences seem to cut across regional boundaries and affect migrants regardless of the migration stage of their community. Issues of acquiring the relevant documentation to work legally, for instance, have been the bane of some migrants’ lives beyond the Ghanaian diaspora in the UK (see Bollard *et al.*, 2010; Hernandez-Coss and Bun, 2007; Mazuccato, 2007; Osili, 2007; Papadopoulou, 2004). These constraints sometimes lead to exploitation of migrants with irregular migration status who try to regularise their immigration status by buying fake identities from the Black market, engaging in sham marriages or ‘renting’ documentation at high cost.

However, there seems to be a difference in the severity and scope of challenges faced by migrants from different regions on other issues. As 'Fella' indicated, some of the constraints faced by northern (Upper East) migrants could be attributed to the limited social networks that are available in the UK for them to rely upon.

I think again because obviously we have more southerners here, be it in the UK and abroad generally, more than northerners. So the support systems that are there are more available to people from the south than there are for the northerners. For instance when I came [in 1992] I could count on one hand how many other northerners I knew around. But you know, that was, they didn't have as much support and people kind of go out and fight for themselves as much as they can, and so those are the kind of challenges. You don't have an uncle or an aunt, something like that you can go and say look can you support me, am really struggling here (sic) (41-year old Male migrant from the Upper East Region).

There are challenges around coping with the fast pace of life in the UK, getting one's first accommodation, finding employment and identifying networks where settlement support could be accessed. Some migrants from the Upper East Region, for instance, reported that unlike their Eastern Region (southern) counterparts who were comparatively more familiar with fast-paced city life and the unspoken principle of 'everyone for himself and God for us all' prior to their emigration, they struggled to cope with the sheer speed of activities and what they see as the lack of a 'community' spirit in the UK. These views are, however, more reflective of the experiences of those Upper East migrants who did not participate in 'step migration' for a substantial period of time in Ghana prior to their departure. A similar shock would be expected from migrants from rural areas in the South as well.

For instance ‘Kada’ believes that northern migrants are disadvantaged because of their upbringing in rural environments.

You will find that down south in Ghana they are also used to some aspect of the challenges that I was facing because for example in terms of being in a busy city and getting yourself around, the Kumasi people will know what it is like to get from here to other areas, they are used to these busy towns (sic). Or if you are from Accra, you know, you are used to busy areas even though there is a difference between them and here. Not a situation where you are coming from Bolga [Upper East Region] where you have one main street for everywhere it becomes more difficult, so you get what I’m trying to say (sic) (49-year old Female migrant from the Upper East Region).

Secondly, access to accommodation tends to pose significant challenges to migrants especially during the first phase of their migration. The speed with which they are able to settle in to the host community and then accumulate resources is conditional on their access to appropriate and affordable accommodation. Social networks, therefore, become all the more important in meeting this basic need (Mercer *et al.*, 2009; Mohan, 2008). While it is impossible to generalise for all migrants from any community as having the same challenges, some disparities exist between the experiences of migrants from newer migration communities (Upper East Region) compared with those from longer-established communities (Eastern Region) due to differences in their levels of established social structures within the host community. ‘Bagiagwa’, from the Upper East Region, lamented the fact that some of his difficulties could be attributed to him not having the social network that migrants from longer established migrant communities take for granted.

By the time I was coming from Ghana I even didn't know of anybody, any people from the north that I will be able to call, I will be able to know and go to (sic). I mean you may have the influence of maybe coming from the south. You already know quite a lot of people here that can support you when you come in which will probably be different from someone coming from the north who don't know quite a lot of people here (sic). When they come in [to the UK] they probably find it difficult settling in (56-year old Male migrant from the Upper East Region).

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This notwithstanding, migrants from both communities reported experiencing easier settlement conditions in cases where there was the existence of family or community members in the UK. Their testimonies reflect the importance of established contacts rather than merely being a member of any given community as the essential factor in settlement experience of migrants at the individual level. Those who had spouses or siblings already settled in the UK, for instance, did not face the same challenges as pioneer economic migrants (Bollard *et al.*, 2010; Mazzucato, 2007; Massey *et al.*, 1993). 'Fatima' and 'Kadua's (one from the north and the other from the south) experiences are examples.

I found it quite easy because my husband had already, you know, he came before me so he arranged everything for me to follow so I had no problem at all (sic) (46-year old Female migrant from the Upper East Region).

It wasn't difficult because my senior brother has been here for more than, as I said, I came 1974 and he came 1964 which is 10 years. So it wasn't difficult I went straight, my brother is the one who also wrote me the invitation letter (sic) (61-year old Female migrant from Kwahu, Eastern Region).

In addition, loose associates like friends offer similar relief to migrants and aide their settlement process (Vasta and Kandilige, 2009; Granovetter, 1973). 'Kojo' had the opportunity to acclimatise with the UK society and culture for at least a third of the year before he then started to look for paid work and to pay for his accommodation.

Again it was a bit different from other people because obviously the friend that invited me I stayed with them for about 4 months, 5 months and because I was living with them I was helping with a lot of things (sic). I didn't have to get a job in the initial stages (43-year old Male migrant from the Upper East Region).

Other cohorts of migrants like students who arrived in the UK on scholarships reported facing limited challenges around accommodation. These experiences transcend regional boundaries. However, migrant students who are either self-funded or have taken on additional courses in order to extend their stay in the UK rely heavily on their networks to meet their accommodation needs. For example, two migrant students who arrived in the UK in the same year have different stories on the issue of accommodation. 'Natiu' was awarded a Commonwealth Scholarship that covered all of his tuition fees, accommodation costs and a stipend for the upkeep of his family.

Yeah in terms of accommodation it wasn't a big problem because that was already arranged earlier on when I haven't (sic) arrived here [UK] (42-year old Male migrant from the Upper East Region).

On the other hand, 'Stephen' self-funded his university education and faced acute difficulties in sourcing adequate funding to pay for his accommodation. He relied on loose networks in order to get by.

Full of difficulties. Financially, socially it wasn't very good. Financially for reasons I wasn't working (sic). The job that I had it was after several weeks or months even. It took me about five months before I could get that cleaning job. So I had to get money from my brother in Libya to pay my rent. It was £35 per week. So he did well footing my bill until I got my first job. My first job too couldn't even give me enough money to pay for that rent. But Lucy did well for me, the landlady. She considered me till I was able to pay (56-year old Male migrant from the Upper East Region).

The same could be said for political refugees who have social contacts and established networks that could readily be accessed. These structures mostly provide a safety net for migrants at a stage in their migration when they are most vulnerable. An example is that of ‘John’ (migrant from Upper East Region) who arrived in the UK as a political refugee and was able to access welfare support, gain accommodation and invite his family from Ghana to join him because he received help from a member of his home community who was already settled in the UK and who had an influential job within UK’s Social Services.

I would have found things very, very tough because I wouldn’t have known my left and right (sic), I wouldn’t have known how to apply for benefits. There would be a lot of things that I wouldn’t have known how to do. But because Paul was there he took me all the way from square one and working all the way even helping me to get a flat (sic). I was there for one year I went through, I was able to get my wife and kids to join me (57-year old Male migrant from the Upper East Region).

These analyses suggest that challenges faced by migrants in host countries are more nuanced than a clear cut distinction between or among groups based on their migration stage. There are multi-layered disparities in challenges faced by individual migrants which make simple binary differentiations difficult to sustain under such circumstances. The kind of transnational socio-cultural activities migrants conduct are also difficult to define strictly in terms of the migration prevalence of the ‘home’ communities migrants come from.

4.5 Regional divide and socio-cultural transnational practices

As discussed in Chapter Two, studies of socio-cultural transnationalism, examine “the emergence of practices of sociability, mutual help, and public rituals rooted in the cultural understandings that pertain to the sense of belonging and social obligations of immigrants” (Itzigsoghn and Saucedo, 2002:768). This sub-field focuses on immigrants’ sense of solidarity based on ethnicity, religion, nationality or place of origin. These values traverse national borders and find expression in migrants participating in immigrant organisations that promote cultural or social ties with the country of origin. The range of activities Ghanaian transnationals engage in include: public ceremonies like child naming, funerals, weddings and cultural shows aimed at asserting their cultural heritage and acculturating their children born in the UK in Ghanaian traditions.

Ghanaians are generally very expressive people and they tend to hold on to their cultural heritage even when they are abroad (Herbert *et al.*, 2006; Akyeampong, 2000; Manuh, 2000). My research found that the length of time spent in the UK by migrants is positively associated with the extent of participation by migrants in public rituals that reaffirm their cultural connections to their homeland. For instance, over 95 per cent of members of the executive boards of home associations in the two regions have lived in the UK for over ten years. Also, participant observation research revealed that, generally, migrants who have lived in the UK for over ten years were more involved in such transnational practices compared with newer migrants. In some cases, this is as a result of a nostalgic attempt to preserve the purity of their perception of ‘home’ as they remember it.

In other cases, migrants tend to reassert their ethnicity and cultural values in response to incidents of discrimination and racism in the host country. Typical Ghanaian migrant responses involve the movement away from what are perceived as *'the White Man's names'* to traditional Ghanaian names for their children who are born abroad. These names are said, by migrants, to have better meaning for their children and are hoped to be a powerful reminder of where their cultural heritage and allegiance should lie. 'Setam' who has lived in the UK for nearly twenty years, for instance, claims that Christian names (which he equates with European colonialism) have the effect of re-enslaving Ghanaians all over again.

I insist on giving my children Ghanaian names so it reminds me of home every time (sic)... personally I find it important that people are given names that represent them. As Bishop Rudolph Akanlu once said 'our tradition was bastardised by the Westerners' ... And so I think we need to go back and reclaim that and we can do that through our children also by educating them, say look be proud of who you are (sic). If you are called Kojo or you're called Akongo, Akowe it's important because there's a reason why you are called that and given that identity. I think, I mean, I'm trying very hard to kind of pull back a bit of my identity in so many ways (sic) (43-year old Male migrant from the Upper East Region).

It is, however, difficult to determine whether such strong passions are a means of migrant parents advancing their own ethno-patriotic aspirations or a genuine sense of ensuring that their posterity remains rooted in cultural norms and values of their 'homeland'. Also, inter-generational factors affecting migrant children who have been brought up in a totally different environment are bound to influence their views on 'identity', 'home', 'nationality' and 'citizenship'. These previously bounded concepts are more fluid in a contemporary transnational world.

To realise their social connections to ‘home’, migrants tap into networks in the host country to mark occasions with Ghanaian public rituals throughout the different stages of life (from cradle to grave). These include celebrations of childbirth, christening or baptism of newborns, celebrations of birthdays and important milestones in marriages, wedding ceremonies and funeral services. Participant observation research revealed that the food, music, drinks, decorations and themes of most of these occasions are based on Ghanaian traditional belief systems, practices and symbolisms. It is common for migrants to serve Guinness which is brewed in Ghana and then exported into the UK, ‘Apketeshie’ (local gin), Kenkey (maize meal) and Tilapia fish, ‘Towzafie’ and okra soup, ‘Red, Red’ (plantain and beans stew), among others at such occasions. In addition, participants are normally expected to dress up in Ghanaian traditional outfits like ‘Fugu’, ‘Kente’ or dresses and shirts made from ‘tie and dye’ clothes in Ghana. Also, rigid protocols are observed at such functions. These include according utmost respect to elders and sometimes representatives of traditional authorities (chiefs) or local priests performing the ritual pouring of libation prior to the commencement of major functions. All these practices of sociability and public rituals are geared towards retaining their sense of belonging to the ‘home’ community and accentuating the duality of their existence.

A good example is an *Akan* traditional performance which is widely practised in the UK and other migrant destinations (Akyeampong, 2000; Manuh, 2000). As ‘Nana’ recounted, the naming of a child follows strict traditional rules and is full of symbolism. The golden rule is that the ceremony must take place before noon. In addition, three key symbolic items are involved in the performance – Clean

drinking water, salt and then alcohol (schnapps). Firstly, the clean water is used to touch the child's lips or tongue before s/he is given a sip. The relevance of this gesture is that the child's conscience and heart have to be as clean, clear and transparent as the clean drinking water. The child is cautioned not to tell lies. Secondly, the salt is used to touch the child's lips to signify that wherever s/he goes in future, whether s/he would be accepted or rejected by society would depend on what they say. He must know how to control his tongue because the tongue would either win him acceptance or get him into trouble. Finally, a drop of alcohol on the child's lip or tongue symbolises that he is coming into a world where he could take alcohol when he is bitter or distressed but that he must not allow alcohol to rule over his life (Account of a 62-year old male migrant from Kwahu, who comes from a royal family).

These practices are not perceived as contrary to migrants' Christian or Muslim religious beliefs but rather complimentary. They transcend religion and are generally considered as marking one's identity instead of prescribing one's religion.

In addition, migrants' activities increasingly seek to fill the gaps that have either never been filled by the Ghanaian state or have been abdicated due to the introduction of neoliberal policies (Barkan *et al.*, 1991). Principles around 'self-help', therefore, become crucial to the survival of most communities. In this area, some of those surveyed perceive disparities along regional lines. Some Eastern Region migrants assert unity and a consensual approach to self-help whilst some of their Upper East counterparts bemoan their disunity and individualistic

approach to development. The economic argument is made in Chapter Five. For example, 'Nekoi' alludes to the fact that unity in the 'home' community (Eastern Region) is reflected in the actions of their migrants.

Some towns in Ghana are not interested in development due to litigation but here in Kwahu we are peacefully living together. So our citizens abroad are happy and they think of us when they meet (58-year old Male community development committee member in Kwahu, Eastern Region).

On the other hand, 'Baba' agonises over the apparent lack of self-help among his community (Upper East Region).

If there's fire burning your father's house you'll be the first person to try to put the fire off and start shouting for help before outsiders will come and help (sic) ... We have to start helping ourselves in the North. And then we can then cry on the government and say look we have done this, can you help? But we are sitting down waiting for the government to do everything, it can't. It's got all this nine or ten regions to look after. People are doing it, why can't we (56-year old Male migrant from the Upper East Region)?

In addition to these acts of sociability, mutual help and public rituals (Itzigsoghn and Saucedo, 2002), migrants also maintain contact with 'home' on a regular basis, as discussed, as a social obligation. Apart from transnational economic and political reasons, some migrants from both regions reported maintaining contact either out of habit, a sense of concern for those left behind in the 'home' country, a sense of obligation, a means of affecting the transformation of societal norms or helping retain the status quo, in some cases.

In terms of focus or emphasis by migrants on socio-cultural activities at 'home', there are some subtle differences along regional lines. These acts take the form of

direct physical involvement of migrants in socio-cultural activities taking place in ‘home’ communities due to more efficient and affordable transportation facilities. Migrants from the Eastern Region (in Ghana and abroad), for example, go to great lengths to return to their ‘home’ communities for Easter celebrations annually. The themes of pain/suffering, death and resurrection that encapsulate the Easter celebrations are said, by migrants, to chime well with *Akan* traditional belief in perseverance and reward. For example, ‘Akwosua’ explains the level of interest by migrants.

Socially, what can they do socially in Kwahu? Nothing really. Easter time is when they really enjoy themselves, because Easter time everybody goes. And then the roads get chock-a-block because you can hardly go up the mountain (sic). Easter time is just unbelievable. If you don't book in time you don't get even a hotel to go and stay (sic). Easter is just yeah (61-year old Female migrant from Kwahu, Eastern Region).

Migrants from the Upper East Region, on the other hand, would rather strive to return ‘home’ for Christmas. Muslims migrants also participate in such celebrations as such events are broadly perceived by them as public, rather than religious festivities. Such migrants perceive Christmas as a symbol of renewed hope in the face of adversity. It is, however, worth pointing out that these beliefs and traditions are not the exclusive preserve of any region in Ghana. Such transnational social events also facilitate discussions on community development projects and self-help initiatives. As ‘Kwabena’ notes ‘stay-behinds’ and migrants take the opportunity to plan, fundraise, and initiate development projects during the Easter festivities. This reduces the number of what I refer to as ‘opportunistic projects’ (see Chapter Five).

Exactly, we discuss with them and some come, like Easter is around the corner now some will come and we discuss matters, but it is like somebody who wants to give you something. It is not all the time that you can say that if you want to give me something bring this one. The person feels that I don't need this thing here but when it gets to Ghana it will be useful (sic). So they send it down. We now have to find a use for it, but gradually we are communicating with them (68-year old traditional chief of a Kwahu town).

Public rituals like funerals command similar attention from migrants, irrespective of their regional background. In spite of variations in opulence, according to social class or economic achievement, funerals are events that generally tend to galvanise households, extended families or even communities even though they could also potentially be the source of irreparable family divisions. Migrants from both regions reported travelling back home to attend funerals or repatriating the remains of dead migrants as a social obligation. This is potentially significant as it suggests that their socio-cultural obligations even towards the dead traverse national borders. These occasions serve as forums for the exchange of ideas, sharing of grief, meeting of new and old relations and even finding of potential spouses for young migrants from the community.

4.6 Conclusions

In this chapter, there is evidence of a high frequency of contact with 'home' by migrants from both regions, irrespective of the differences in their migration stages. In terms of the mode of contact, the most popular means is through telephones. The research suggests a proliferation of mobile phone ownership and usage in Ghana. Mobile phone communication represents the biggest chunk of transnational engagement among migrants surveyed and 'stay-behinds'. The

internet is also a growing medium but still lags behind mobile phones due to slow speeds. A myriad of reasons are given for maintaining contact with 'home'. The main ones include a social obligation, altruism, because it is the right thing to do, acculturation of foreign-born children, gauging the political mood prior to return and accumulating social capital.

I conclude from the research that even though the centrality of the family or household in the African context is still celebrated, the majority of migrants and heads of migrant households surveyed and those interviewed made important migration decisions themselves rather than relying on their families or households. My research concludes that a vast majority of migrants to the UK took the decision to migrate without involving their families in Ghana. Over 70 per cent of all heads of migrant households confirmed that migrants took the decision to migrate independently. The reason for the high rate of independent decision making might be attributed to the fact that the majority of Ghanaian migrants are educated up to tertiary level (Quartey, 2009). Formal education is associated with ability to conduct independent research, taking advantage of modern technologies. This finding is more in line with the individualistic methodological approach by the neo-classical theory which emphasises the ability of the individual to make tactical migration decisions independent of the family. It, however, does not confirm the stance of the New Economics of Labour Migration School of thought which insists on the indispensable role of the 'family' or 'household' in reaching such decisions.

In addition, the funding of migrations, especially in the African context, has been credited to families, households and communities in some of the migration literature (Adepoju, 2008). My research, however, found no significant evidence of substantial reliance on loans and grants from families towards the costs of migration. In total, less than 1 per cent of heads of migrant households surveyed gave loans to migrants and less than 22 per cent gave grants. This low dependence on family sources for the funding of the cost of migration transcends region and migration stage. In Kwahu, for instance, 83 per cent of migrants neither received loans nor grants and 76 per cent of migrants did the same in the Upper East Region.

In terms of the migration process, the majority of migrants were found to have embarked upon 'step-migration'. Migrants from both regions reported remitting to relatives, friends and associates who are based at different localities, according to their internal migration trail prior to their eventual emigration. These accounts suggest that this mode of migration ultimately influences the distribution of remittances in the 'home' country. As a result, the destinations of remittances do not necessarily coincide with the birth place of the migrant but could be located across village, town, regional, national or even international borders. This further portrays the fluidity of the concept of 'home' in migration studies.

Migrants' settlement experiences vary occasionally along regional lines but the bulk of challenges are based on the migrant's personal situation and the range of networks s/he has access to instead of a mere affiliation with any given community. This finding, therefore, calls into question any firm assertions on

causal relationships between migration prevalence and the likely settlement experience of migrants.

Also, socio-cultural activities engaged in both in the host country and between the host country and 'home' are embraced by migrants from communities with low migration prevalence as well as those with high migration prevalence. Despite the fact that there are sometimes unique cultural inclinations to public rituals and acts of sociability, migrants from both cohorts actively pursue such symbolic performances as a means of reasserting their cultural heritage in a foreign land. My study found that longevity of migration cycle is positively associated with active participation in public rituals either due to nostalgia, reaction to discrimination and racism or an attempt by migrants to pass on their cultural heritage to their foreign-born posterity. Finally, beyond the challenges faced by migrants from newer as well as longer established communities, they organise as groups in order to contribute to local socio-economic development in their 'home' communities.

Chapter Five

Ghanaian transnationals and local development partners: The negotiation and implementation of development projects

5.1 Introduction

In this Chapter, I examine the interconnections between migration stage, spatial scales and local development. I argue that the mode of engagement by transnationals and the regularity and impact of these engagements on the lives of ‘stay-behinds’ enable migrants to transcend national boundaries and to project a virtual presence. This presence is partly facilitated and cemented through accessing modern technological and communications systems which are effective in bridging spatial interfaces – at the district, regional and international levels. These pathways and connectivities increasingly reduce the need for physical presence by Ghanaian transnationals in their country of origin in order to oversee the implementation of development-related activities (Vertovec, 2004).

I hypothesise that there is a correlation between migration stage and the scale of collective remittance mobilisation towards development in ‘home’ communities. I, therefore, explore how collective remittances are mobilised at different scales, who the local development partners are in the Upper East and Eastern Regions, how development projects are negotiated and finally how projects are implemented on behalf of Ghanaian migrants in the UK. The main difference between the two regions is that whereas one is able to accommodate town-level

competition and yet organise collectively at a regional level, the other only organises at town level.

I conclude that migration stage significantly impacts positively on migrants' ability to mobilise collective remittances in host countries. Also, this research concludes that there are similarities between the motives for sending both individual and collective remittances. In addition, permanent institutions such as chieftaincies are proven to provide a stable and much more reliable partnership with migrants than transient actors like the political elites. Finally, I conclude that internal development structures in sending communities are a pre-requisite for any collective remittance-related development.

The chapter begins with an examination of strategies adopted by migrants from the two regions towards the mobilisation of collective remittances, then an analysis of the role of the different development partners and finally, a discussion of the role of trust in the planning and execution of local development projects.

5.2 Strategies for collective remittance mobilisation in the UK by Ghanaian transnationals

Transnational migrants from both the Upper East and Eastern Regions have supported and continue to support a number of community projects largely with the aim of improving the quality of life of their household members, extended family, as well as their immediate community at the micro level. These projects will be discussed in more depth in Chapter Six.

Whereas individual remittances by external migrants are usually directed at household members of the migrant in the country of origin (mostly through heads of migrant households), collective remittances are mobilised through what Mercer *et al.* (2009) commonly refer to as home associations - a generic name for town, regional or even national associations, alumni associations, religious and welfare groups and business and advocacy groups – towards development beyond the immediate households of the individual migrants. These are similar to the main institutions and groups identified by AFFORD (Ndofor-Tah, 2000) in their review of African diaspora organisations operating in London. Membership of these home associations comes at a financial cost to migrants but they are patronised because they primarily serve as useful networks and sources of welfare provision to migrants in times of need. However, it should be noted that some migrants only maintain tenuous relationships with these associations as they perceive them as being intrusive and a hindrance to their integration into the host society.

Generally, the micro-economic motives behind individual remittances are equally applicable in the community-wide perception of Ghanaian migrants in their attempt to maintain economic and socio-cultural links with their ethnic communities in Ghana (Rapoport and Docquier, 2005; Solimano, 2004; Smith, 2003; Brown, 1997; Poirine, 1997; Russell, 1992; Stark, 1992).

Firstly, migrants send collective remittances partly for altruistic reasons (Vasta and Kandilige, 2009; Solimano, 2004; van Hear, 2002). A number of projects like

donation of books and equipment to schools (especially migrants' *alma mater*) or hospitals are perceived by Ghanaian transnationals as means of 'giving back' (reciprocating) to society. This altruistic urge emanates from several Ghanaian proverbs that point to the implicit obligation on anyone who has benefited from communal resources to reciprocate. Proverbs like 'when one's relative is on a tree, one eats only ripe fruits'; 'adults look after children to grow their teeth and children look after adults to lose their teeth' and 'no one ever uses his/her left hand to point at their father's house' all point to the need for migrants to consider the welfare of their home society beyond their immediate household. The underlying object of this communitarian expression of diasporic obligation is akin to the case of the Ethiopian diaspora in the Netherlands which is motivated by their national proverb 'many thin threads can together bind a lion' (Mohamoud, 2005:42). This is interpreted to mean that many little acts of kindness can collectively alleviate a grave situation.

Secondly, collective remittances are regarded as an insurance against severe hardship on the part of migrants' home communities and also a form of social capital that could be fallen upon by migrants at the end of their migration cycles (Mohan, 2006; Smith, 2003; Arhinful, 2001). Social capital is an enduring currency that is spent either directly by migrants or their offspring, sometimes long after the end of the migration cycle. Expressive acts in the interest of the community are not unique to the Ghanaian migrant community. For instance, Werbner (2002) reported similar undertakings by Pakistani migrants in Manchester whereby mutually beneficial projects were embarked upon partly for the purposes of memorialisation and the accumulation of social capital.

Thirdly, some collective remittances are geared towards community projects that take the form of investments (Mohan, 2008; Henry and Mohan, 2003). Migrants aim to make a return on their investment but such projects provide a social function at the same time. The building of guest houses, hostels on university campuses and multi-purpose community centres as investments are examples of such projects. This motive or approach is most explicitly demonstrated in the example of Mexican migrants to America co-investing in community projects with matching funds provided by local and national government departments (Smith, 2003).

The methodology adopted by transnationals from both the Upper East and Eastern regions towards community development is quite similar even though disparities do exist in the scale of mobilisation of collective remittances, the size of their membership and access to established social networks in the UK due to an acute difference in migration prevalence between the two regions (Riccio, 2008; Mazzucato *et al.*, 2004). The objectives espoused in the constitutions of home associations from both regions are similar in their intent. For example, the Kasena-Nankana Development League (KNDL) which is a home association for migrants from the Kasena-Nankana districts of the Upper East Region and the Kwahuman Association which represents migrants from Kwahu, Eastern Region both have as their main objectives (KNDL and Kwahuman Association Constitutions, 2010):

1. To relief or prevent poverty and the relief of those in need by reason of youth, age, ill-health, disability, financial hardship and the advancement of health amongst their membership in the UK.
2. To provide facilities for recreation and other leisure time occupation for people who have need for such facilities in particular but not exclusively their members residing in the UK by reason of their youth, age, infirmity or disablement, poverty or social and economic circumstances in the interests of social welfare and the object of improving their conditions of life.
3. The advancement of arts, culture, heritage, or science and the advancement of citizenship or community development in the UK and Ghana.
4. Advance the environmental protection or improvement to wildlife and plants in their home community in Ghana.
5. The advancement of education, religion, and promoting equality and diversity among members.

These objectives set out the enhancement of the welfare, identity and dignity of members of the home associations in the UK as the primary goal. Subsequent to that, the enhancement of the broader welfare of members of their home communities in Ghana is sought. These are shared objectives that cross regional boundaries in Ghana. This finding is similar to a conclusion reached by Mercer *et al.* (2009:150) in their study of the Tanzanian and Cameroonian diasporas in the UK. They concluded that the home associations involved in their research were concerned first and foremost with the welfare of their members (see also Mazzucato and Kabki, 2009). This interpretation of the role of home associations is different from other research which regards their role as ‘largely development oriented’ (Mohan, 2006:869; Orozco, 2003; Ndofor-Tah, 2000; McNulty and Lawrence, 1996).

In addition, home associations from the two regions raise funds (collective remittances) from the traditional sources like membership fees or dues,

fundraising dinner dance parties (Plate 5.1.1), and the organisation of cultural events during which food, artefacts and raffles are sold to raise money. Fundraising dinner dance events normally involve the invitation of a dignitary from Ghana like the Ghana High Commissioner, a Ghanaian Regional Minister or local Member of Parliament for the constituency in Ghana where migrants come from.

Plate 5.1.1 Social events: a popular fundraising method by Ghanaian Migrants in the UK

Bonaboto UK & Ireland
Invites you to their
**Christmas Fund Raising
Dinner Dance**
In aid of beds & mattresses for hospitals and clinics
Guest of Honour
His Excellency, Prof. Kwaku Danso-Boafo
Ghana High Commissioner to UK & Ireland
Saturday 11th December 2010
7.00 pm to 4.00 am
@ River of Life Centre
12-38 Hatcham Road, London SE15 1TW
Buses: P12, 21, 53, 172 and 453 all run through the Old Kent Road
Gate Fee: **£40.00** | Dress Code: **Formal or National Attire**
Dinner will be served at **9.00pm** | Side Attractions - Raffle: **Attractive Prizes to be won**
An Extravagant Night of Music & Dance
dished out by the top Ghanaian DJ in town
It will be a **Big Night to Remember**
Come and enjoy yourself as you contribute to a worthy cause
For Tickets please ring: **07932 040 367, 07869 290 287, 07796 920 936**

Meanwhile, the membership numbers of home associations in London reflect the relative proportions of Ghanaians from the regions in the north compared with those in the south. Since the majority of migrants are from southern regions,

(Riccio, 2008; ODI and CEPA, 2005; Mazzucato *et al.*, 2004) membership numbers for home associations like the Kwahuman Association (Eastern Region) easily dwarf those of associations from the Upper East Region like the Kasena-Nankana Development League and the BONABOTO Union. Participant observation research among both communities, for example, reveals that whereas the combined paid-up membership of the two main home associations for the Upper East Region in London, where the majority of Ghanaian migrants reside (COMPAS, 2004), is less than 50 people, that of the Kwahuman Association (part of Eastern Region) alone is over 250 members. This fact was demonstrated when I attended home association meetings and observed that on each visit to the Kwahuman Association that there were at least 100 members in attendance compared with 12 members during meetings of home associations representing migrants from the north (BONABOTO and the Kassena-Nankana Development League).

Members of these umbrella associations also belong to smaller groups organised around a common alumni, religious belief, village or town-level ancestral bond, business affiliation and other professional groupings. The Kwahuman association which represents migrants from a community that can be referred to as having intermediate-to-advanced migration experience, having sent lots of migrants abroad over several decades, for instance, has scaled up its fundraising techniques. At the district level, there are about fourteen hometown associations that represent the various towns in the Kwahu South, West and East districts of the Eastern Region in Ghana. These town-based groups largely raise funds at a limited level from the payment of monthly membership fees or dues. These

contributions are primarily geared towards supporting small-scale projects that are specific to the town of origin in Ghana. Some of these micro groupings are better able than others to collaborate with philanthropists who have vested interest in their particular hometown in order to achieve appreciable levels of socio-economic development for ‘stay-behinds’ in Ghana.

A prime example is how the Kwahu-Tafo hometown association sometimes collaborates with Mr. Humphrey Barclay’s ‘Friends of Kwahu-Tafo’ charity in the UK to support the provision of furniture and equipment (Plate 5.2.1), the construction of school buildings (Plate 5.4.1), stock libraries with books, sporting activities and literary competitions (Plates 5.5.1 and 5.6.1) for the youth of the town, among others. The founder of the charity’s connection with the town stems from the death of a renowned actor and friend (Plate 5.3.1) who was from the town. The *Akan* ethnic group has a tradition whereby prominent and wealthy people (Ghanaians) are installed as what is known as ‘Nkosuohene’, meaning ‘development chief’, in recognition of their support to a community (Langer, 2007; Kuada and Chachah, 1999). This typical Ghanaian, *Akan* cultural practice has, however, been commandeered by progressive chiefs to include financial and development support from wealthy African-American and Western benefactors.

Plate 5.2.1 Community library



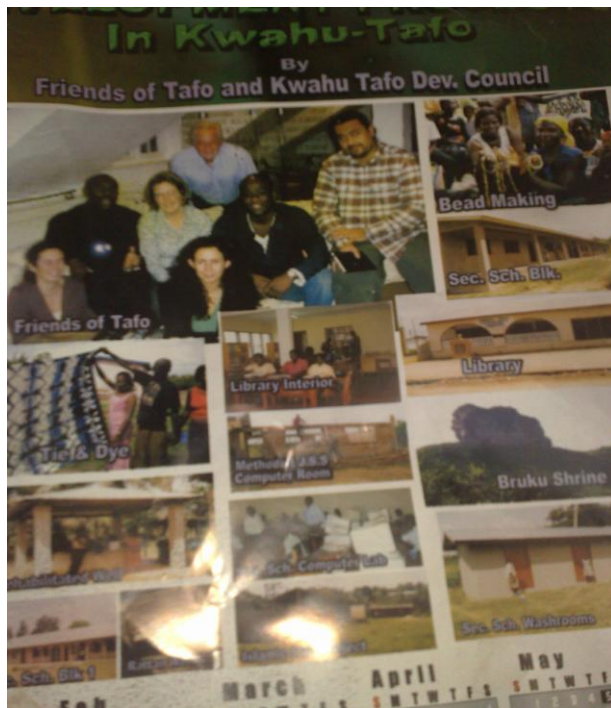
The Kwahu-Tafo community library building project was paid for by public subscription and the friends of the late Christopher Gyearbuor Asante, actor and son of Kwahu-Tafo (1941 – 2000). It was furnished by the Barclays Bank of Ghana Ltd.

Plate 5.3.1 Statue of Ghanaian actor



In September 2000, in tribute to his long friendship with the late Ghanaian actor Gyearbuor Asante ("Matthew" in the British TV comedy *Desmond's*), Humphrey Barclay was adopted into the Royal family of Asona in Ghana and made a Chief. He was given the "stool" name Kwadwo Ameyaw Gyearbuor Yiadom I, and appointed to the position of Nkosuohene (Development Chief) in the town of Kwahu-Tafo, where he was installed at a ceremony in September 2001. In 2002, he founded and now chairs the UK Charity Friends of Tafo, to inspire and facilitate projects in education, health, employment and sustainable development in his adopted town.

Plate 5.4.1 Community projects supported



The Friends of Tafo charity, UK and the Kwahu-Tafo development council are supporting the town with projects including: Bead making, a Library, washrooms, a computer laboratory, tie and dye social enterprise and development of a tourist attraction (the Bruku Shrine). These activities are partly supported by the Kwahu-Tafo Union, UK even though it currently faces organizational challenges.

Plate 5.5.1 Literary contest in the Kwahu-Tafo



Plate 5.6.1 Literary contest prize



In addition, individuals among these micro level groupings take the initiative to raise funds among their peers at work, in churches and the wider society in the

UK to support development projects in their hometowns in Ghana. These initiatives include silver bowl collections in churches in aid of orphanages in Ghana, petitions to work colleagues towards the building of nurses quarters and encouraging UK medical personnel to donate time to travel to Ghana to treat people on a *pro bono* basis. The following are examples:

So I've got a fundraising ticket and anyone from the town who lives in England here has to contribute at least £5. But my own people it's very difficult even to get the money from them. They think oh am here I am not going there to the clinic but they don't think to remember that it's your relatives that are there who will be benefited (sic). So my brother and myself we wrote a letter that tells you why we are collecting that money and each Consultant or the Surgeons, and the Anaesthetists I give them the letter and the moment I mentioned it's for nurses quarters everyone gives £20, £10, £50, £40 (sic). That's how I managed (61-year old Female migrant from Kwahu, Eastern Region of Ghana).

We have Ghana Nurses Association which I'm involved with which we help a lot of hospitals in Ghana (sic). Last year we gave Korle-bu, which is the biggest hospital in Accra, £10,000 to generate the children's ward, yes (sic). And then there's another one called 'Mottell'... I do help them, I give them a lot of equipment from my hospital. And they really do well because they go to every, they take it in turns like they went to Nkawkaw hospital, they go to Ho hospital (sic). The nurses will be scrubbing; some nurses will be going on the ward to help. And the surgeon from my hospital go [went] there and operate free of charge and do anaesthetic free of charge (Female Senior nursing officer from Kwahu, Eastern Region of Ghana).

Migrants from the various towns also devise ways of making sure that the needs of their communities in Ghana are reviewed regularly by maintaining close links with their traditional as well as political leadership in Ghana. This includes arranging for their chiefs to embark on sponsored trips to host countries like the UK and USA to discuss the development needs of their towns and the progress that has been achieved so far with migrants.

There are times when they invite our chiefs. Our chief here has been to the UK and USA before. He updates them on development back home and they also discuss these among themselves. Some people remit their families and others also contribute to the societies they belong to and then they remit us (Community development leader, Kwahu Eastern Region of Ghana).

Beyond the micro-level fundraising initiatives by village or township groups, Ghanaian transnationals mobilise cash as well as in-kind collective remittances at the meso level through regional associations. These associations are more common among older migrant communities like those from the Eastern Region than newer groups like those from the Upper East Region (Ndofor-Tah, 2000). The main explanation for this trend is that older Ghanaian migrant groups in the UK have superior social structures and are better resourced and organised than their counterparts from regions in Ghana with lower migration prevalence. This assertion is supported by an interview with ‘Kwesi’, an executive member of the Kwahuman Association in the UK:

Yes Kwahuman association we have a lot of money because the association started in the early 60s ... it's the best one in the country [UK]. At any particular time we have over 50 grand in the bank ... At the end of the year we have a dinner dance to raise money. We do 'Kofi and Ama', we do all sorts of things to raise the money (64-year old Male migrant from Kwahu, Eastern Region).

Unlike the Eastern Regional association which was started in the early 1960s, the two major associations representing migrants from the Upper East Region were not set up until the late-1990s. There is, therefore, at least a thirty year gap between the two regions in terms of organisational experience and ability to mobilise resources to support development projects in Ghana.

These regional associations serve as umbrella groups which have a larger capacity to fund raise on a bigger scale in support of projects, in their regions in Ghana, that have a regional appeal. To achieve this regional development objective, regional associations like the Kwahuman association in the UK are composed of executive boards that reflect the best skills from as many towns as possible. This ensures that the interests of the individual towns in Ghana are advocated for and protected.

In addition to this they [migrants] have the town associations. So if there is a project that benefits Atibie or Abetifi in particular, the town one will help but if there is anything that helps the whole of Kwahu, then the main one will support. So the executives are selected from among the talented people from the various towns to run the Kwahuman Association (Chief of Abetifi, Kwahu, Eastern Region of Ghana).

The Kwahuman association in the UK raises funds at this level by charging members an annual membership fee of £60 each which is paid either as a lump sum or paid by instalments. The executives have also been empowered to impose fines on members who fail to attend regional events even though these powers are hardly being used. An executive member of the Kwahuman Association, 'Kwabena', recounts a single occasion (the launch of a European Kwahuman Association) when these powers were actually enforced:

We are going to Amsterdam to raise money for the home [region]. Yeah. And we, before we even get there everyone has to pay £20. That's what we did 3 years ago every Kwahu person here [UK] paid £20 and we took over £10,000 to the university... Yes everyone has to pay. If you don't pay then you are not a member of the association (Executive member of Kwahuman Association, UK).

This prerogative is quite unique to well-established associations that have developed close social relations among members over time and are in the position to bring moral and financial pressure to bear on their membership. Newer associations tend to focus on encouraging their limited number of migrants in the host country to commit to socialise at an informal level, in the first instance. This is because they are still at a nascent stage in their migration life-cycle and they tend to desist from any measures that might discourage their membership from attending their meetings. Such migrants are not indifferent to development in their home regions in Ghana but are rather faced with greater challenges around finding employment, accommodation, establishing social networks and settling into the host country compared with their counterparts from older migrant communities who tend to have stronger networks.

This contrast is portrayed sharply by the experiences of two migrants, one from the Upper East Region and the other from Eastern Region of Ghana.

I knew nobody here so when I got to the airport I had to make my own way to the school that I enrolled and when I got there and they had no accommodation. So I stayed in a hotel for a day because I had only £71 on me. It was £45 per night. So my money was almost gone. It was the following day I went to Brixton. I was just roaming with my bag... (56-year old, Male migrant from the Upper East Region of Ghana).

I mean UK I'll say is more or less like, well, second Ghana because a lot of Ghanaian community is here, you know (sic). You got some cousins, uncles, friends ... We are fortunate that we have some family here aunts, uncles and other few here and the same thing happened to me that I got my aunt and uncle here so

I just fit in straight (sic) (42-year old Male migrant from Kwahu, Eastern Region of Ghana.)

The older regional associations also employ a wide range of strategies of fundraising like setting up their own insurance scheme and competitive approaches like what is known as the ‘Kofi and Ama’ collections. This approach gets members to compete among themselves according to the day of the week they were born. Results are announced publicly and members take great pride in out-performing their colleagues. This is, however, not a new invention by Ghanaian migrants in the UK but one that has been imported from the *Akan* ethnic community in Ghana. Similar principles are adopted during annual fundraising dinner dance parties over the Christmas festive season where migrants are given a platform to make individual donations which are publicly acknowledged. Interviews with big donors revealed that this serves as an opportunity for migrants to make a public statement about their social mobility. In addition, commercial sponsorship is accessed in return for naming rights and running commercial advertisements of sponsors during large public events. These avenues and strategies have helped regional associations to raise considerable sums of money that is remitted towards regional development.

5.2.1: Mobilisation at an international level

Migrants from the Eastern Region have further established a medium for mobilising collective remittances at a macro level by creating what is known as Kwahuman Europe. This is an international association of all migrants from the Kwahu districts of the Eastern Region who are resident within the European

Union. This initiative was inspired by similar international associations set up by migrants from the *Akan* ethnic group in the North American continent. The management of this international association is carried out by a supranational executive board that comprises representatives of the various national Kwahuman Associations. The main rationale behind the international association is to enable Kwahu people to mobilise bulk amounts of collective remittances and to synchronise their development plans in order to achieve a greater impact in their home region. This ambition is captured, for instance, by what an executive member of the UK group said:

I will say now after forming the Kwahuman association we are now trying to form Kwahuman Europe that all Kwahu citizens in Europe will come together because it's not only London that we have Kwahu people. We have Kwahus in all the, I'll say in all over Europe so that if we come together we can do something for a very particular kind (sic). Instead of going individually like only the Kwahus in the UK trying to do a project it takes longer (sic). And then maybe the Kwahus in Amsterdam will go and take another project which might not finish because it's all about money...And I think the Kwahus in America, North America and Canada started this and it has been very good so we learn from that experience (Executive member of Kwahuman Association, UK).

The above discussion represents a scaling up of efforts at the town, region and international levels aimed at raising collective remittances towards socio-economic development in Ghana. Overall, the migrant groups' access to higher scales of collective remittance mobilisation is shown to correlate with the migration stage of the group. The migrant group at the *early stage* (newer and lower migration prevalence) mobilises collective remittances at a town level whilst that at the *later stages* (older and higher migration prevalence) mobilises at regional and international levels as well as town level.

5.3 Local development partners in Ghana

Like I said, I know about support to a children's home, water and sanitation like the digging of a bore hole. But it does not seem to be done in a systematic sort of way but it seems to be done here and there. Like they could have someone here who coordinates projects. It could be done better but at least something is being done (Expatriate, living and working in Kwahu, Eastern Region).

To achieve their aims of contributing to the development of their communities of origin, migrants from the two regions, which have different migration prevalence, access a diverse range of networks in their negotiation and implementation of development projects. The main partners include: traditional chiefs and their councils of elders, community development committees, hometown associations, political elites and the government. The multiplicity of partners sometimes leads to duplication of effort and disjointed implementation of projects.

5.3.1 Traditional authorities

The stability and symbolism attached to the traditional system of government at the different regions seem to determine who the development partners are between migrants and their home country and the level of engagement Ghanaian transnationals have with the political system (central as well as local government system). The Eastern Region (part of the *Akan* ethnic group) has had a very strong traditional system of government and a common language that has been a unifying force. This has inspired a greater role for chiefs and their councils of elders in the initiation and implementation of development projects.

Any time they [migrants] want to come they give us prior notice and Nana [chief] and his elders also prepare and then meet them. They sometimes invite Nana and his elders to visit especially Holland and the USA. They pay for all their travel expenses so that Nana and his elders will go over to brief them on what is going on, on the ground. They then fundraise and send the money to support whatever projects they agree on (Linguist of the Paramount Chief, Abene, Eastern Region).

The Upper East Region, however, has been characterised by a number of chronic chieftaincy disputes, especially between the Kusasi and Mamprusi people in the Bwaku districts (ODI and CEPA, 2005). The Upper East Region also comprises of a multitude of languages and cultures which have created ethnic rivalries and mutual suspicions among different ethnic groups (Langer, 2007). These differences were alluded to by migrants as bottlenecks in their engagement with the traditional system of government. Migrants reported that these challenges encouraged a restriction of development initiatives to their immediate ethnic groups. Development partners, therefore, tend to be local hometown associations based in big cities in Ghana and the political elites.

The other problem is that we do not even see ourselves as one body. We see ourselves as Kasenas, Frafrahs, Kusasis etc. So when there is a project and they say maybe they are going to put it in Navrongo, Frafrahs may see it as why are they not putting it in Bolga? Even when it comes to the appointment of ministers and other public officials we quarrel among ourselves and sometimes we end up losing it completely (sic). This is unfortunate. It is better to have one cabinet Minister than not to have any at all. So instead of taking turns to develop, we just end up tearing the whole thing apart (The consensus views of community leaders from the three main ethnic groups in the Upper East Region at a focus group discussion).

The political tensions among the ethnic groups in the Upper East Region extend to the religious institutions like the Catholic Church, which has been a big player in delivering education and other forms of socio-economic development through its development wing (Catholic Relief Services) to impoverished communities in the region since the beginning of the 20th century. As ‘Francis’ notes, even the clergy from the different ethnic groups in the region is polarised.

The Catholic mission is another good example, Bolga is the regional capital but the Kasenas think that the missionaries came to us and we refused them and then they were accepted or welcome by the Kasenas. So they feel that ‘now how can you take the headquarters away from us?’ You don’t expect these divisions within the church but some Kasena priests do not even talk to some Frafrah priests. This is sad and unfortunate because if the church leaders are quarrelling, how do they expect the ordinary people to behave? (President of a hometown association based in Accra, Ghana).

The above quotes are, however, not meant to suggest that there are no tensions or cultural rivalries among communities in the Eastern Region. As Mohan (2006) noted, Kwahu migrants perceive a sense of ‘civil virtue’ (Barkan *et al.*, 1991) in which a well developed town impacts on their personal investment and also regard an underdeveloped town as a ‘disgrace’ and an ‘embarrassment’. This suggests competition among migrants from different towns and the prioritisation of their immediate community (town) over the general development of their region. Towns in the Kwahu districts of the Eastern Region are at different stages of socio-economic development. For instance, whereas district capitals like Nkawkaw, Mpraeso and Abetifi have access to basic infrastructure, smaller towns like Abene (the seat of the Paramount Chief) lack services like a clinic or

hospital, potable drinking water, public places of convenience, a community centre or good educational facilities.

What we are lacking is like social amenities centre like community centre (sic). There's nothing like that in the home town. The people in my home town, not all of them have got access to radio or listen to news or hear any information going on. And it's a very big problem that I have been thinking of all the time ... But I am advising the people to appeal to Kwahuman Europe that if the Europe can help them to get something like a community centre where one or two radios can be put up there... That will keep them informed. It's my priority. I know that if we do get that it will help both the children and the adults too for life (43-year old Male migrant from Abene, Kwahu).

These inter-town disparities, therefore, provoke a competitive drive in migrants to raise the development standards in their immediate town in order to gain the 'respect' of their colleagues from different towns or regions.

The main difference between the two regions, however, is that whereas one is able to accommodate town-level competition and yet organise collectively at a regional level, the other only organises at town level. An umbrella association, Kwahuman Association, is able to adopt hospital wards in a district hospital located in one town without provoking conflict from migrants from other towns or from their relatives in Ghana.

We sent a lot of things to Atibie hospital. So we actually adopted one of the wards and were sending money and things to them. And then after that, each time we choose a project after that we looked at the children and then we sent books to the university and at the moment we are thinking of like going to build a hostel for them (sic)... As an investment (Secretary of the Kwahuman Association, UK).

Meanwhile, as indicated above traditional chiefs and elders are instrumental in the negotiation and implementation of development projects especially in the Eastern region. The chieftaincy institution is traditionally revered as sacred and commands the trust and respect of the people. This institution and its traditional councils are legally enshrined into the constitution of Ghana. Articles 270²: 1 and 2 (a) and (b); Articles 275³ and 276⁴: 1 of the 1992 Constitution of the Republic of Ghana all firmly set out the legal recognition and authority of the chieftaincy institution, the high standards expected of candidates and their neutrality from active politics. As a result, when devoid of ethnic conflict, the chieftaincy institution is regarded as a reliable, stable and neutral partner in development.

Since chiefs are the custodians of lands on behalf of their people, they technically have to give their consent before any development projects are executed within their individual jurisdictions. Even the central and local governments only have usufructuary rights to land, once they fall within the traditional jurisdiction of a chief. As a result, consultations with chiefs and their councils of elders precede new infrastructural developments even though Article 257 (1) of the 1992 Constitution of the Republic of Ghana stipulates that ‘All public lands in Ghana shall be vested in the President on behalf of, and in trust for, the people of

²270 (1) The institution of chieftaincy, together with its traditional councils as established by customary law and usage, is hereby guaranteed. (2) The parliament shall have no power to enact any law which – (a) confers on any person or authority the right to accord or withdraw recognition to or from a chief for any purpose whatsoever; or (b) in any way detracts or derogates from the honour and dignity of the institution of chieftaincy.

³ A person shall not be qualified as a chief if he has been convicted for high treason, treason, high crime or for an offence involving the security of the state, fraud, dishonesty or moral turpitude.

⁴ 276 (1) A chief shall not take part in active party politics; and any chief wishing to do so and seeking election to Parliament shall abdicate his stool or skin.

Ghana'. This apparent contradiction in terms is explained by the fact that Article 267 (1) of the same constitution states that 'All stool [chieftaincy] lands in Ghana shall vest in the appropriate stool on behalf of, and in trust for the subjects of the stool in accordance with customary law and usage'. This two-tier parallel structure of administration of lands reinforces the importance of the chieftaincy institution since geographically, all lands invariably fall under a chief. This authority makes chiefs central figures in the negotiation and implementation of development projects that are funded by Ghanaian transnationals in the UK.

However, the extent to which the chieftaincy institution is party to negotiations and implementation of development projects by transnationals varies between the Upper East Region and the Eastern Region. Eastern Region transnationals maintain constant contact with their traditional leadership throughout the negotiation of both small and big projects. Working closely with their traditional authorities (chiefs and elders), the Kwahu migrants have supported local clinics and hospitals with equipment, schools, community centres, orphanages, electrification projects, water and sanitation projects, among others. These projects have contributed towards the enhancement of the living standards of home communities and the provision of temporary employment for local people. These contributions have been acknowledged by one of their local chiefs, for instance, who stated:

They use to send clinic or hospital equipment especially beds, mattresses, wardrobes and other materials that are being used at the hospital. The other day they brought some one or two containers full of hospital equipment alone (sic) ...

They brought incubators, bicycles for people with cardiovascular problems and so on and they are all at the hospital now (Chief of Abetifi, Kwahu).

In addition, future plans are formally negotiated between representatives of Kwahu migrants and chiefs and their councils of elders. These range from short-term projects such as the donation of items like books and toys to libraries and schools to medium term projects like constructing nurses' accommodation and long term plans for upgrading local clinics to hospitals.

They brought about 50 sets of beds. The chief gave them a place to store them and when some are broken then they go and replace them from the stores. Secondly, I noticed their donation of an electric plant to the clinic, a generator to the clinic so that when the lights go off they can use it. This one was inaugurated by the chief. When the machine arrived they called Nana (the chief) and everyone in the town and he inaugurated it. We the local association here in Abetifi have also built a shed to cover it in order to protect it from the elements ... Now after that donation, they left two of their executives here. The others went back and the two approached the chief to say that they wanted to build some wards on the vacant lands to support the clinic. This is what they have planned so they brought a certain site plan for Nana to sign. So they sent me with the document for Nana to sign and return it and they've gone with it. They said they were going to show it to their members that the plot had been allocated (Sub-Chief of Abetifi, Kwahu in the Eastern Region of Ghana).

On rare occasions when collective cash remittances are sent by migrants from the Eastern Region, they are also mostly entrusted to the chief and his council elders who then convene meetings with the town development committees to discuss how the agreed projects would be executed. This level of co-ordination and cooperation between external migrants and the traditional ruling apparatus is, however, lacking in the case of migrants from the Upper East Region.

5.3.2 Political elites

In-depth interviews and participant-observation activities reveal that migrants from the Upper East Region tend to rather rely heavily on local (Ghana-based) hometown associations and political officials in the negotiation and implementation of projects. The main collective remittances by the two established home associations for migrants from the Upper East Region have included donations of benches to hospitals and clinics, insecticide-treated mosquito nets, second hand hospital equipment, books, computers and the setting up of an education fund to support bright but needy pupils and students. These projects have all been negotiated with and overseen by local hometown associations in Ghana and political officials.

This trend of relying on political officials, in particular, has proven to be fraught with a lot of challenges. The first challenge is around continuity. Elected officials in Ghana serve four-year terms and a maximum of two terms. This short period, in development terms, is only viable for the negotiation and delivery of short-term projects like donation of in-kind collective remittances to communities. Beyond these, it is very difficult to guarantee the kind of continuity that is required to see through medium-to-long-term projects like the construction of schools, hospitals, accommodation for medical staff or the promotion of investments.

Yes, I had to go to the USA and I took part in what they call 'Focus on Africa' in order to sensitize people about our situation, we went to various places like we went to the mayor of Washington, the Chamber of Commerce and even Rev. Jesse Jackson and we were live on air with our interventions and the problems we are

*facing. I was looking for some partnerships. I spoke of the Shea butter in the district because if you look at the USA, anywhere in the developed world they use it for creams and all that (sic). And we are here hungry in the midst of plenty! **If not for the change of government some of them were calling and writing to me because they wanted to come down and see if they could establish a factory here, if it will be sustainable.** (Former politician, from the Upper East Region of Ghana).*

Secondly, there is a challenge around neutrality. Elected officials invariably have vested interests in most of what they do. As a result, some projects are negotiated on behalf of the community for short-term political expediency rather than for the long-term benefit of the community. For example, there were on-going tensions between District Co-ordinating Directors and Planning Officers (Civil Servants) and District Chief Executives (Political Officials) over the prioritisation of district development projects. These disagreements normally centre on the location and timing of projects. Whilst civil servants insist on the delivery of medium and long-term development plans that have been agreed, after extensive community consultations, their political bosses (who sometimes get elected mid-way through the planning cycle) sometimes demand the tweaking of plans in order to fulfil election promises. These difficulties also affect the negotiation and implementation of projects that are funded by external migrants.

Thirdly, there is a problem of ownership. Unlike chiefs who tend to negotiate projects in consultation with their councils of elders and community development committee members, and whose positions tend to be permanent, which makes the final projects more representative of the needs of the community and enhances the sense of ownership, political elites divide constituents along political party

lines. Inherent divisions make such projects being associated with one political party or the other.

*In fact those from the USA tend to focus on education. They sent us lots of books and they even plan to build a very big library complex **but due to the change in government things have slowed down a bit** (Community development leader, Bepong, Kwahu).*

Gaining access to the political elites in Ghana is normally a daunting exercise but I was surprised by their readiness to engage with my research once they learnt that I was a student from the University of Oxford. A number of politicians used this as an opportunity to enquire about how to get their own children into Oxford University whilst another cohort was just proud to be associated with the research since it was being carried out by a representative of a prominent university. My ‘acquired’ position as a student of Oxford University ostensibly made up for what could be described as an ‘ethnic deficit’ since I come from the north of the country⁵.

⁵ People from the north of Ghana are historically looked down upon by their southern counterparts as inferior, illiterate and only good for their manual labour skills. This perception stems from a British colonial policy that subjugated northerners as a labour reservoir for gold mines and plantations in the south. A derogatory term ‘Pepe’ meaning ‘worthless northerner’ was coined to describe people from that part of the country. Historically, it is considered an embarrassment for a southerner to marry or work under someone from the north. This perception is, however, changing gradually with modernity and greater number of northerners achieving excellent academic qualifications.

5.3.3 Hometown associations and ethnic-based groups

The role of hometown associations and ethnic-based groups, in the planning and execution of projects that are funded through collective remittances from transnationals in the UK, is also significant.

The local association, they have so many local associations we communicate with them, we communicate with the town planning, we communicate with all those associations and the elders and so on, they are all eager that oh that is a good project and that we should bring it, you know, for them (sic) (34-year Male migrant, Kwahuman Association, UK).

In addition to what could be referred to as ‘opportunistic projects’, where migrants accumulate whatever they can access and then send them to their counterparts in the country of origin with the hope that their community might benefit from them, other projects are initiated through discussions with hometown associations. The gap between what gets sent and what is needed sometimes leads to minor complaints by ‘stay-behinds’ of dumping, even though it is done in good faith. There are also differences in perception between external migrants and local recipients on the value of collective remittances. There is a perception by some local hometown associations that their colleagues (migrants abroad) do not fully appreciate the contribution they are making towards development in their communities and also that migrants over-estimate the potential of their cash remittances.

I actually run in to problems with the people in the UK, if you send 100 Dollars or Pounds and you think that it is a lot, and that’s for the year, and you compare that to someone [internal migrant] who is sending 200 Ghana Cedis considering your earnings and our earnings, I think you could do more (sic). When I gave an

example of how much my wife and I have contributed, they took it personally but this was just some analysis. So they [external emigrants] should not feel that if they send 100 Pounds that is so much money (Chairman of a hometown association, Upper East Region of Ghana).

I think they brought in 2000 dollars. At that time it will be about 16 millions Cedis. When you hear 16 Million Cedis it sounds big but when it goes to the ground it can't do much (sic). So sometimes that is the problem we have with them [external emigrants] because they find it difficult to understand why they bring in the money and they don't see what it has been used for. Because they could not understand this, they could not send more to top it up and also we were also having our different projects going on so we will not be able to raise so much to do what they had wanted to do (sic) (Community Development Leader, Kwahu, Eastern Region of Ghana).

Beyond the periodic disagreements between migrants in the UK and their local hometown association colleagues in Ghana, they mostly work collaboratively to deliver projects for the benefit of their people in the home communities. One area of broad agreement is the field of advocacy. Both parties team up to campaign against unfavourable political decisions as well as seek publicity for inherent socio-economic disparities on the international scene. A good example of this collaboration is the lodging of a formal complaint by BONABOTO, Ghana at the offices of the UK Department for International Development (DFID) in Ghana and the corresponding mass demonstrations against disparities in access to education between the north and south organised by BONABOTO, UK and petitions to both the British Prime Minister and his deputy and the Department for International Development during a visit by the Ghanaian president to the UK in 2008.

BONABOTO [Ghana] took this up with DFID. We complained that we have been disadvantaged over a long period of time through no fault of ours but due to your [British] administrative practices, so you need to put or make special arrangements towards education in the North (sic). What they said was that, well we have given a lot of money to the Ghana government to address the situation (Chairman of BONABOTO, Ghana).

So we went there [No. 10 Downing Street] and demonstrated saying while you were dining this is what happened in the North, there are no this and that, and we sent it to the prime minister, Blair, to the deputy prime minister and they all replied (sic). They all replied then told us that Britain has sent £105 million for them to develop especially the three northern regions and so on (sic). But the money disappeared. We even went on the radio, Voice of Africa (Chairman of BONABOTO, UK)

Some local hometown associations are very creative in the way they generate funds for the development of their communities. They impose financial sanctions and moral pressure on members of their community who are gainfully employed but reluctant to make any contribution towards development projects. This is a strategy adopted mostly by local hometown associations in order to deal with the ‘free-rider’ problem.

But people who are not helping us, what we do is that when there is a funeral and you inform the elders as is the custom, then they will find out how much you have been doing to help the town. So if you have not been helping, we fine you. So this money also goes towards the development of the town. We are now trying to introduce something we call household levy so that we have now agreed on certain amount and we yet to see the council for the permission so that we can do what we want to do. (Abetifi’s Hometown Association executive member, Accra, Ghana).

Money mobilised through such media is used to complement the development initiatives that are funded by external migrants. In addition, community groups in

Kwahu carry out development projects by coordinating the efforts of three main players. These are: the local community which provides the labour needed for the construction of building projects, for instance, the internal migrants who donate cash remittances locally within Ghana and then external migrants who send both cash and in-kind remittances towards the completion of projects. A number of educational projects as well as the construction of community centres have been completed in towns like Nkwatia, Abetifi and Kwahu-Tafo based on the same principle. These communities, that are predominantly engaged in agricultural activities, volunteer their labour in most cases but are further tasked with making financial contributions in cases where remittances (both internal and external) are not adequate.

But sometimes when we have our annual harvest, it does not matter whether you contribute communal labour you still bring in some small cash (sic). You bring in the cash and your name is mentioned as a form of recognition (Community development leader, Abetifi, Kwahu, Eastern Region of Ghana).

Both males and females are expected to participate fully. However, there is division of labour which allows men to exhibit their masculinity within their cultural setting. Men are mainly involved in the laying of bricks, digging, building and all the tasks that require a lot of brute force whilst females are responsible for fetching water, stones and sand for the building project, cooking of food, and the provision of refreshments for their male counterparts. Some of what are referred to as ‘domesticated’ or ‘soft’ tasks are, culturally, considered feminine and thus reserved for females (Kuada and Chachah, 1999; Brown, 1994).

You see we are a farming community and then we have our children outside in Accra and even abroad and anything that we propose to do, first the chief and his elders will bring the idea and then the town folks we predominantly being farmers what we can contribute is the fatigue side. So we provide the labour. And those who are outside doing business, who are running their own business or are government employees outside Nkwatia ... Because they love their town, they meet and then when we propose a project they will come and provide some contribution in the form of cash and we provide the labour. So it is with those outside Ghana like in Britain, America, Holland, Belgium and so forth. You see we have our children and people all over in these countries and then when we inform them that we are doing this type of project to assist the children like schools, they help (sic). I can say that in this our town all the schools were built by the town folks (Chief of Nkwatia, Kwahu, Eastern Region of Ghana).

Other development partners in the Eastern Region are from grassroots groups that operate along gender, age, business and professional lines. These include groups like the ‘Men’s League’, the ‘Adonti Ladies’, the ‘Youth League’, the ‘Akwatia Youngsters’ and ‘Abetifi Mma’, among others. These groups collaborate mainly with external migrants in the UK, Europe and North American countries in order to execute development projects for the benefit of their community. They tend to identify, initiate and actively mobilise resources for the implementation of projects that seek to address fundamental problems facing their community. Most Kwahu towns and villages face profound problems in the areas of sanitation, street lighting, potable water, employment and basic infrastructure. The multiple grassroots groups, therefore, raise funds through personal contributions by their membership as well as sourcing support from external migrants towards targeted small scale projects at the micro level. In negotiating and implementing these projects, the blessings of the chief and his council of elders are always sought.

We have even a society at Nkawkaw who call themselves Nkwatia Youngsters who are in link with Accra, Kumasi and other metropolitan towns. These are people who are doing business (Nkwatia community development leader, Kwahu).

We have another union called 'Men's league'. They built a very nice toilet for the community and they now want to extend some pipe project in order to supply water to the town. So they are building the platform so that they will put poly tanks on top. They have laid all the pipes already. What is left is now the booster machines to pump the water here (sic). They have branches in Accra and even have support from overseas (Secretary of the Abetifi community development union, Kwahu).

They pick their different projects. They only inform Nana [the chief] and his elders that there is this thing that they want to do and he gives them permission and they do it. Another time they call Nana that they want to inaugurate it once it is finished and he does it for them (Sub-chief of Abetifi, Kwahu).

In the case of the Upper East Region, similar arrangements are entered into between grassroots groups and external migrants. However, it must be noted that the Upper East Region, just like the other two impoverished regions in the north (Upper West and Northern Regions), is saturated with a multitude of Non-Governmental Organisations (NGOs) and Community Based Organisations (CBOs). These groups are instrumental in the provision of basic facilities in the areas of the environment and sanitation, healthcare, education, literacy, human rights, agriculture, potable water and civic education, among others. There are, however, minimal occasional collaborations between some of these groups (Table 5.1.1) and Ghanaian transnationals in the UK especially in the areas of education and healthcare provision.

Table 5.1.1 NGOs and Community Based Organisations in the Upper East Region, 2010

Names of NGOs and Community Based Organisations in the Upper East Region	
1. Youth Harvest Foundation	2. Programme for Rural Integrated Development
3. Wagliga Vomyella Committee	4. Maata-N-TUDU Association
5. Passion Mission and Jessica Initiative	6. Upper East Single Mothers Association
7. Rural Education and Information Network	8. African Turning Point Foundation
9. Anglican Diocesan Development and Relief Organisation (ADDRO)	10. Centre for Alternative Development
11. Next Generation Home	12. Teepalig Gbeogo Centre for the empowerment of street children and orphans
13. Widows and Orphans Ministry	14. Next Generation Home (Centre for Child Development)
15. Community Development and Advocacy Centre	16. Gowrie Kunkua
17. Habitat for Humanity	18. Mother of Mercy Babies Home
19. Tankoo Noyine Development Association	20. Finger of God Foundation
21. Rural Aid	22. God's (GLO) Ministry
23. International Foundation for Electoral Systems	24. Ghana Federation of the Disabled Youth
25. Ghana Red Cross Society	26. The Zuarungu Women Cottage Industries Association
27. Collaborative Community Forestry Initiative	28. Talensi Area Women Development Project (TAWODEP)
29. World Vision International	30. Navrongo Women's Health Development
31. World Neighbours	32. Afrikids Ghana
33. Rural Women Association	34. Teisuma Orphans Youth and Widows Association
35. Nomalteng Integrated Development Programme (NIDEP)	36. Kalabash Foundation
37. Action Aid, Ghana	38. Trade Aid Integrated Association
39. Food Security and Agro Enterprise Development Project	40. Community Collaborative Care and Support Project (COMCASUP)
41. Maatan Tudu	42. Desert Growth Foundation
43. Technoserve	44. Association of Muslim Youth (AMY)

45. Adventist Development and Relief Agency, Ghana (ADRA)	46. Youth Mentoring Centre
47. Catholic Relief Services	48. Operation Head Mind Ghana (OHM)
49. Bawku West women development Association	50. Association of Housewives and Youth in Agriculture
51. Garu Community based Rehabilitation	52. Shape Lives Foundation
53. Foundation for Integrated and Strategic Development	54. Integrated Rural Development Centre (IRUDEC)
55. Yuum Tree Planting and Nursery Society	56. Ateelaba Association
57. Rural Women's Association	58. Developing the Rural Folks (DERF Networks)

Source: Department of Social Welfare, Upper East Region, 2010

In addition, migrants maintain direct communication with professionals in sectors that they are interested in implementing projects. This tends to give external migrants a better perspective on the nature of the need in their home community as well as a small team of responsible individuals who could be held accountable. Also, this approach enables a speedy exchange of information between parties and a timely implementation of projects in home communities.

5.3.4 The state

Lastly, another major partner in the negotiation and implementation of development projects in Ghana is the political elite and national government. Kwahu (Eastern Region) is part of the broader *Akan* ethnic group which has dominated the political scene in Ghana since independence. The Upper East Region, on the other hand, has wielded very little political clout. Politically-appointed or elected officials are sometimes crucial in gaining access to resources

in the home country and these help accelerate the pace of development within ‘home’ communities of migrants.

Ghanaian politicians regularly visit the UK to: launch their political manifestoes; raise funds in support of their campaigns in Ghana; form UK/Ireland Chapters of their political parties; give talks on their agenda for district, regional and national level development programmes and to promote investments in Ghana by Ghanaian migrants in the UK (Mohan 2006; 2008). These practices have been *en vogue* due to the increasingly large Ghanaian diaspora community there (Vasta and Kandilige, 2009; Anarfi and Kwankye *et al.*, 2003). This is similar to the case of Mexican migrants to the USA who have formed, over the years, a substantial political voting bloc which is actively courted by politicians from both mainstream parties in America – Democrats and Republicans (Orozco, 2004; Smith, 2003). Similarly, all the major Mexican political parties actively campaign in the USA for migrants’ support as well as the support of members of their networks in Mexico (Smith, 2003). The mutual relationship between Ghanaian migrants and the Ghanaian political elite over the decades has had a profound impact on the system of governance, the socio-economic development programmes that have been initiated and implemented by successive governments in Ghana and the checks and balances that have prevented the country from descending into political conflict like her neighbours (Mohan, 2006; Ostergaard-Nielsen, 2001; McNulty and Lawrence, 1996; Barkan *et al.*, 1991).

Successive governments have tried to create what is referred to as an ‘enabling environment’ for migrants to remit to their households and communities as well

as invest in the socio-economic development of the country. Some of these measures have taken the form of: granting political concessions like giving migrants voting rights (Representation of the Peoples (Amendment) Act (Act 699, Republic of Ghana, 2006); permitting the holding of dual citizenship (Act, 591, Republic of Ghana, 2002); tax exemptions on goods and services that are geared towards charitable donations; the setting up of a Non-Resident Ghanaians Secretariat; attendance by the Ghana High Commissioner or his/her deputy at meetings and events organised by home associations, the convening of a Homecoming Summit in 2001 and an investment summit for the diaspora in March 2007, among others (Mohan, 2006 and 2008). All these measures seek to consciously position the national government as a partner in the initiation and implementation of development projects in Ghana. There has been an increased effort on the part of national governments to harness the development potential of their nationals abroad (de Haas, 2009 and Newland, 2009; Ostergaard-Nielsen, 2003; Itzigsohn, 2000; Louie, 2000, Mahler, 2000). Countries as diverse as India, South Korea, the Philippines, Mexico and Tunisia have shown considerable success with policies aimed at fostering links with emigrant communities (de Haas, 2005).

It must, however, be noted that even though the Ghana government has implemented progressive policy measures to encourage increased investment and 'brain gain' from its nationals abroad, comprehensive and direct programmes like providing matching funds by central and local governments, like in the case of Mexico (Orozco, 2004; Smith, 2003), are still lacking. In addition, as Henry and Mohan (2003: 621) note, while return of migrants has the potential to yield a

number of benefits, it can also result in counterproductive outcomes if lack of opportunities in the home country stifles the creative energies of migrants. This shortfall, notwithstanding, the role of the Ghana government is very different from the case of other African countries like Zimbabwe where their government's policy is rather hostile towards members of the diaspora community (Bloch, 2008).

5.4 The role of trust in community development arrangements

The relationship between migrants in the UK and their development partners is neither open-ended nor without conditionalities. Just as private remittances to migrant households often require accountability on the part of recipients, collective remittances are largely sustained by mutual trust among all parties involved. As Lyon (2000: 665) notes, the sources of obligations are located in "reputations, sanctions and moral norms". These suggest that sanctions, whether actual or threatened, are central in the toolkit of Ghanaian migrants in the UK for the continuous delivery of their development obligations (Mazzucato and Kabki, 2009; Goldberg, 1998; van der Geest, 1998).

The development partners in Ghana are held to a high standard of openness and accountability in line with socialised values acquired by Ghanaian migrants in the host country (the UK). The legitimacy and representativeness of development partners as well as their adherence to democratic principles are routinely requested as conditions for receipt of collective remittances from migrants. Here are some examples of the form these demands sometimes take:

I demanded certain guarantees from them because I needed to make sure that the election of people onto that committee was fair and that whatever they did they had a constitution that guided them as to, you know, what they wanted to work on, and I wasn't really impressed with the fact that they were just hand picking people to sit on it. So I decided to kind of step back for now but I think when I go back I would like to see what they doing because I've worked in this kind of area for many years here in the UK so I am fairly aware of what can go wrong if you don't get the group or groups set up properly with the right representation. You could cause lots of problems (52-year old Female migrant from the Upper East Region).

The reason I haven't continued to collect it is, you know, when you collect this fundraising these people [British] they want an evidence to see that you haven't spent the money. So initially I sent £500 so now I'm waiting for them even to send me a picture that we've done foundation, we've done this, every time I'm phoning I don't get any word from them (sic) (61-year old Female migrant fundraiser from the Eastern Region) .

In addition, evidence of receipt and use of collective remittances is requested by migrants both as a monitoring tool and as a useful advertisement to future donors. Such evidence could take the form of radio broadcasts, TV coverage, photographs in print media or the internet and formal acknowledgement of receipts in writing by development partners. As discussed above, these means of publicly recognising the contribution of migrants to socio-economic development in their home country is mutually beneficial to all parties involved.

However, it must be noted that the occasional absence or failure of transparent transactions on the part of recipients in Ghana have led to the suspension or even cancellation of development projects by UK-based Ghanaians.

Yes, that was a good plan to build a big roof supermarket. We thought of doing this project will cost, you know, millions of Cedis and we don't have money to build this outright. So it is going to be stages, you know, project which is stage 1, stage 2, stage 3, stage 4 and then the whole thing will be completed (sic). So we started with stage 1 which according to them the government had given them about 350 million Cedis so we donated 170 million Cedis which, you know, will come to half a billion to start the project. They were rushing us and so on. Our people ordered me to go and present to them the 170 million Cedis which is £10,000 at that time and the money is gone astray (sic) (Treasurer of Kwahuman Association, UK).

Accounts like these have engendered a feeling of frustration on the part of some migrants.

You can't help Ghanaians. That's one thing you just cannot. Honestly they take too much advantage and they think we don't know what goes on, we do. Even though we've been away from the country for a long time, we still know what goes on (Secretary of a Hometown Association from the Eastern Region, UK).

Similar expressions of doubt and mistrust characterise some individual remittances.

That is the difficult side of it. As I said you send them money and they embezzle it so it is difficult for us people living over here to put up houses because your own brother or sister or best friend that you trust to do something for you will clean you out (58-year old Female migrant, UK).

The importance of trust, and the difficulties related to inappropriate or non-disclosure of migrants' collective remittances has also been highlighted by challenging relationships among other African diaspora communities and their home counterparts (Mercer *et al.*, 2009; Mazzucato and Kabki, 2009). A good example is the case of the Bali Cultural and Development Association (BCDA-

UK) severing its relationship with the Bali Nyonga Development and Cultural Association (BANDECA) in the northwest of Cameroon because BANDECA's water department had failed to acknowledge a donation of 500,000 CFA francs (about £500) in its published list of donors (Mercer *et al.*, 2009:153-154). The membership of the above UK home association was also wary of the likely political capital that could be made by the leadership of their counterpart association in Cameroon who were suspected of having close links with the then ruling party.

5.5 Conclusions

This chapter mainly focuses on collective remittances but it also demonstrates some similarities in the motives for both individual and collective remittances. Altruism, a quest to insure recipients against hardship and shocks and investing with the hope of realising dividends in the form of profits and social capital generally guide most forms of remittances (Vasta and Kandilige, 2009; Page and Plaza, 2006; Rapoport and Docquier, 2005; Mahamoud, 2005; Solimano, 2004; Smith, 2003; Brown, 1997; Poirine, 1997; Stark, 1992; Russell, 1992).

Drawing on the cumulative causation theory, which regards migration as a self-perpetuating phenomenon where “each act of migration alters the social context within which subsequent migration decisions are made, typically in ways that make additional movements more likely” (Massey *et al.*, 1993:451), my study demonstrates that the older migrant community has a bigger and growing social structure that enables access to higher scales of remittance mobilisation compared

with the newer community. I, therefore, conclude that there is a correlation between migration stage and the scale of collective remittance mobilisation. Whereas migrants from the region that is at the *Early Stage* often mobilises collective remittances at a town level only through individual and hometown associations as well as other smaller scale ethnic, academic and professional based groups, the one at *Later Stages* routinely mobilises collective remittances at regional and international levels as well as the town level. Therefore, older migrant communities in the sending country are likely to benefit more from collective remittances sent by migrants abroad than is the case for newer migrant communities. Moreover, different ethnic and political relations in the two regions, not necessarily related to migration, also account for disparities in the scale of collective remittance mobilisation.

The traditional system of government, through chiefs and their councils of elders, my study finds, provides a stable and much more reliable partnership with migrants than the political elites. This conclusion is premised on the fact that involvement by politicians poses difficulties relating to neutrality, continuity and a sense of ownership. Chiefs often govern as ‘fathers’ of all the people and stay in power until they die or are seriously infirm whereas politicians govern along party political lines and hold office for short periods of time through a ‘first-past-the-post’ system.

Trust is an essential requirement in the cycle of development. This cycle involves the negotiation of development projects, mobilisation of collective remittances, transfer of funds, implementation of projects and accountability for overall

project expenditure which in turn forms the basis for further collective remittance mobilisation. My research concludes that in spite of migration stage, the principles of representativeness, transparency and accountability are paramount in the continuing relationship between transnationals and their local development partners (Mercer *et al.*, 2009; Bloch, 2008; Goldberg, 1998; van der Geest, 1998).

Lastly, the existence of internal development structures is necessary for the success of any development initiatives funded by external migrants (de Haas, 2009). Unless appropriate infrastructural facilities and organisational structures pre-exist, the impact of external collective remittances is likely to be sporadic, *ad hoc* and not effective in driving socio-economic development among receiving communities. More frequent than the case of collective remittances, migrants send the bulk of remittances to their immediate households towards their sustenance, education costs and the building of houses, mostly for purposes of memorialisation.

Chapter Six

The comparative impact of individual external remittances on household and community development

6.1 Introduction

In this chapter, I examine the trend and volume of remittances that have been received by Ghana, nationally, over the past twenty years and how the remittances sent have impacted on households and the socio-economic development at the district and regional levels. The UK has been a significantly big source (the third biggest after the US and Canada) of remittances due to a growing Ghanaian diaspora community in the UK. Internationally, the relationship between receipt of remittances and development has been contested by some scholars (Castles, 2008; Newland, 2007; Ellerman, 2003; Rahman, 2000) in spite of the recent focus on remittances as the new mantra among international development circles (Bollard *et al.*, 2010; Hugo, 2009; Mazzucato and Kabki, 2009; Newland 2009; Adams *et al.*, 2008). While the results from my study establish a correlation between remittances and some development variables, no causal links between the two were found.

The effects of migration on the living standards of households below the national level are examined in order to gauge the micro and meso level implications of migration and remittances on sending communities. Also, income disparities that ensue from the receipt of remittances are examined with a view to determining how the migration stage of transnational communities ultimately influences the

impact of remittances. International migration literature suggests that migrant communities that have higher migration prevalence tend to have less income inequalities compared with communities with lower migration prevalence (Human Development Report, 2009; Jones 1998). This phenomenon is attributed to the selectivity associated with migration, especially at the pioneer stage. In this Chapter, I compare survey results from migrant households in the two regions.

There is a lack of reliable time series data on remittance receipts and distribution in Ghana which makes it quite difficult to compute statistically the impact of remittances on poverty, income distribution and development. For instance, data on remittances have not been collected nationally by the accredited institution (Ghana Statistical Service) since 1987 when it started collecting national data as part of its Ghana Living Standards Surveys, among a nationally representative sample of households. The remittance variable was only added to the fifth (latest) Ghana Living Standards Survey (2005/6) for the first time which makes it difficult to gain comparable data from sources like the previous four surveys.

I hypothesise that a higher percentage of migrant households from Kwahu (Eastern Region) receive remittances because it has a much higher migration prevalence compared with the Upper East Region. Secondly, I hypothesise that a higher percentage of remittances by migrants from Kwahu are directed at productive expenditure compared with that from the Upper East Region migrants due to differences in migration prevalence in the two regions; and lastly, that the longer established migrant community (Kwahu) is more likely to make use of its

established networks to send remittances through informal channels compared with the newer one (Upper East Region).

The study reveals a positive association between receipt of remittances and a higher standard of living but did not find any causal relationship between the two. Remittances are mostly sent to Ghana through formal channels, on an *ad hoc* basis, irrespective of the migration stage of the migrant community. Moreover, the study does not find a statistically significant difference in investment patterns with regards to productive versus consumptive expenditure between the two regions. Lastly, migration stage does not necessarily correlate with a higher percentage of migrant households being in receipt of remittances.

In this chapter, I discuss the relationship between migration stage and income distribution in the sending country, followed by an examination of the regional sources of remittances to Ghana and the importance of remittances *vis a vis* other variables like GDP, FDI, ODA and exports. An analysis of how remittances are received and what they spent on is then completed. Finally, I examine the impact of remittances on migrant households and sending communities.

6.2 Migration stages and the impact of remittances

Stark, Taylor, and Yitzhaki, (1986) (see also Cavaco, 1993) argue that if international migrants come from lower-income families their remittances will serve to decrease interfamilial income inequalities at the origin because differences between household incomes of the rich and poor would be bridged,

whereas if they come from upper income families, income inequalities will be increased (Jones, 1998).

International migration and remittances represent a vital component of household income in sending countries and can sometimes determine the difference between living in poverty and a higher standard of living at the household level. However, international migrants come from different backgrounds on the income distribution continuum, depending on the migration stage. This, therefore, points out the need to consider both the migration stage and the spatial scale in any analysis of the effects of migration on development and how it influences other issues like income distribution and poverty. The increasing differences in conclusions on the effects of migration on development, poverty reduction and income distribution in developing countries, some positive and others negative, even when they are all based on data from the same state or country could be attributed to the fact that some of these analyses conflate spatial scales (Chami *et al.*, 2005; Spatafora, 2005; de Haas, 2003; Testas, 2002; Stark and Wang, 2002).

Different conclusions on the impact of remittances on income inequality, for instance, could be because one author is assessing inequalities among states or regions in a sending country whilst another is examining effects between rural and urban areas or even between families or households (Jones, 1998). In addition, the differing conclusions may also derive from the fact that the sending communities are at different stages of the migration process whereby one place is has sent migrants for less than two decades (*Early Stage*), another with a moderate level of experience, having sent migrants abroad for over two decades

(*Intermediate Stage*), and another at an advanced stage, having sent migrants for over five decades (*Late Stage*) (Jones, 1998:14). It is, however, worth noting that migration does not necessarily follow a linear progression and might start and stop, reverse or change direction over time.

My analyses are done at the household and community levels. Generally, my research found (Chapter Four) that the international migrants from Kwahu, in the Eastern Region, could be classified as straddling the *Intermediate* and *Late* stages as they emanate from communities that have moderate-to-advanced levels of experience of sending migrants to countries like the UK (Riccio, 2008; Mohan, 2006; Mazzucato *et al.*, 2004). The migrants from the Upper East region, on the other hand, are mainly at the *Early* stage (Vasta and Kandilige, 2009). At the *Early* stage, as noted by Jones (1998), migrants from the Upper East Region constitute only a small proportion of households and they are mostly comparatively better off than non-migrant families. As a result of receipt of remittances by such households and the fact that they already had superior access to incomes in the first instance, income inequalities are higher among households (migrant and non-migrant combined) than is the case in Kwahu. The reasoning behind this is the selectivity that characterises pioneer migrants at the *Early* stage. The more advanced stages represent higher migration prevalence and diffusion down the income distribution. Remittances, at this stage, reach a larger proportion of households which progressively include less well-off ones. As a result, income distribution normalises and inequalities are reduced as migration prevalence increases. Migration stage and spatial scale, therefore, serve as controls on the

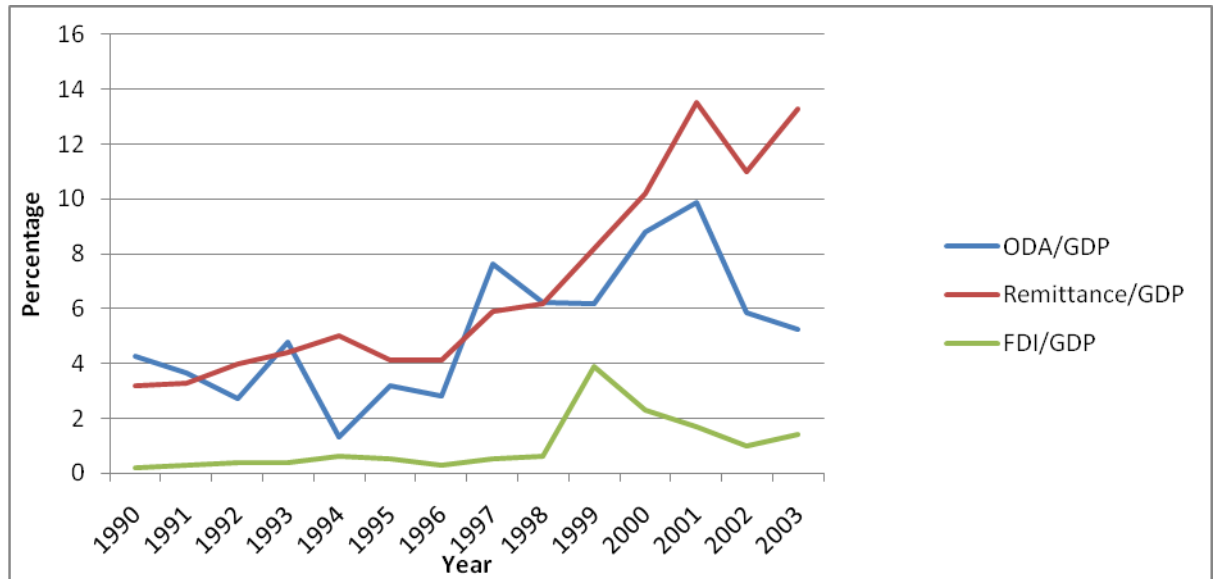
relationship between migrant selectivity, remittances and inequality (Jones, 1998:12).

6.3 Remittance flows to Ghana

The contribution of private unrequited transfers and other forms of remittances from sources like Non Governmental Organisations and philanthropies has grown steadily in Ghana even surpassing Foreign Direct Investment and Overseas Development Assistance as a percentage of Gross Domestic Product (Addison, 2004). This remarkable contribution of remittances to the aggregate capital is repeated in other African countries too. For instance, in 2001, remittances were six times higher than official development aid, five times higher than FDI, and also exceeded revenues from tourism and the export of agricultural produce and phosphates in Morocco (de Haas and Plug 2006). Similar results were recorded in countries like Egypt, Tunisia, Sudan and Uganda, which together with Morocco, constituted the top five African remittance receiving countries in 2001 (Nyberg-Sorensen, 2004). In sub-Saharan Africa the single largest receiver in 2001 was Nigeria, followed by Lesotho, Sudan, Senegal and Mauritius (Sander 2003:6).

Even though Ghana records comparatively lower remittance figures compared with the big five, the receipts are substantial and represent considerable financial inflows and, therefore, are an economic reality not to be neglected. Figure 6.1.1 indicates the importance of remittances to the Ghanaian economy relative to FDI and ODA.

Figure 6.1.1 ODA, Remittance and FDI as a percentage of GDP in Ghana (1990 – 2003)



Source: Addison, (2004) and Bank of Ghana, (2010)

For the period 1990 to 2003, Bank of Ghana data suggest that private unrequited transfers had a significant impact on the Gross Domestic Product. As a percentage of GDP, remittances increased from about 2 per cent in 1990 to about 13 per cent in 2003 (Figure 6.1.1) and also increased from 22 per cent to almost 40 per cent as a percentage of total exports earnings (Addison, 2004). Addison also indicates that overall, total remittances increased more than proportionately *vis a vis* exports, imports and even GDP. This trend of year-on-year increases in the aggregate volume of remittances continued from 2004 through 2008 (Table 6.1.1). The Bank of Ghana recorded a rise from \$1.2 billion in 2004 to over \$1.9 billion in 2008. This contribution is substantial as a boost to the availability of foreign currency to support Ghana’s balance of payments and the importation of essential products towards national development. However, according to Quartey (2009), Bank of Ghana figures indicate a 7.3 per cent decrease in the volume of

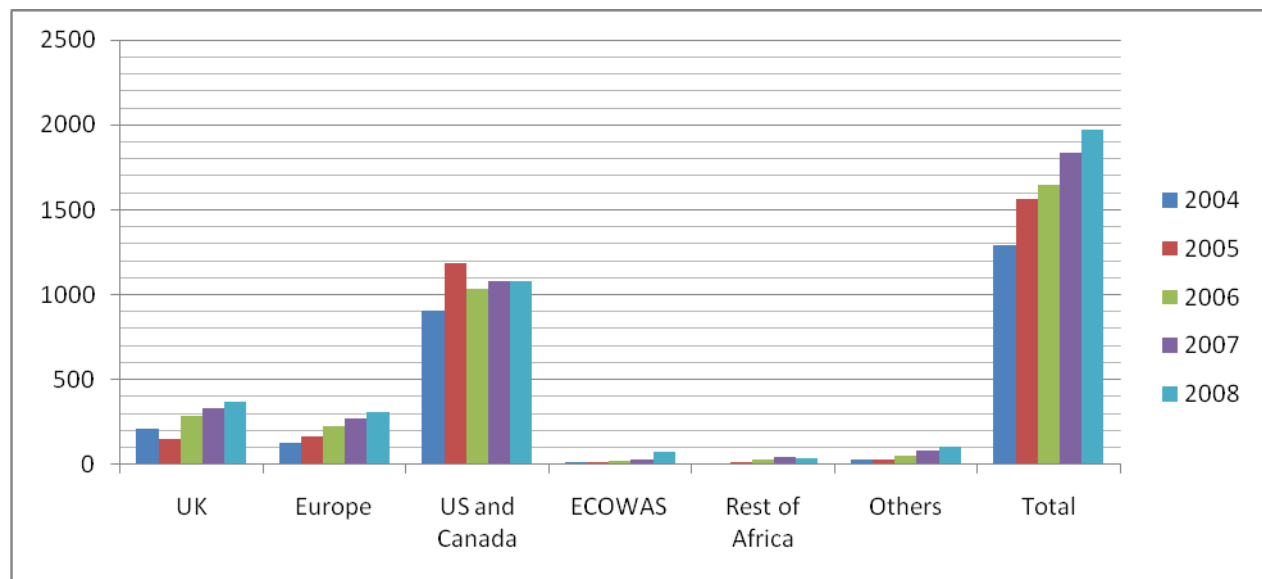
remittances in the first quarter of 2009 compared with that of 2008 due to the global recession.

Table 6.1.1 Total Remittances received from abroad between 2004 and 2008 (Millions, US Dollars)

	UK	Europe	US and Canada	ECOWAS	Rest of Africa	Others	Total
2004	207	124	904	15	9	32	1,291
2005	151	165	1,187	13	12	32	1,560
2006	286	222	1,037	23	27	49	1,644
2007	330	268	1,083	29	43	81	1,835
2008	372	307	1,082	72	39	101	1,973

Source: Extracts from Bank of Ghana data, 2010

Figure 6.2.1 Ghana's Regional Remittance Distribution 2004-2008 (Millions)



Source: Bank of Ghana, 2010

The UK is an important source of remittances third after the United States and Canada. Apart from 2005, when there was a sharp drop of about \$56 million from the 2004 levels, the UK's contribution to the total remittance flows has consistently been significantly higher than that of the whole of Europe combined. This could be attributed to the long historical (colonial) links with Ghana and

common official language, the established social structures already built in the UK due to generations of Ghanaians migrating to the UK and then the ‘power of the Pound’ (Vasta and Kandilige, 2009:7).

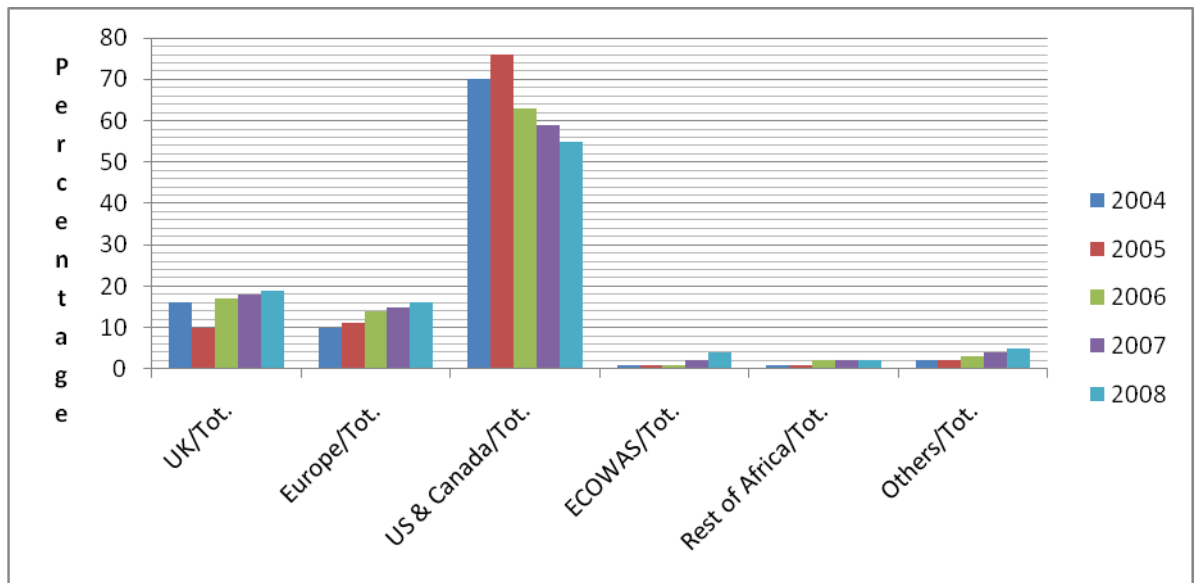
Most importantly, these figures (Table 6.1.1 and Figure 6.2.1) broadly correlate to the relative population sizes of Ghanaians resident in the various regions and countries. In 2001, for instance, whilst there were 56, 000 Ghanaians registered in the UK (COMPAS, 2004), the equivalent numbers for the US and Canada were 104,000 and 114,335 respectively (Anarfi and Kwankye *et al.*, 2003). Table 6.2.1 demonstrates relatively smaller volume of remittances received from the West African sub-regional economic union (ECOWAS), the rest of Africa and other continents apart from Europe and North America, consistent with Ghanaian external migration patterns (Quartey, 2009). In addition, it is worth noting that since 2005, when the US/Canada share of total remittances to Ghana peaked at 76 per cent, their proportion of national remittance receipts by Ghana has fallen quite sharply to 55 per cent whilst the other regions have seen steady growth in their percentage of the remittance aggregate (Table 6.2.1 and Figure 6.3.1). This seems to reflect a growing dispersion of Ghanaian migrants to newer destinations.

Table 6.2.1 Percentage of regional contributions relative to total remittance flows

Year	UK/Tot.	Europe/Tot.	US & Canada/Tot.	ECOWAS/Tot.	Rest of Africa/Tot.	Others/Tot.
2004	16%	10%	70%	1%	1%	2%
2005	10%	11%	76%	1%	1%	2%
2006	17%	14%	63%	1%	2%	3%
2007	18%	15%	59%	2%	2%	4%
2008	19%	16%	55%	4%	2%	5%

Source: Own Calculations based on Bank of Ghana Data, 2010

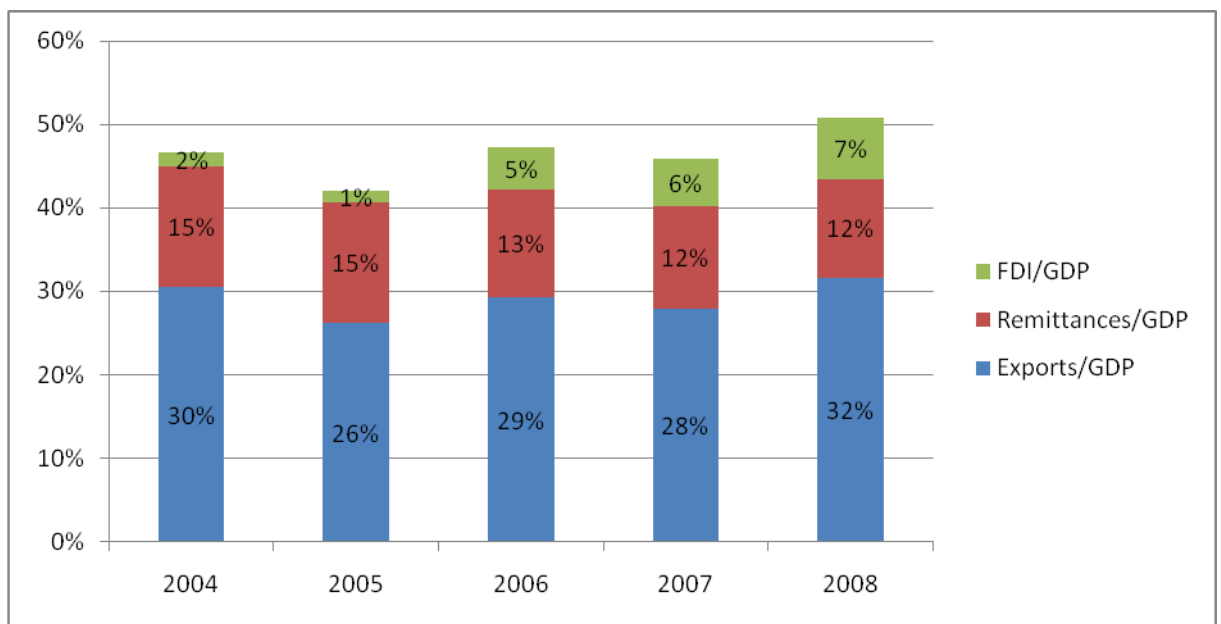
Figure 6.3.1 Proportions of Regional Contributions to Total External Remittances to Ghana



Source: Own calculations from Bank of Ghana data, 2010

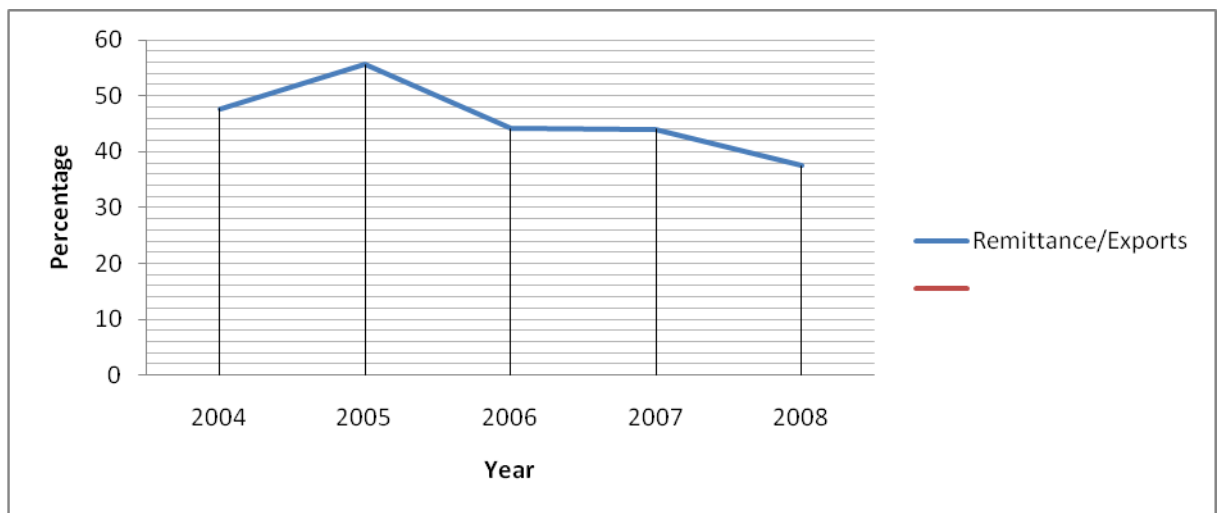
As a percentage of GDP, remittances have fallen from 15 per cent in 2004 to 12 per cent in 2008 even though there have been consistent increases in the volume of remittances, in aggregate terms, since 2005 (Figure 6.4.1). Remittances as a percentage of exports rose sharply from almost 48 per cent in 2004 to 56 per cent in 2005 but then fell steeply to slightly over 37 per cent in 2008 (Figure 6.5.1). This is, however, as a result of stronger growth in export levels than a reduction in the volume of remittances to Ghana (Bank of Ghana, 2010).

Figure 6.4.1 Exports, Remittances and FDI as a Percentage of GDP in Ghana



Source: Own calculations from Bank of Ghana data, 2010

Figure 6.5.1 External Remittances as a Percentage of Exports in Ghana



Source: Own calculations of Bank of Ghana Data

At the household level, it should be noted that not all migrant households receive remittances. My research found that about 14 per cent of migrant households in the Upper East Region and 41 per cent of migrant households in the Kwahu districts of the Eastern Region reported that they do not receive remittances. It is, however, worth sounding a note of caution on these figures as generally, migrant

households especially in the South were reluctant to talk about amounts received from abroad to ‘strangers’ and also due to an increased wave of armed robberies in big cities at the time. Most southern respondents only participated in the surveys because I had a formal letter of introduction from the University of Oxford, a student identification card and business cards, all certifying that I was a student. These were important to them because Oxford University is highly reputable especially among the *Akan* ethnic group because an ex-president (from their ethnic group) attended the university. Even though fear of falling victim to crime might have influenced the magnitude of these statistics, they still indicate the need to bear in mind that conditions at the receiving country and migrants’ personal circumstances determine whether or not they remit and the volume of remittances, if they remit at all.

In order to draw conclusions about the ‘population’ from which the samples were drawn, inferential statistics (Chi-square test) is used. This determines whether the difference between the two regions observed in the cross tabulation actually represents a real difference in the population as a whole. Table 6.3.1C (statistical appendix) shows a Chi-square value (Pearson Chi-square) for receipt of remittances by region of 25.938 with a significance level of 0.000. As the significance figure is less than .001, it means we can be at least 99.9 per cent certain that there is an association between region and receipt of remittances in the population. In addition, Table 6.3.1D (statistical appendix) measures the strength of the association between the two variables. Even though Table 6.3.1C (statistical appendix) confirms a significant association between region and receipt of remittances, the Phi value of .268 indicates that this association is

relatively weak (absolute values of Phi range between 0 and 1, with 0 representing no association and 1 a perfect association). This result means that whilst there is a significant association between region and the receipt of remittances in relation to the migrant households with relatives in the UK sample, when generalised to the larger population of migrant households, this association is rather weak. In addition, the fear of falling victim to robbery mainly in the southern part of Ghana might account for the variance between the two regions.

In addition, Figure 6.6.1 records a disproportionately high number of households in receipt of remittances, in the Upper East Region, that reported not knowing or could not calculate how much they received per annum. The main reason provided was the fact that remittances often come in small amounts to meet a diverse range of expenditures, from feeding to medical emergencies and funerals. Recipients reported that it was quite difficult to keep track of all remittance receipts. Meeting the funeral cost of migrants' kin in the home country is deemed essential to them due to the perception by migrants that a well-performed funeral engenders an enhanced status amongst their extended family and respect from the wider community. As stated earlier, this socio-cultural obligation is most prevalent among the *Akan* ethnic group (Mazzucato *et al.*, 2006; de Witte, 2001; van der Geest, 2000).

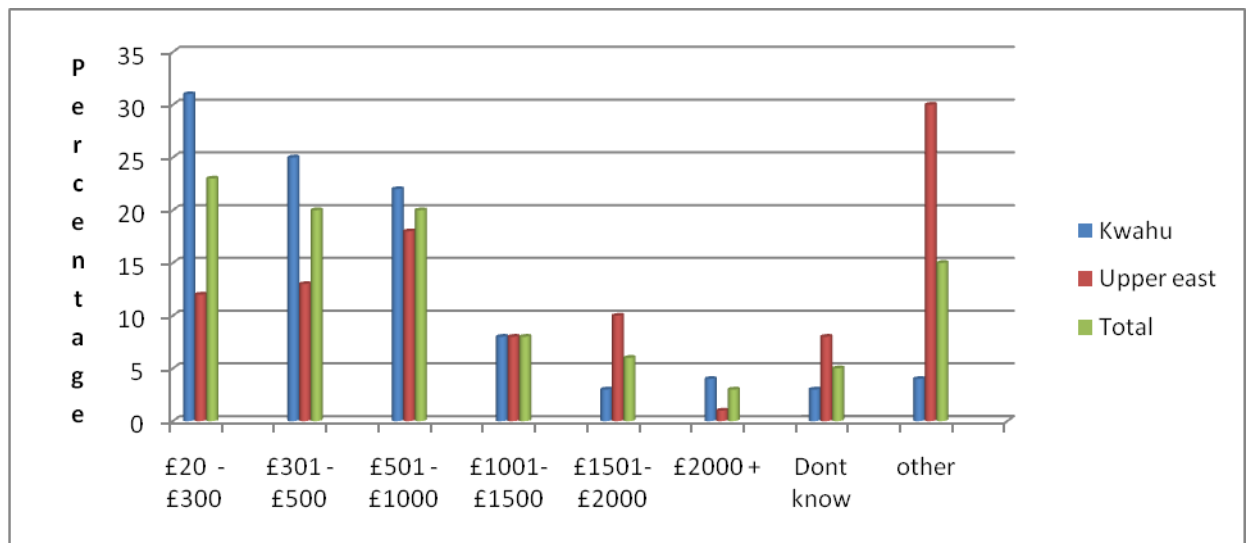
According to the surveys, the majority of migrant households that are remitted to tend to receive cash remittances, on average, of between £500 and £1000 per annum (Figure 6.6.1) on an *ad hoc* basis (Figure 6.7.1). Participant observation research suggests that the regularity and volume of remittances tend to coincide

with the family formation stage of the migrant household. Also, the legacy of responsibility handed over to migrants as a result of the death of siblings or members of the extended family who have children, infirmity of parents, spouses or children, poverty levels within the sending community all influence the frequency of remittance receipts. In addition, the meeting of obligations that secure the migrant's sense of security, civic pride and memorialised significance within the home community influence the frequency as well as scale of remittances (Mohan, 2006; Van der Geest, 1998).

The migration stage of the given community is also important in analysis of remittances flows. The Upper East Region, which is at the *Early stage* (new external migration source) recorded a higher percentage of migrant households in receipt of both cash remittances (86 per cent in the Upper East compared with 59 per cent in Eastern Region) and in-kind remittances (51 per cent in the Upper East compared with 49 per cent in the Eastern Region) from their migrants in the UK. While the gap between the relative receipt of in-kind remittances is quite close, that of cash remittances is significantly wide. In aggregate terms, however, due to the fact that Eastern Region is between the *Intermediate and Late stages* (advanced migration source with higher migration prevalence), the total volume of remittances is at least five times that of the Upper East Region (based on relative numbers of migrants from the two regions). According to Mazzucato *et al.* (2004), for instance, whereas the Upper East Region only accounted for 2 per cent of remittances received in 1998/99, the Eastern Region received 14 per cent. The significance of this analysis is the fact that the Upper East Region has higher

incidence of poverty⁶, bigger family sizes⁷, fewer external migrants and a greater pressure to remit towards family sustenance compared with the Eastern Region. This, therefore, suggests an association between the living conditions of a sending community and a likelihood to remit.

Figure 6.6.1 Amount Received per annum



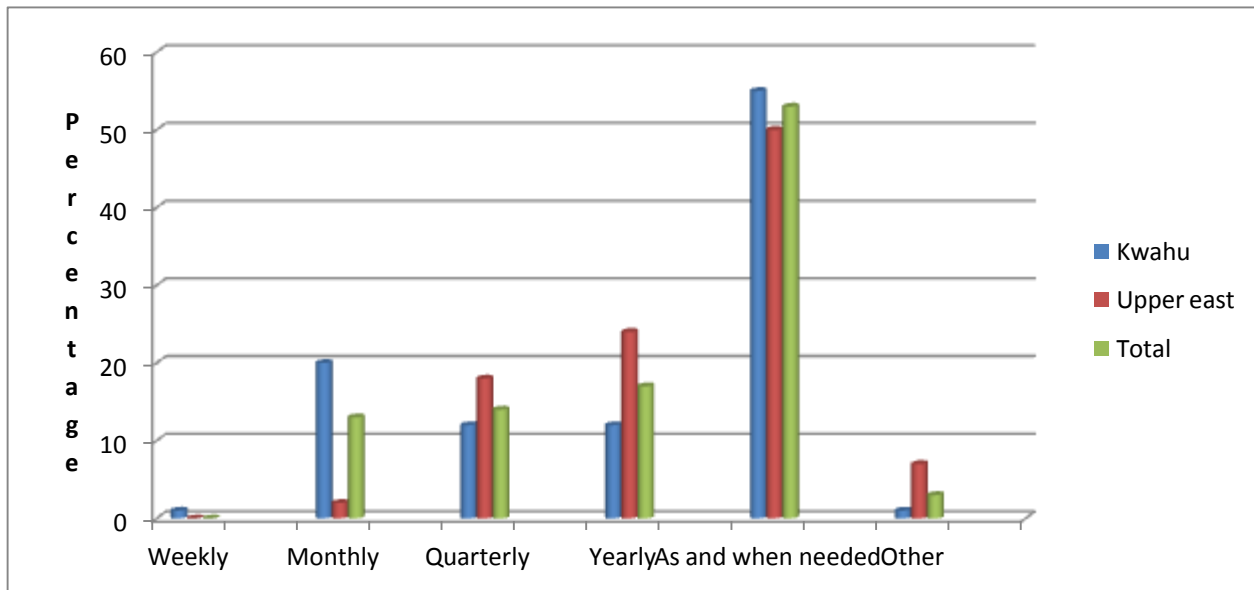
n=230

In terms of frequency, the majority of migrants from both regions tend to remit as and when necessary in order to meet family emergencies like funerals, accidents, weddings, child-birth and sickness. However, the Kwahu migrants seem to have a higher frequency of remitting with about 20 per cent of them remitting to their relatives in Ghana on a monthly basis compared with only 2 per cent in the case of migrants from the Upper East Region (Figure 6.7.1).

⁶ 70% in the Upper East in 2005/6 vis a vis 15% in Eastern region (Ghana Living Standards Survey, 2005/6)

⁷ 5 in the Upper East region on average compared with 4 in the Eastern region in 2005/6 (Ghana Living Standards survey, 2005/6)

Figure 6.7.1 Frequency of Remittances

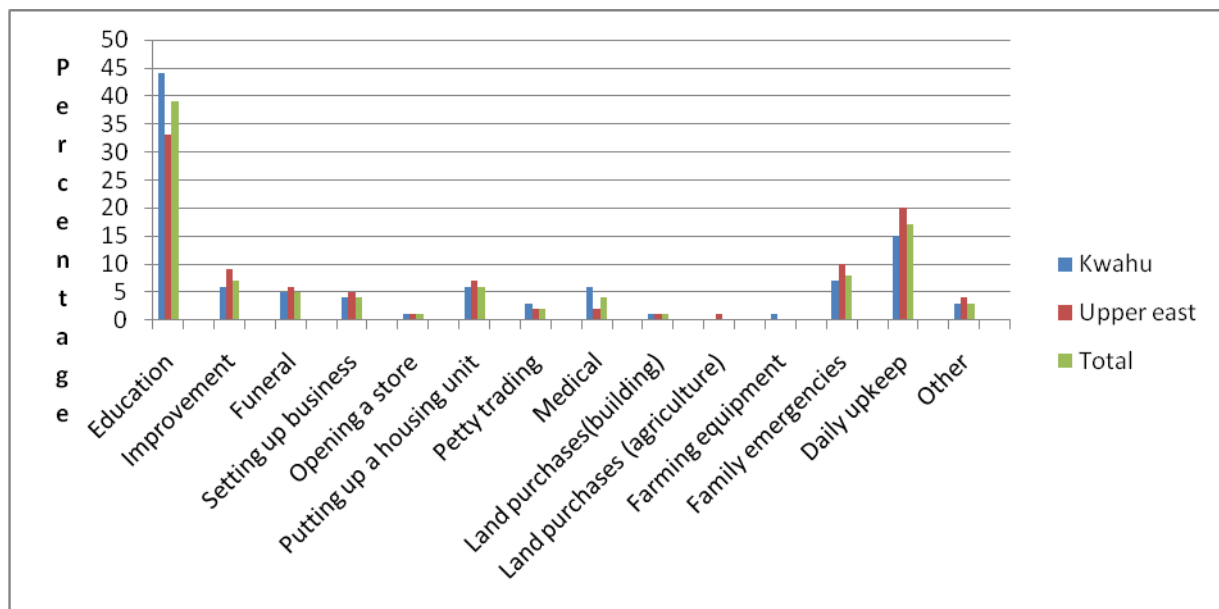


n=246

Remittances (whether formal or informal) are sent to meet a variety of needs in the home country (Figure 6.8.1). Generally, apart from expenditure on the construction of houses (Mohan, 2006; de Haas, 2007; Fadloullah *et al.*, 2000 in de Haas, 2009 and Van der Geest, 1998) in the country of origin, there seems to be an emphasis among Ghanaian migrants in the UK on investment in education. My research found, consistent with other research (van Hear, 2002), that Ghanaians in the UK perceive education as a means of enhancing the chances of their children in the home country as well as those of deceased relatives or poor ones towards better job opportunities in future. This is in spite of the high unemployment rate which affects all cohorts of society including university graduates. Almost all Ghanaian migrants interviewed in the UK reported sending money towards the daily upkeep (feeding) of their family back home and towards paying fees and education-related expenses for relatives. Education spending constitutes over a third of all remittances to migrant households in my sample.

This holds true for both communities in spite of differences in migration stage. The focus on education for remittance expenditure is replicated in the case of other African countries south of the Sahara. Migration research among Nigerians, for instance, concluded that education accounts for a substantial amount of remittances. There are instances of students maintaining separate bank accounts specifically for the receipt of remittances (Hernandez-coss and Bun, 2007). Another study by Orozco and Millis (2007) among Nigerian migrants in the United States noted that 55 per cent of senders of remittances indicated that they save for their children’s education as well as their own education. Other research on Malawi (Davies, 2008) reported that migrant households invested over three times more in education and health than non-migrant households.

Figure 6.8.1 Purpose of remittances



n=246

These results pertain to only individual private remittances and do not include collective remittances mobilised through home associations. At the individual

level, factors like the life-cycle stage at which the individual households find themselves determine the amount of remittance income that is available for 'productive' investment (Durand and Massey, 1992:28). Durand and Massey suggest that during the family formation stage, the bulk of such receipts are used to meet housing, medical care, and family maintenance expenses and that more earnings are directed towards productive activities only at latter stages when migrant households mature. Taylor *et al.*, 2005; Jones, 1998; Stark, Taylor and Yitzhaki, 1988 also argue that households located within an area with higher migration prevalence or those at *Intermediate to advanced* migration stages have a higher propensity to spend on productive activities.

My research, however, revealed that there were only marginal differences between the expenditure patterns of migrant households in the Upper East Region and those in Kwahu (Eastern Region). For instance, about 9 per cent of migrant-households in the Upper East Region reported spending remittances on business investments and agriculture compared to 8 per cent from the Eastern region. Both regions, meanwhile, reported a significantly higher proportion of their remittance receipts as directed towards education-related expenditure (44 per cent for the Eastern Region and 33 per cent for the Upper East Region). This suggests that migration stage on its own is not a sufficient condition to determine the expenditure patterns of migrant households. It also points out the fact that even communities at *Intermediate* or *Advanced* stages are not necessarily monolithic groups but represent migrants from different points on the income distribution continuum.

In-depth interviews with Ghanaian migrants in the UK corroborated the results from surveys among migrant-households in Ghana on expenditure on education and tended to reveal similar pressures on both communities in spite of their different migration stages. Stories like the ones by Wedam and Akwasi below were recurring themes:

In a year, let me see I will say look I almost on average I will say on average not less than £300 a month, not less than that because I have to remit to my mum and then I have to pay school fees and I have to look after 2 or 3 of my aunties (sic) (A 45 year-old male Upper East Region migrant, UK).

I tell you it's a lot because these two that just finished secondary school, from day one at the secondary school till they finished everything was by myself even what they eat, what they wear and their school fees and the books that they buy (sic). I don't sit down to calculate. Whenever I get their reports I make myself prepared so they are going to reopen school the school fees will be like this...And I will still support them to get into the university (sic). That's my target (43 year-old, male Eastern Region, UK).

6.3.1 Remittances and Investments

There was a discrepancy between what migrants themselves and migrant households claimed about how remittances were actually spent. Households generally claimed that more was spent on 'consumptive activities'. There could be several reasons for this difference but the most common refrain by migrants was that they did not trust their family or relatives in Ghana to run their businesses honestly and properly. This gives the impression that some migrant households were either not informed about some of the business ventures and investments their migrant relatives have in Ghana or were aware but not involved

in the running of such ventures. Whereas 32 per cent of respondents (migrants in the UK) reported funding, setting up or are in the process of setting up businesses in Ghana, less than 9 per cent of heads of migrant households in Ghana reported that their migrant relatives had made such productive investments. This implies that the bulk of the expenditure on productive activities by migrants takes place outside household circles.

International empirical research suggests that a large proportion of remittances are spent on housing-related expenditure in migrants' home countries, generally. This has been the case in countries like Morocco where between 71 per cent (de Haas, 2003) and 84 per cent (Hamdouch, 2000) of remittances have been spent on housing and Egypt where 54 per cent of remittances were spent on housing (Adams Jr., 1991). Also Osili (2004) reported that a large proportion of remittance income to Nigeria is spent on housing. He concludes that a 10 per cent increase in remittance income in Nigeria raises the probability of investing in housing by 3 percentage points. My research found that over 81 per cent of Ghanaian transnationals interviewed in the UK had investments in either personal housing or real estate development as a business (Table 6.4.1). Also, more than a third of the UK respondents have either set up or were in the process of setting up a business or a store in Ghana (Table 6.4.1).

Table 6.4.1 Investment patterns of Ghanaian transnationals in the UK (Qualitative Results)

<u>Sector</u>	<u>Percentage</u>
Housing only	49%
Housing plus Business and Stores	32%
Total Housing	81%
No investments	13%
No response (Refused to answer)	6%
Total	100%

Several migrants in the UK genuinely felt let down by their own family and relatives and had resorted to relying on help from friends and former colleagues to run and manage their businesses and building projects (see also Smith and Mazzucato, 2009: 667-669). This seems to account for the marked disparity in the perceptions of members of migrant households and the reality on volumes of productive investments. For instance, ‘Ibrahim’s own sister misappropriated his funds.

No they didn’t because when I started, I gave my sister 30 million [Cedis] to start but when the old man died and I went home I asked her where’s the house and she said she spend the money (sic) ... My own sister one mother, one father (sic). No, so I don’t allow them to go even near my things (56 year-old male Upper East Region migrant).

‘Yaw’ was also cheated and betrayed by his sibling:

That has been a problem honestly ... it started off with my sister-in-law she actually bought the land and you know Ghana the way they are, I even realised that when I eventually got home I realised that they inflated the price of the land like five times (sic). Then she told me the boyfriend was a contractor. When I was sending the money they were not even using the money to do the project she was now using it for her own thing. So I had to get rid of that contractor get another

people to do it so initial money I spend was just wasted (sic) (61 year-old female Eastern Region migrant).

These misgivings expressed by migrants are supported by survey results among migrant households in three main areas (running of businesses on behalf of migrants, supervising building projects and clearing goods from harbours). These areas are selected as important in testing the level of trust migrants have in their families and relatives in Ghana, because they are activities that involve large amounts of capital or cash transactions. Less than 20 per cent of heads of migrant households reported any involvement in the running of businesses or clearing of goods on behalf of their relatives in the UK. The supervision of building projects, whilst slightly higher than the other two activities, still accounts for only one third of all cases (Table 6.5.1). These figures are slightly lower than in cases of city-based migrant household members where up to half are involved in supervising housing construction for migrants (Mazzucato, 2011:460).

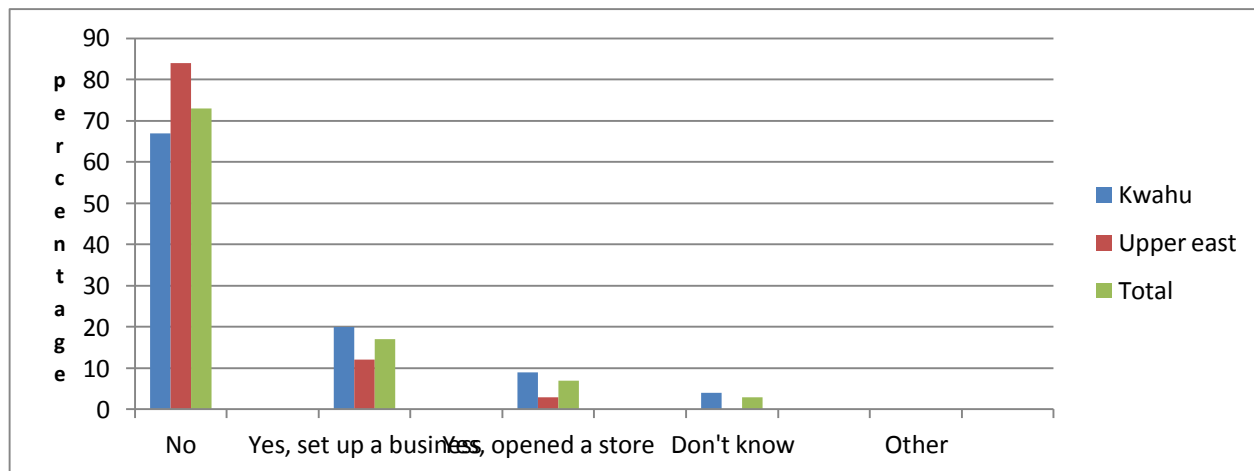
Table 6.5.1 Level of trust between migrants in the UK and migrant-households in Ghana

Activity	Location	Response	
		Yes (Percentage)	No (Percentage)
Running of businesses	Kwahu	13	87
	Upper East region	17	83
Supervising building projects	Kwahu	23	76
	Upper East region	42	58
Clearing of goods	Kwahu	18	82
	Upper East region	13	87

n= 364

When a direct question was posed on investment in productive activities, up to 84 per cent of respondents in the Upper East Region and 67 per cent in Kwahu believed that their transnational relatives neither had businesses nor stores in Ghana (Figure 6.9.1). This marked disparity suggests the need for empirical research into the relationship between remittances and development to consider both the perceptions of the receiving households or communities and the views of the migrants themselves.

Figure 6.9.1 Perceived Investment Habits of UK-based Ghanaians (By Head of Migrant Households)



n= 353

6.4 Channels of remittance transfers

There has been an increased effort on the part of governments of developing countries to attract remittances from their transnational citizens towards development in sending countries. To this end, Ghana has made generous concessions and liberalised policies on areas like citizenship (Dual Citizenship Act, 591, Republic of Ghana, 2002), remittance transfer costs, voting rights

(Representation of Peoples (Amendment) Act, 699, Republic of Ghana, 2006) and has reduced the cost of shipping goods into Ghana. The main aim is to reduce the volume of remittances sent through informal channels (cash carried on migrants' person or sent through returning migrants) in favour of formal channels like banks and financial houses engaged in money transfers and to increase consciously the channeling of such remittances towards community development projects. These efforts are, however, not as formalised as other migration sending countries like Mexico where there is an advance system of collaboration between central government, local governments and migrants in order to encourage investment in community development projects (Smith, 2003).

The effects of these policies, in Ghana, are diverse depending on conditions in the different receiving countries. Countries such as the UK and the USA and Canada - destination of most Ghanaian emigrants (COMPAS, 2004; Anarfi and Kwankye *et al.*, 2003) - where there is very high competition among money transfer agencies, as well as liberalised policies in favour of remittances as a means of encouraging development in origin countries, have seen an increased number of Ghanaian migrants sending their remittances through formal channels (Higazi, 2005; Anarfi and Kwankye *et al.*, 2003).

Even though there has not been a recent compilation of a comprehensive list of banks, financial houses engaged in money transfers in Ghana and money transfer agents abroad, the list compiled in 2004 by the Bank of Ghana (Table 6.6.1) provides a reflection of the skewness of formal institutions in countries that are hosts to the majority of Ghanaian migrants.

Table 6:6.1 Banks and Financial Houses Engaged in Money Transfer Activities

Name of Institution	Name of Foreign Agent	Country Agent Operates from
Ecobank (Ghana) Ltd	Western Union Financial Services	France
Unibank (Ghana) Ltd.	Uniteller Financial Services	USA and Canada
Amalgamated	Merchant Foreign Exchange	UK
SG-SSB Bank	MoneyGram International Ria Financial Services Unity Financial Services	UK USA Holland
Merchant Bank	Vigo Remittance Corp. Transcheq Services Ltd. Lawrence Associates Ecowas Choice Money Transfer Data Connect System Afrister SOS Express Kashkall Africa Ltd.	USA UK, Holland and Belgium UK USA UK Canada Holland Germany UK
Prudential Bank Ltd.	First Remit Ltd. Ghana Express	Belgium, Burundi, Croatia, Ireland, Uganda and Rwanda UK
International Commercial Bank	Itagha	Italy
National Investment Bank	Western Union Financial Services	France
Metropolitan and Allied Bank	Trans-continental Financial Services Samba International Linkstel Communication	UK UK Canada
1st African Financial Services Ltd.	First African Remittance	USA and UK
Trans-continental Financial Services	Kumasi Market Linkstel Communication	UK Canada
Express Funds International	Express Group International	UK

Source: Bank of Ghana (2004)

My research reveals an overwhelming number of migrant-households receiving their remittances through banks that work collaboratively with traditional money

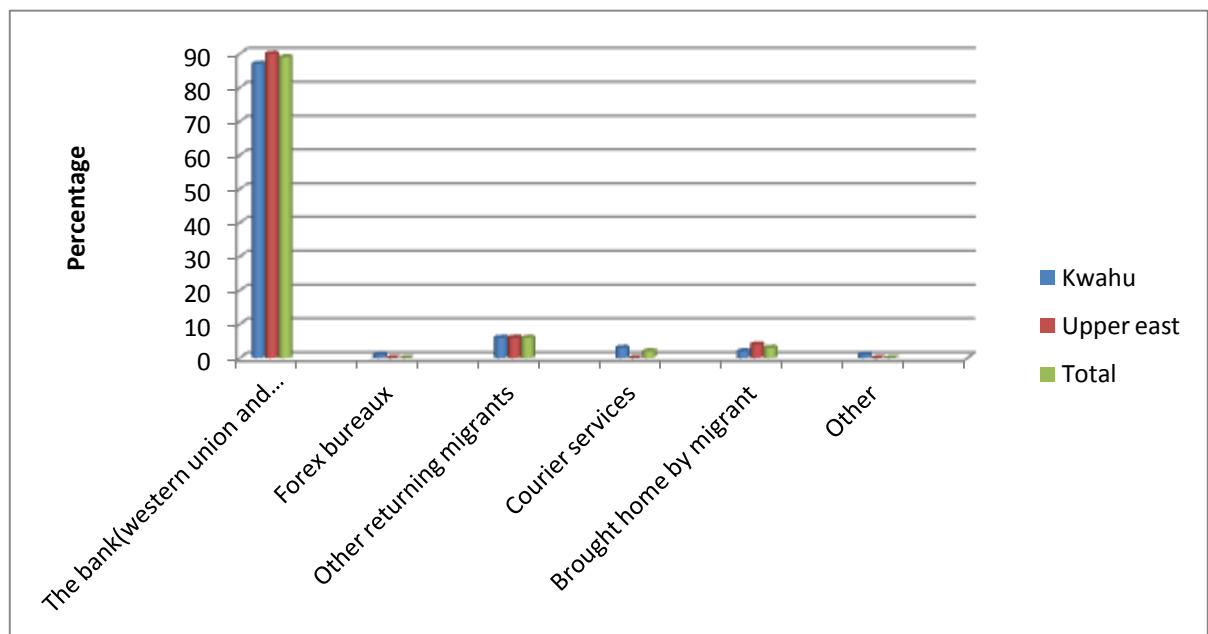
transfer agents like Western Union and MoneyGram as well as newer competitors (Figure 6.10.1). Competition drives down the cost of transfers and also serves as a secured means of getting remittances to the most remote corners of Ghana.

These results are significantly different from other European countries like Holland where there are relatively fewer international money transfer agents serving the Ghanaian migrant population (Table 6.6.1). Mazzucato *et al.* (2004), for instance, noted that up to 65 per cent of all remittances from Amsterdam to Ghana might have been sent through informal channels. This high percentage bears no resemblance to the results of my research where 87 per cent of migrant households in Kwahu and 90 per cent of migrant households in the Upper East Region reported receiving their remittances from the UK through banks and formal money transfer agents like Western Union and MoneyGram. The recent involvement of the Ghana Commercial Bank in the delivery of money transfer services has meant the widest distribution of receiving points throughout Ghana, to date, since almost every remote area in Ghana has at least one branch of the bank.

Other empirical research (Anarfi and Kwankye *et al.*, 2003) also suggests that the bulk of migrant transfers are made through formal routes. It is, however, worth exercising some restraint when generalising from the preliminary results obtained by Mazzucato *et al.* (2004) to reflect the situation in Holland as this runs the risk of leaping from a city-specific (Amsterdam) situation to the country level. This could be an instance of conflating geographic scales. Some studies (Page and Plaza, 2006; Higazi, 2005) have quoted this headline figure of 65 per cent of

informal transfers to imply that Ghanaian migrants might be among the highest groups in Africa that use informal routes. This simply distorts the picture and could misrepresent the real mode of remittance receipts. Moreover, improved monitoring procedures by the Bank of Ghana, which were introduced at the beginning of 2004, make it possible for a more accurate assessment of the remittance channels. The Bank of Ghana now requires statistics from all banks and transfer companies on a monthly basis and these include channels as well as identification of the sources of transfers (Addison, 2004). The bank to non-bank agencies' ratio (92:8) recorded in 2004 is indicative of banks being the preferred channels for remittance transfers during the first half of 2004. However, since the system is not foolproof, Addison (2004) notes that Bank of Ghana estimates could still amount to only half of total transfers since the Bank had no way of calculating the concurrent informal transfers.

Figure 6.10.1 How Remittances are sent to Ghana from sampled UK migrants



n=245

I hypothesized that there are statistically significant differences in the mode of sending remittances to Ghana based on the migration stage of the migrant group. The more advanced migration group (Kwahu) would use informal channels of sending remittances due to the fact that they have greater access to established social networks both in the UK and Ghana compared with migrants from the Upper East Region (Vasta and Kandilige, 2009). I conducted a confirmatory statistical test (*t*-test) on my empirical data in order to test if there are any statistically significant differences between the means of the two groups. As a starting point, I assume that the variance in the populations (groups) being compared is the same. This assumption is tested by the Independent–Samples *t*-test analysis using the *Levene's Test for Equality of Variances*. Table 6.7.1B indicates a *p*-value (Sig.) of .121 which is greater than 0.05 ($p > 0.05$). Therefore, the *Levene's* test indicates that equal variances can be assumed. Since the *Levene's* test indicates that homogeneity of variances can be assumed, the hypothesis is then tested using the *t*-test row of results labelled equal variances assumed (Table 6.7.1B). This gives a *t*-value of .880 ($t = .880$) and the degrees of freedom of 243, ($df = 243$). In addition the Sig. (2-tailed) value, which is the actual probability of making a grave error of accepting a false hypothesis as true is calculated as .380. As the Sig. (2-tailed) value is greater than the 5 per cent cut off level ($p > 0.05$), thus the result is not significant. Therefore, the hypothesis that there are statistically significant differences in the mode of sending remittances to Ghana based on the migration stage of the migrant group is rejected and the null hypothesis is accepted.

My research, therefore, concludes that there are no statistically significant differences between migrant groups' mode of sending remittances to Ghana whether they are at the *Early, Intermediate* or *Advanced stages*. The main reasons for this lack of difference is that transfer rates have been reduced significantly both due to governments' policies and increased competition among money transfer agents and also because of the risks associated with using informal transfer channels. As a result migrants, irrespective of migration stage, are able to and motivated by the cheap rates to use formal channels.

6.5 Migration/remittances and livelihood outcomes at the household and community levels

International research (for example Spatafora, 2005; Lopez Cordova, 2004; Adam and Page, 2003) suggests a strong link between receiving remittances and reduction in household poverty and an increase in household living standards.

In the case of Ghana, national analysis conducted by Adams *et al.* (2008) using a sub-sample (on migration) of the Ghana Living Standards Survey (conducted in 2005/6), concluded that households receiving international remittances experience a fall in the level of poverty headcount by 88 per cent, over a six-year period. They also concluded that the poverty gap for households in receipt of international remittances, nationally, is bridged by 90 per cent. As a result, both the severity and depth of poverty are said to be positively impacted by receipt of international remittances. The receipt of international remittances is, however, said to lead to high income inequalities, nationally. Ghana's Gini- co-efficient rose by 17 per cent over a six year period (1998/99 to 2005/06) as a result of the

inclusion of international remittances (Adams *et al.*, 2008). This demonstrates a significantly high negative impact on income distribution due to the introduction of international remittances. However, as argued in Chapter Two, while this study is useful for painting the big picture, it does not take into account the intrinsic characteristics of the migrant households and the migration stage of the migrant communities in question. International remittances by migrants from lower-income families tend to decrease interfamilial income inequalities at the origin communities while remittances by migrants from upper income families increase income inequalities (Mazzucato *et al.*, 2004; Jones, 1995; Cavaco, 1993; Braun 1991). Furthermore, high levels of remittance flows to a rural area that has high migration prevalence, for instance, compared with an urban centre might rather end up equalising incomes between the two geographic locations rather than increasing inequality. The geographic scale is, therefore, vital in any analysis in order to avoid the risk of over generalisation and the presentation of results which are only valid in some cases but not others.

To further investigate the likely effect of external remittances on different localities depending on geographic scale and migration prevalence, I take a closer look at the results of the most recent Ghana Living Standards Survey (conducted in 2005/6) and compare them with the results of my empirical research among migrant households in the Upper East and Eastern regions. According to the national survey (GLSS, 2008), the average annual household income in Ghana, without the introduction of external remittances, is approximately GH¢ 1,217 (about £510). Regionally, however, there are vast differences in household average annual incomes. Whereas Eastern Region, for instance, has a mean

annual household income of GH¢ 1,145 (about £477), the Upper East Region has only GH¢ 616 (about £257) (GLSS, 2008:107). Nationally, the average annual income for the highest quintile is GH¢ 1,544 (about £643) whilst that for the lowest quintile is GH¢ 728 (about £303). Of these, 32 per cent of households in the Eastern region fall within the highest quintile and only 5 per cent of the region's households fall within the lowest quintile. Comparatively, Upper East Region has only 6 per cent of its households within the highest quintile and as much as 55 per cent of its households within the lowest quintile. This is indicative of the relative poverty rates and income disparities between the two regions.

My empirical research revealed that households in Kwahu with relatives in the UK have a mean household annual income of about GH¢ 1,927 (£803) and those in the Upper East Region have a mean household annual income of about GH¢ 1,416 (£590). These average household incomes are about 41 per cent higher than the regional mean household income for the Eastern Region but 57 per cent higher than that in the Upper East Region. This, therefore, suggests that the income inequalities resulting from the introduction of external remittances from the UK is much higher among households in the Upper East Region (with very low external migration prevalence) than the Eastern Region (with very high external migration prevalence). However, it is worth noting that due to the fungible nature of remittances, it is extremely difficult to fully attribute these disparities between migrant-households and non-migrant households exclusively to external remittances. Other variables like human capital and the income levels of the migrant-household prior to their migration versus those of non-migrant households could influence the relative outcomes.

The results from my empirical research reveal that recipients of remittances in both the Upper East and Eastern Regions exhibit higher living standards and are less likely to fall within the poverty or extreme poverty brackets. My research is mindful of the potential power dynamics between ‘male heads of household’ and ‘spouses of migrants’ in cases where the stay-behind spouse is a woman. As a result, female heads of household and female spouses were surveyed in addition to the male heads of household in order to gain a fuller picture.

Among heads of migrant households from Kwahu, 94 per cent had at least completed primary education and 90 per cent in the Upper East Region. A further 28 per cent and 47 per cent in Kwahu and the Upper East Region respectively completed tertiary education. Similar trends apply to the rest of the migrant household members with 97 per cent in Kwahu and 98 per cent in the Upper East Region either having members of the household in school, college, polytechnic, university or they have all already completed. These rates are almost twice as high as the net enrolment rates registered at the GLSS (2008) for all categories from within the forest zones (south)⁸ and three times those of the general savannah zone (north)⁹.

⁸ Rural forest boys (45%), rural forest girls (38%), urban forest girls (50%) and urban forest boys (61%)

⁹ Rural savannah boys (18%), rural savannah girls (21%), urban savannah boys (37%) and urban savannah girls (34%)

In addition, 66 per cent of beneficiary households in Kwahu have between one and six members in paid employment. The percentage in the Upper East Region is even higher with 79 per cent having one to six members in paid employment. These figures compare favourably with the results of the latest Ghana Living Standards Survey (2008) which reported that nationally only 16 per cent of the population is engaged in waged employment¹⁰. In aggregate terms, therefore, employment rates in these households are more than four times the national average. Migrant households were also found to have very good access to healthcare which further enhances their standard of living. The survey revealed that 79 per cent of head of migrant households in Kwahu and 93 per cent in the Upper East Region were covered by the National Health Insurance Scheme (NHIS). In addition, 61 per cent and 89 per cent in Kwahu and the Upper East Region respectively had everyone in their households covered by the scheme.

Beneficiary households similarly displayed high access to electricity and potable water. Almost 98 per cent of all migrant-households in Kwahu have access to electricity and 90 per cent of such households in the Upper East Region have access to electricity. In addition, 49 per cent of migrant households in Kwahu have their water source located either inside their own house or within their compound and 57 per cent have the same in the Upper East Region. These figures seem low but are still significant because these are two regions with acute water shortages.

¹⁰ Paid employment and waged employment are used interchangeably

These positive living standards variables are supported by heads of migrant households' own perception of their living conditions compared with households in their neighbourhood and households without any migrants abroad. Even though the majority of migrant households from both communities are dissatisfied with the overall level of development in their regions (only 30 per cent either fairly satisfied or satisfied in the Upper East Region and 41 per cent in the Eastern region), the majority of heads of migrant households perceive their present living conditions as either good or very good in both regions (76 per cent for Kwahu and 96 per cent for the Upper East Region). Ironically, however, 82 per cent of migrant households in the Upper East Region are positive about the economic conditions of their hometown or region compared with only 45 per cent in the Kwahu (Eastern Region). These statistics seem counterfactual if taken on their face value since Kwahu has higher migration prevalence and would have been expected to have better economic conditions compared with a region with very little external migration and fewer remittances.

In order to test if there is a significant correlation between the receipt of remittances from migrants abroad and other variables like the number of household members within the migrant household in paid employment, the level of education of the head of migrant household, the level of education of the members of the migrant household, the number of migrant household members who have access to the National Health Insurance Scheme in Ghana and their access to electricity, the Pearson's product-moment correlation coefficient (a parametric test) is used to establish a) the direction of the correlation; b) whether the relationship is significant; and c) the strength of the relationship. I am,

therefore, only interested in the first line of the correlation coefficient (Table 6.8.1) where receipt of remittances is correlated with the other variables. A correlation of +1.00 is a *'perfect' positive relationship*; 0.00 indicates *no relationship* and -1.00 indicates a *'perfect' negative relationship*.

Table 6.8.1 (statistical appendix) shows that when receipt of remittances is correlated with the level of education of the head of migrant household, there is a positive correlation between the two variables. However, the relationship between the two variables is not statistically significant. Also, when receipt of remittances is correlated with the number of members of migrant households in education, there is a negative correlation between the two variables. Also, there is no statistically significant relationship between the two variables. This is quite remarkable considering that spending on education is reported by migrants to be the second highest after the construction of houses.

In the same way, when receipt of remittances is correlated with the number of members of migrant households in paid employment (Table 6.8.1), there is a highly positive correlation between the two variables. However, there is a relatively weak relationship between the two variables. Table 6.8.1 also demonstrates a positive correlation but no statistically significant relationship between receipt of remittances and access of the heads of migrant households to the National Health Insurance Scheme. This is, however, consistent with the results of interviews with heads of migrant households the majority of whom reported paying for their National Health Insurance directly from their salaries.

In addition, when receipt of remittances is correlated with access of members of the migrant household, apart from the head of household, to the National Health Insurance Scheme, Table 6.8.1 records a positive, but again not statistically significant relationship between the two variables. This can be explained by the fact that even though 79 per cent and 95 per cent of migrant households in Kwahu and the Upper East Region respectively reported that either most of them or everyone in their households had the National Insurance protection, when asked how they pay for their insurance premiums, 90 per cent and 81 per cent in Kwahu and the Upper East Region respectively reported paying from their personal savings. Only 4 per cent in Kwahu and 12 per cent in the Upper East Region reported paying for their insurance from remittances received from the UK.

Finally, the correlation between receipt of remittances and access to electricity (Table 6.8.1) records a negative and not statistically significant relationship between the two variables. This result means that even though the majority of migrant households (98 per cent in Kwahu and 90 per cent in the Upper East Region) reported having access to electricity, this level of access is not directly attributable to their receipt of remittances.

However, as Mazzucato *et al.* (2004) noted, due to the fungible nature of remittances and the likelihood of remittances being sent to relatives in urban centres, in the first instance, who in turn remit to those in rural communities, it is extremely difficult to calculate the real source of household income that is used to meet expenditure items like electricity, education and healthcare in the actual hometowns of external migrants. There is the risk of either under reporting the

volume and impact of remittances when they are recorded as internal remittances rather than spin-offs from an external remittances or over-reporting due to duplication as a result of recording urban receipts and spin-off rural receipts as separate items.

In addition to establishing the correlation between individual variables, three multiple regressions are run to find out if there are any causal relationships between the main variables of concern. Firstly, a multiple regression between the number of people in paid employment among migrant households (dependent variable) and other variables (independent variables) like the gender of the head of migrant household, region, the level of education of the head of migrant household, the number of household members in education and the receipt of remittances is run to determine the extent to which each of the independent variables plays a part in predicting what the most likely value of the dependent variable would be.

The Analysis of Variance (ANOVA^b, Table 6.9.1B) indicates that the regression statistic is significantly different from zero ($F= 8.651, p < 0.001$) which shows that we can be confident that the results did not occur by chance or due to a sampling error. The Coefficients^a box (Table 6.9.1C) shows the relative importance of each of the independent variables in accounting for the variance in the dependent variable. We find that the level of education of the head of migrant household (Sig. = .000, $p < 0.001$), region (Sig. = .002, $p < 0.05$) and the number of household members in education (Sig. = .047, $p < 0.05$) are all independent variables that account for unique variance in the dependent variable but

independent variables gender (Sig. = .172, $p > 0.05$) and receipt of remittances (Sig. = .581, $p > 0.05$) have no statistically significant effect on the number of household members in paid employment.

As a result, we can conclude that the level of education of the head of migrant household, the region and the number of household members in education are all predictor variables for the number of migrant household members in paid employment whereas the receipt of remittances and the gender of the head of migrant household do not have any statistically significant causal relationship with the number of migrant household members in paid employment. This means that, in spite of the fact that there is an association as well as a correlation between receiving remittances and the number of household members in paid employment, there is no significant causal relationship between the two variables.

Secondly, a multiple regression between access to electricity among migrant households (dependent variable) and other variables (independent variables) like the gender of the head of migrant household, region, the level of education of the head of migrant household, the number of household members in paid employment and the receipt of remittances is run to determine the extent to which each of the independent variables plays a part in predicting what the most likely value of the dependent variable would be.

The Analysis of Variance (ANOVA^b, Table 6.10.1B) shows the regression statistic is significantly different from zero ($F= 4.897$, $p < 0.001$) which shows that again, we can be confident that the results did not occur by chance or as a

result of a sampling error. The Coefficients^a (Table 6.10.1C) shows the relative importance of each of the independent variables in accounting for the variance in the dependent variable. We find that the confidence values (Sig. values) for only the level of education of the head of migrant household (Sig. = .001, $p < 0.05$) and region (Sig. = .001, $p < 0.05$) are significant and account for unique variance in the dependent variable. The confidence values (Table 6.10.1C) for the number of people in paid employment (Sig. = .490, $p > 0.05$), receipt of remittances (Sig. = .652, $p > 0.05$) and the gender of the head of migrant household (Sig. = .602, $p > 0.05$) indicate that they have no statistically significant effect on access to electricity.

Thirdly, a multiple regression between the number of migrant house members in education (dependent variable) and other variables (independent variables) like the gender of the head of migrant household, region, the level of education of the head of migrant household, the number of household members in paid employment and the receipt of remittances is run to determine the extent to which each of the independent variables plays a part in predicting what the most likely value of the dependent variable would be.

The Analysis of Variance (ANOVA^b, Table 6.11.1B) shows the regression statistic is significantly different from zero ($F= 3.466$, $p < 0.05$) which shows that we can be confident that the results did not occur by chance or due to a sampling error. The Coefficients^a (Table 6.11.1C) shows the relative importance of each of the independent variables in accounting for the variance in the dependent variable. Table 6.11.1C shows that only the level of education of the head of

migrant household (Sig. = .028, $p < 0.05$) and the number of people in paid employment (Sig. = .047, $p < 0.05$) have confidence values that are significant and thus account for unique variance in the dependent variable. The other independent variables – receipt of remittances (Sig. = .487, $p > 0.05$); region (Sig. = .290, $p > 0.05$) and gender (Sig. = .468, $p > 0.05$) – indicate that they have no statistically significant causal effect on the level of education of migrant household members.

In general terms, these regression analyses (6.14.1) point to weak causal linkages between human capital development, access to social amenities and receipt of remittances. They also allude to the difficulty in establishing a direct causal relationship between receipt of remittances and other development variables. These findings are supportive of conclusions of other studies that call for a nuanced analysis of the role of remittances in development especially below the national scale (Castles, 2008; Chami *et al.*, 2005; Spatafora, 2005). These findings, therefore, call into question any unequivocal claims on the migration-development nexus and create uncertainties as to whether the higher living standards associated with migrant households are reflective of their already privileged economic status prior to migration or they are as a result of migration.

Comparing the impact of remittances on households in the two regions, Eastern Region (Kwahu) has numerous empty migrant-owned mansions (Plate 6.1.1) but there is very little economic activity. In terms of housing, there seems to be a two-tier system with migrants investing heavily in the construction of grand villas (inhabited by caretakers rather than family members most of the time) for the

purposes of memorialisation and extended family members living in run-down accommodation (Plate 6.2.1). As Mohan (2006) notes, these imposing structures are a tangible display of success. Van der Geest (1998) gives an in-depth description of housing construction in Kwahu as simultaneously providing shelter for matrilineal kin, demonstrating one's success and status, providing an asset, ensuring welfare support in old age, and acting as a reminder of migrants' life after death.

Both Kwahu migrants in the UK and those based in big cities in Ghana reported poor infrastructure and lack of essential factors of production in their hometowns as the main reasons for them not being encouraged to make productive investments. These basic infrastructural developments are generally perceived as the responsibility of central government. At the same time, there is high unemployment in the Kwahu area of Eastern Region. The common economic activities include driving of taxis, small scale farming, petty trading and a few public sector jobs in education, health and local government. There is virtually no viable private sector due to limited returns on investments, according to the community leaders. As local community leaders note, the lack of basic facilities like running water, good road network, financial institutions and markets have discouraged investments and encouraged out-migration.

That's why most people are pushed down here (Accra). You see Kwahus are, we travel a lot. Our main job is trading, selling. Apart from schools, council jobs like the police, these are the only employable jobs that you can get. Because, as I said, because of water problems you can't establish any factories there to employ people (A community leader from Abetifi, Kwahu, living in Accra).

Community leaders also complained about high migration rates of the youth in particular to either the regional capital (Koforidua) or big cities like Kumasi and Accra. This pattern of migration has resulted in an aging resident population that depends quite heavily on remittances. The banking system is also very basic and seems to be designed primarily to facilitate the receipt of remittances. Some branches are staffed by only two bankers (for example Obo in Kwahu) who mostly dispense remittances sent from both internal (cities) and external (abroad) sources.

Plate 6.1.1 Grand Villas for absent migrant landlords



An example of a posh migrant neighbourhood in Obo, Kwahu, (Eastern Region). These villas are mostly empty for the majority of the time. Migrants mostly only return to Kwahu for Easter and for funeral celebrations. Caretakers tend to enjoy the luxurious mansions at the expense of family members.

Plate 6.2.1 Lower-end housing for 'stay-behinds'



An example of a two-tier housing system within Kwahu where migrant households sometimes live in dilapidated houses whilst migrants own mansions which are occupied mostly by caretakers.

The unemployment situation is the clearest indicator of the lack of real development in a community that has record high numbers of migrants but low levels of investment in productive sectors. A leading community activist, from Kwahu, in the UK admitted that:

You find the place so empty because everyone has come to Accra to find work. Accra and Kumasi... So unemployment is very, very, very high you know (sic). There are no jobs in the place (Community leader from Kwahu but based in the UK).

This projects the image of a community at risk of becoming passive and non-productive, with a heavy dependence on remittances. As Basok (2003) notes, development in migration studies is mostly linked to economic growth-related variables like generation of employment and increase in agricultural production and welfare-related variables such as reduction of poverty, increase in average income, and decrease in inequality (see Taylor, 1999:68; Durand, Parrado and Massey, 1996).

Apart from increasing household living standards, the activities of the Kwahu migrants do not seem to have generated the required economic development among their own immediate communities, going by these definitions of development. This might account for the relatively lower level of confidence in the role of external migration to community development among Eastern Region's heads of migrant households compared with those from the Upper East Region. Table 6.12.1B indicates that whereas only 13 per cent of heads of migrant households were sceptical of the potential of external migration to community development in the Upper East Region, almost double that percentage (25 per cent) reported that they did not believe remittances contributed to community development in the Eastern Region. The majority of the sceptical heads of migrant households in the Eastern Region explained that remittances are, to a large extent, directed at the migrants' households' living standards rather than for the larger community's development. This is in spite of the volume of collective remittances sent to Kwahu. Table 6.12.1C records a Chi-square value of 7.089 and a significance level of .008. Since the significance level is less than .05 ($p < 0.05$), this portrays a very significant association between region and the

importance of external migration to community development. The strength of the association (Phi value of .140) is, however, quite weak when generalised to the population as a whole (Table 6.12.1D).

This supports the thesis that development and fundamental infrastructure in communities of origin of migrants are essential preconditions for investment instead of an outcome of migration (Heinemeijer *et al.*, 1976 in de Haas, 2007). The New Economics of Labour Migration (NELM) theorists purport that unless high quality factors of production and infrastructure already exist, remittances are likely to be spent on daily household needs rather than ‘productive investments’ (Taylor 1999). Kwahu lacks the infrastructure necessary to attract investment or trigger development. As a result, my research revealed that Kwahu migrants invest in some productive ventures but in Accra and Kumasi (cities) and not their own community which limits the development potential of their own towns and communities (see also Mazzucato and Kabki, 2009:235). In-depth interviews with Kwahu migrants recorded joint partnerships with Ghanaian businessmen, establishment of hotels, restaurants, internet cafés and business centres mostly in the big cities of Accra and Kumasi. The main driving force has been the size of profit margins from these locations relative to other locations. These commercial calculations are captured in what a young southern businessman had to say:

You have to look at it this way because we are all here for money and if I am going to invest something in Ghana I will look at where I am going to make a profit. If I am from north or I am not from the northern region and if I send something to northern region and the profit margin is 30% and if I sent the same product to south of Ghana which is let's say Accra and I make 70% of profit because there's mass people living in Accra than northern region I will prefer sending my product to Accra than to send to northern region you know. So

eventually what I am trying to say is we do contribute to all these things back home but again we look at it and see where you going to make money it doesn't matter where you come from because it's all about your profit you know (37 year old Ghanaian businessman, UK).

As de Haas (2007) aptly notes, migration and remittances, to some extent, give migrants and their households *carte blanche* to either retreat from or invest in their local economies. This suggests that the relationship between volumes of remittances and local economic development is not necessarily linear. It also points to the necessity of considering the geography of development at scales below the nation-state.

Moreover, it is evident from my research that the perceptions of migrant households about the role of external migration to community development transcend gender, levels of education of the head of migrant household, age and whether respondents are in receipt of remittances or not (Table 6.13.1). Regression analysis suggests that region is the only independent variable that accounts for unique variances in the dependent variable (travelling abroad is important to community development). The other independent variables (gender, level of education of the head of migrant household, age and receipt of remittances) have no statistically significant effect on the dependent variable. This means the head of migrant household's gender, the level of education of the head of migrant household, their age and whether they receive remittances or not do not have any causal relationship with the way they perceive the importance of remittances to community development. Region is the only independent variable with a statistically significant difference (Sig. = .048, $p < 0.05$). Almost twice the percentage of heads of migrant households in Kwahu (25 per cent) compared with

only 13 percent in the Upper East Region reported that they did not believe travelling abroad was important to community development (Table 6.12.1B). This marks a statistically significant difference and suggests that a more advanced migration stage does not necessarily lead to a more positive perception of the community-wide benefits of external migration.

6.5.1 Remittances and Community Development

Even though there was a relatively low opinion of some migrant households, especially in the Eastern Region, about the contribution of remittances from external migration to community development, Ghanaian transnationals have made significant contributions to local community projects through collective remittances (Chapter Five). These include projects on education, healthcare, sanitation, community electrification, disaster relief, basic infrastructure and charitable donations to orphanages. As stated in Chapter Five, the main vehicles for mobilising collective remittances are what are broadly referred to as home associations. In the case of migrants from Kwahu, Eastern Region, there is an informal division of labour among migrants based at different foreign countries.

According to community leaders in Kwahu, migrants based in the UK, for instance, are said to focus mainly on healthcare whilst their counterparts from the USA are mainly supportive of educational projects. These areas are, however, not the exclusive reserve of any migrant groups as smaller scale help is given to multiple sectors concurrently. Specific examples include: a £10,000 contribution towards infrastructural work at a new university at Abetifi (Plate 6.7.1), donation

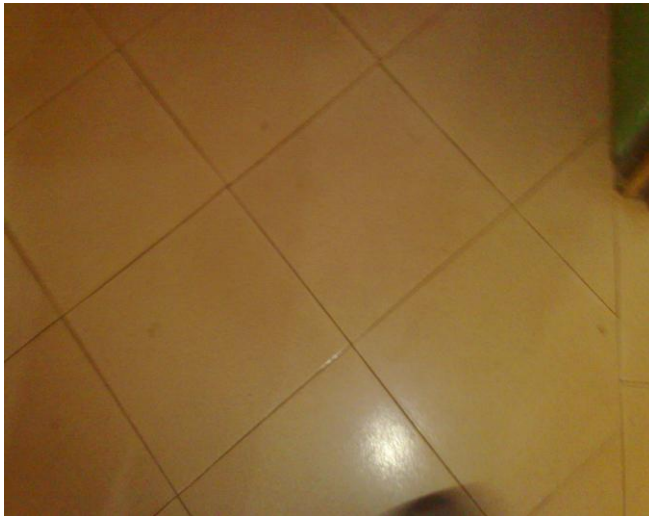
of furniture and equipment to local clinics and a hospital at Atibie (Plates 6.3.1, 6.4.1, and 6.5.1). Support is also provided to a local orphanage at Obomeng, contributions were made to the building of community centres at Obo (Plate 6.6.1 and Plate 6.8.1) and Nkwatia, donation of books to schools across Kwahu and sourcing expert medical care delivered freely by colleague British doctors and nurses, among others.

Plate 6.3.1 Power generation equipment



Power generation plant donated to the Abetifi clinic, Kwahu, Eastern Region (Ghana) by a hometown association in the UK. The rationale is to ensure the provision of 24-hour access to electricity to the clinic in the face of power rationing by central government.

Plate 6.4.1 Ceramic tiles for hospital floors



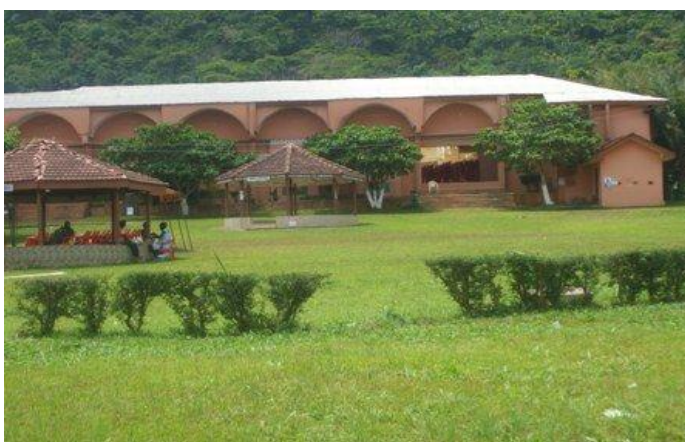
Ceramic tiles for floors of local clinics within the Kwahu area. These have been paid for by Kwahu migrants who are based in the UK. The medical officer in-charge of the clinic reported being in direct communication with the executive members of the various hometown associations in the UK.

Plate 6.5.1 Fridges for hospitals



One of several fridges at the Abetifi clinic that have been sponsored by members of their hometown association in the UK.

Plate 6.6.1 Community centre



A community Centre at Obo, Kwahu, Eastern Region (Ghana) funded by joint contributions from Kwahu transnational citizens.

Plate 6.7.1 Administration block for local university



An administration block of a new Presbyterian University built in the Kwahu area of the Eastern region, Ghana. The Kwahuman Association in the UK donated £10,000 towards this project.

Plate 6.8.1 Bed and breakfast as investment



A 'bed and breakfast' guest house under construction at Obo, Kwahu. This project is attached to their community centre and it is being funded jointly by their citizens abroad and the local development committees as an investment. The aim is to raise money from tourists who visit the region especially during the Easter holidays.

The contributions to communities in the Upper East Region are much less due to the small size of the migrant community. Even though the migration prevalence is relatively low, there are reports of small-scale support towards healthcare, education, religious institutions and disaster relief projects. Specific examples include: donation of benches to a local hospital (Plate 6.9.1), donation of treated-mosquito nets to health centres, an education fund to support needy pupils,

donation of computers to community schools and donation of mats to local mosques.

Plate 6.9.1 Benches donated to local hospital



Sample of benches donated to the War Memorial Hospital in Navrongo, Upper East Region, Ghana by the Kasena-Nankana Development League, UK.

Plate 6.10.1 Presentation of computers from BONABOTO, UK to local community



Source: <http://ghanaian-chronicle.com/regional-files/upper-east-region>

Beyond the community-wide effects of migration and collective remittances, survey statistics among households *ipso facto* demonstrate a high potential of inequality between beneficiary households and those of non-migrants. The impact

is more intense among communities where international migration is rarer than those with higher prevalence (Jones, 1998). A majority of households in Kwahu have at least one member abroad and this has the effect of levelling out the inequality associated with remittances. As ‘Sewah’ notes, there has been a remarkable increase in external migration prevalence among households in the Eastern Region (southern Ghana):

What I have noticed our time you can see there’s only few houses that you can know somebody is gone to abroad (sic). But now I can say every household has somebody outside [abroad], every household and its making a change (56 year-old Female Eastern Region migrant, UK).

On the other hand, Upper East Region households contribute a minute percentage to the national external migration numbers and earn comparatively less external remittances in aggregate terms. Since these are limited to a few households (the pioneer affluent migrant class), disparities in living standards between migrant and non-migrant households are more pronounced in the Upper East region.

6.6 Conclusions

In this chapter, I have outlined the volume and regional distribution of external remittances to Ghana over the past two decades and the growing importance of remittances to GDP. External remittances rose from 2 per cent of GDP in 1990 to 12 per cent in 2008. External remittances also rose from being equivalent to 22 per cent of exports in 1990 to 37 per cent in 2008. There has also been year-on-year increases in the volume of external remittances to Ghana (for example \$1.2 billion in 2004 to \$1.9 billion in 2008). However, the global recession in 2008

seems to have had an adverse effect on the volume of remittances to Ghana. According to Quartey (2009), Bank of Ghana reports indicate that there was a 7.3 per cent decrease in the volume of remittances in the first quarter of 2009 compared with 2008.

In addition, I have outlined the relative importance of the UK as a source of remittances. UK's contribution to the total external remittance amount has risen from 16 per cent in 2004 to 19 percent in 2008. This is significantly larger than the contribution from migrants based in the rest of Europe. It is also indicative of the distribution of Ghanaian migrants in Europe. I note that the volume of remittances to Ghana, nationally, is consistent with the distribution of Ghanaian migrants to the various regions on the global scene. The US and Canada are the leading contributors to external remittances to Ghana and represent the two countries with the largest Ghanaian diasporas. Their relative contribution has, however, fallen from 70 per cent in 2004 to only 55 per cent in 2008. This reflects the redistribution of Ghanaian migrants to newer destinations beyond the traditional English-speaking countries.

Also, even though research by Adams *et al.* (2008) into Ghanaian national living standards concludes that external remittances reduce the poverty gap by 90 per cent but lead to income inequalities, a nuanced examination at the regional level reveals uneven effects of remittances on both living standards and income distribution. The survey among households with relatives in the UK reveals that whereas the mean household income for migrant households is 41 per cent higher

than that of non-migrant households in Kwahu, it is 57 per cent higher than non-migrant households in the Upper East region.

Furthermore, I conclude that migration stage is not a sufficient condition for the determination of the pattern or type of investment (productive or consumptive) by migrants. The family formation stage (Durand and Massey, 1992) has a greater impact on the type of investment than migration stage. Apart from expenditure on housing, both Kwahu and the Upper East Region's migrants sent the bulk of their remittances to cater for education-related costs (44 per cent for Kwahu and 33 per cent in the Upper East Region). Expenditure on productive items was minimal (less than 9 per cent in both regions) despite the significant differences in migration stages.

There is no statistically significant difference between the modes of sending remittances to Ghana by migrants from Kwahu (*Intermediate to Late migration stage*) compared with migrants from the Upper East Region (*Early migration stage*). However, unlike research that concludes that the majority of remittances from Holland is sent through informal channels (Mazzucato *at al.*, 2004), among the households surveyed here, over 86 per cent of remittances were sent through formal channels. This is because the cost of sending remittances through these channels has consistently fallen since 2004 and also because there is greater competition among money transfer institutions in popular migrant destinations such as the UK compared with Holland. This signifies an on-going debate on how much of developing countries' remittances receipts are captured through the

official data collection methods and the reliability and validity of international comparisons.

In addition, my research confirms a significantly positive association between remittances and high living standards. However, Pearson's Product-moment correlation coefficient analysis reveals a significant but weak correlation between remittances and other variables like access to education, employment and healthcare. Multiple regression analyses also demonstrate no statistically significant causal links between remittances and higher standard of living variables at the household level. This is testament to the problem of fungibility and heterogeneity associated with remittances (de Haas, 2003; Kapur, 2003; Schiff, 1994; Russell, 1992). These findings differ from previous research that suggests a strong correlation between remittances and development variables (Rapoport and Docquier, 2005; Hildebrant and McKenzie, 2005; Lopez-Cordova, 2004; Cox-Edwards and Ureta, 2003; Yang, 2003; Frank and Hummer, 2002).

Meanwhile, the research finds that the poor state of infrastructure in Kwahu has led to minimal interest in investing in the region by migrants in the UK and has contributed to the lack of socio-economic development which would have been expected to characterise a community with higher migration prevalence. This finding is consistent with results from other migration research which concludes that the existence of good infrastructure is a pre-requisite for investment by migrants rather than an outcome of migration and remittances (de Haas, 2005; Taylor and Martin, 2001; Tacoli and Okali, 2001; Taylor *et al.*, 1996).

Lastly, income inequalities that result from the introduction of external remittances seem to vary depending on the migration stage of the community under review. Kwahu (Eastern Region) demonstrated lower income inequalities (41 per cent) between migrant and non-migrant households compared with the Upper East Region (57 per cent). Also, inter-regional comparisons in Ghana (Adams *et al.*, 2008) unearth differences in the impact of the introduction of external remittances on household income distribution. Meanwhile, the impact of migrants' transnational activities could be even more effective if they were closely linked to the medium-term development plans of their respective districts and regions of origin.

Chapter Seven

District-level socio-economic development planning – The role of migrants in formulation and delivery

7.1 Introduction

To date, national development and poverty reduction strategies in developing countries have tended not to recognize the potential of mobility, nor integrated its dynamics into planning and monitoring. This is in part due to the range of other pressing priorities facing these countries, from improving systems of service delivery, through building basic infrastructure, to promoting broad-based growth (Human Development Report, 2009:82).

I must acknowledge the contributions made by our compatriots who live outside the country... Many of you do more than send money home, many of you have kept up keen interest in the affairs at home and some of you have even been part of the struggle of the past twenty years (President John Agyekum Kufuor, 2001).

This chapter examines contemporary development policy frameworks, especially the five-yearly medium-term development plans that serve as a basis for any meaningful collaborative relationship between migrants and development at the sub-national level. The chapter also discusses if the various steps undertaken in district-level development planning are being influenced by transnational activities by migrants, as well as identifying areas for possible further collaboration. To achieve this objective, an assessment is done of attempts to address poverty and spatial inequalities in successive development plans and the potential role for migrants.

Ghanaian transmigrants have been accorded extraterritorial citizenship rights by various acts of parliament - Representation of the Peoples (Amendment) Act (Act 699, Republic of Ghana, 2006); Dual Citizenship Act (Act, 591, Republic of

Ghana, 2002) - mainly as a means of encouraging the sending of remittances towards national development (Quartey, 2009). Beyond this, very little effort is made to incorporate migrants' views and expertise into the development planning and implementation process by the political authorities. This approach is different from that of Mexico, for instance, where attempts are made to reconstitute their transmigrants as clients and funders of economic and social policy initiatives and regard migrants as an important source of capital (both physical and social), a vital source of remittances, business investment, community development initiatives and political leadership (Smith, 2003).

In this chapter, I hypothesize that the longer established migrant community (Kwahu) plays a greater role in medium-term development planning and has a closer working relationship with district and regional planning authorities due to its long association with these authorities, than the newer migrant community (Upper East Region). In addition, I hypothesize that collective remittances from migrants are factored, more prominently, into medium-term development planning and implementation in districts with higher migration prevalence compared with those of lower migration prevalence due to the relative volume of such remittances. Lastly, I hypothesize that there are mutually beneficial outcomes to be derived from a direct involvement of migrants in the medium-term development planning and implementation processes at district and regional levels, irrespective of the migration stage of migrant communities.

I argue that the involvement of migrants is currently piecemeal and haphazard and that there is the need for a structured and consistent participation in the

planning process at the sub-national levels if their support is to be coherent and effective. Secondly, I argue that the current approach limits the collective remittance mobilization potential of migrants in host countries due to knowledge gaps and duplication of effort. Greater awareness and consultation with local government officials, with a politically-neutral ethos, would increase efficiency and the impact of migrant involvement whilst boosting the credibility of home associations in their fundraising drive in host countries.

The chapter starts with a review of contemporary development policy frameworks in Ghana especially since the beginning to mid-1990s. Their main aims are examined in order to establish the evolution of medium-term development planning which has culminated into the current Ghana Shared Growth and Development Agenda (GSGDA I) for the period 2010-2013. These analyses are done against the backdrop of a focus on socio-economic development and poverty reduction. Secondly, the relative roles of migrants, from the two regions under review, in the key steps involved in district medium-term development planning are examined. This is to ascertain the possible association between migration stage and the degree of involvement in district development planning. These analyses draw on the national guidelines proposed by the National Development Planning Commission (NDPC, 2010). In conjunction with this, an assessment is done of the potential role of migrants in the implementation of the 2010-2013 district medium-term development plans as a means of helping to achieve the six major national development thematic objectives for the Ghana Shared Growth and Development Agenda (I) – a) ensuring and sustaining macroeconomic stability; b) enhancing competitiveness in Ghana’s private sector;

c) accelerated agriculture modernization and sustainable natural resource management; d) oil and gas development; e) infrastructure, energy and human settlements; e) human development, productivity and employment; f) transparent and accountable governance.

7.2 Development policy frameworks and issues of poverty and regional inequalities

Ghana has a long history of development planning which pre-dates its independence in 1957. Colonial administrative structures introduced systems of planning, albeit devoid of active participation by the Ghanaian (then Gold Coast) population. The main one was the Guggisberg Plan of 1919 which shaped development policy for a seven-year period. The second pre-independence plan was a ten-year plan, which was subsequently abridged into a five-year plan from 1951 to 1956. Following these, post-independence development plans (Table 7.1.1) (Vordzorgbe and Caiquo, 2001:5) were also drawn up.

Table 7.1.1 Post-independence development plans

The Consolidation Development Plan 1957-1959	The One-Year Development Plan July 1970-June 1971
The Second Development Plan 1959-1964	The Five Year Development Plan 1975/76-1979/80
The Seven-Year Development Plan 1963/64-1969/70	The Economic Recovery Program 1984-1986
The Two-Year Development Plan 1968-69-1969/70	

These post-independence development plans were broadly aimed at consolidating Ghana's economic independence and redressing socio-economic inequalities, perpetuated by the 'divide and rule' model of imperial Britain, against the backdrop of challenging macroeconomic variables.

In contemporary times, successive governments have also introduced a number of development plans aimed at addressing issues of socio-economic inequalities and poverty. At the beginning of the 1990s, there was the institution of a long-term development plan known as 'Ghana Vision 2020' which has served as a basis for the drafting of medium-term development plans. This was a national development policy framework designed to cover long-term (25 years) development objectives around five basic thematic areas - macroeconomics, human development, rural development, urban development and creating an enabling environment. The strategic long-term view was that the realisation of these objectives would transform Ghana into a middle-income country status with material wellbeing and standard of living of her citizens comparable to other middle-income countries as at 1993/94. This long-term development plan provided a framework to guide Sectoral Agencies and District Assemblies (local government institutions) to prepare policies and programmes for economic and social development that would facilitate the achievement of her long-term goals (Vordzorgbe and Caiquo, 2001). The long-term objectives were to be achieved by implementing policies through five-yearly medium-term rolling plans. The main objective was for Ghana to achieve a balanced economy and a middle-income country status and associated living standards by the year 2020.

The Vision has provided a guiding and overarching reference point for the formulation and implementation of various development strategies and programmes since 1996 (Table 7.2.1) (Vordzorgbe and Caiquo, 2001). However, the First Medium-Term Development Plan (1996-2000) was faced with teething problems due to the fact that the core strategic underpinnings of the Vision were not yet ingrained into the development psyche of the nation.

Table 7.2.1 Contemporary development frameworks

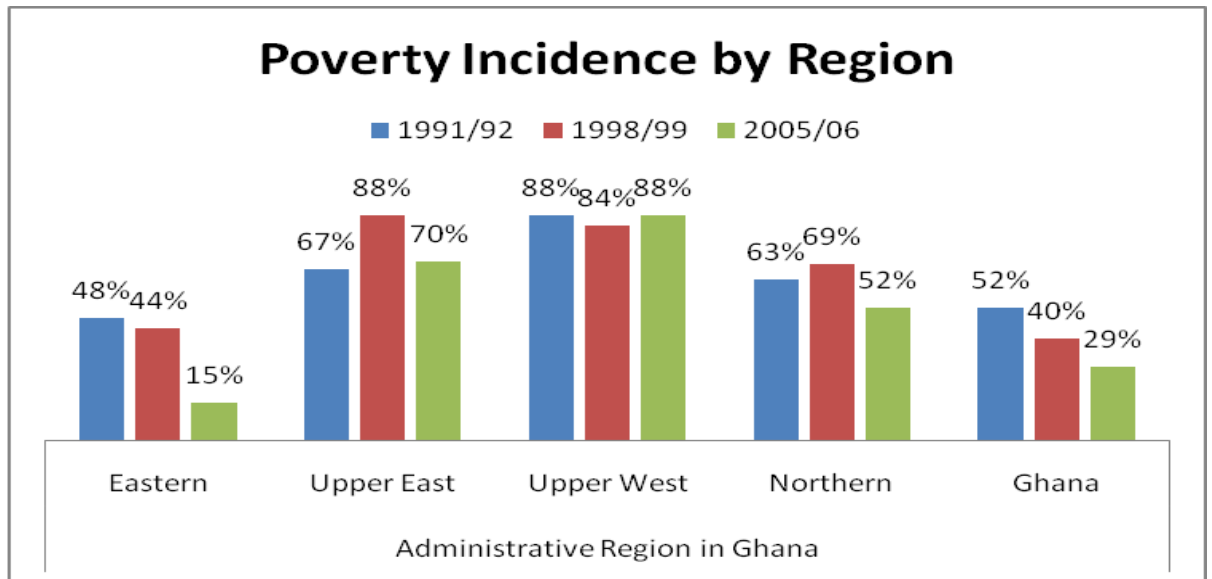
Making People Matter: a Human Development Strategy for Ghana, 1991	Interim Poverty Reduction Strategy Paper (1-PRSP), 2000-2002
National Development Policy Framework (Ghana Vision 2020), 1994	Ghana Poverty Reduction Strategy I, 2003-2005
Vision 2020: the First Step, 1995	Ghana Poverty Reduction Strategy II, 2006-2009
First Medium-term Development Plan, 1996-2000	Ghana Shared Growth and Development Agenda (GSGDA I), 2010-2013

7.2.1 Ghana's pro-poor development plans

The principal aims of Ghana's pro-poor development plans since the year 2000 have centred around the reduction in poverty and improvement in the general welfare through economic growth, integrated rural development, the expansion of employment opportunities, and improved access by the rural and urban poor to basic public services such as education, health care, water and sanitation, and family planning services. As discussed in the Introduction, there are wide disparities in poverty levels and socio-economic development among the regions

in the northern half compared with those in the south. The three regions in the north have consistently recorded the highest poverty rates in the country (see Figure 7.1.1 for comparative rates between the Upper East, Upper West and Northern regions [northern half] and the Eastern Region [south], for instance).

Figure 7.1.1 Poverty incidence by region



Source: Extract from Ghana Living Standards Surveys 1991/92, 1998/99 and 2005/06

My main focus is limited to the two regions under review (Upper East and Eastern regions). In line with the long-term vision for Ghana by the year 2020, the 2000-2002 Interim Poverty Reduction Strategy, for instance, had as its main objectives: a reduction in the incidence of poverty in both rural and urban areas; strengthened capabilities of the poor and vulnerable to earn income; reduce gender and geographical and socio-economic disparities; and facilitating a healthier, better educated and more productive population (Ministry of Finance, 2002). Even though some strides were made by the then freshly elected New Patriotic Party government, the Interim Poverty Reduction Strategy lacked sufficient detail to provide effective guidance and direction to Ministries,

Departments, and Cosmopolitan, Municipal and District Assemblies to prepare programmes and projects. Even though this Poverty Reduction Strategy identified some areas that needed urgent action like: improving access to basic social services and infrastructure for the poor; reducing gender disparity in enrolments; targeting deprived areas for educational infrastructure provision; establishment of food security programmes; provision of healthcare and potable water and promoting the private sector as the engine of growth, it failed to recognise the regional disparities that existed. As a result, no tailored policies were designed to redress regional imbalances. Due to its limited scope, therefore, it was only considered as an outline for growth and poverty reduction.

Similarly, the Ghana Poverty Reduction Strategy (I) focused on poverty reduction programmes and projects, whilst its successor GPRS (II) placed more emphasis on growth-inducing policies and programmes which have the potential to support wealth creation and the poverty reduction desired. Poverty is perceived, within the GPRS (I) framework, as multi-dimensional with ‘complex interactive and causal relationships between the dimensions’. It is, therefore, defined as ‘unacceptable physiological and social deprivation’ (NDPC, 2003:3). As a result, GPRS (I) had, as its main goal, the reduction of poverty and general improvement in the welfare of all Ghanaians. Its objectives reflected a policy framework that was directed primarily towards the attainment of the anti-poverty objectives of the UN’s Millennium Development Goals (MDGs). It was initiated as a condition for development assistance under the IMF-World Bank-supported Heavily Indebted Poor Countries (HIPC) debt relief initiative in 2002. It sought to restore macroeconomic stability and reduce the incidence of poverty. It focused on the

following themes: production and gainful employment, human resource development and basic services, special programmes for the poor and vulnerable, and governance. Across these themes, five areas were selected for priority action: infrastructure, rural development based on modernized agriculture, enhanced social services, good governance, and private sector development.

Substantial progress was made towards achieving the objectives of GPRS I. The economy was considered by economic commentators to have attained relative stability, with the majority of the targeted macroeconomic indicators registering positive trends. The agriculture sector still led Ghana's economic growth under GPRS I (2002 – 2004) with 6 per cent average growth rate, followed by industry and services respectively with 5 per cent and 4.7 per cent. There was increased expenditure in the social development circles geared towards supporting the medium-term priorities of GPRS I with regards to special programmes targeted at the vulnerable and excluded (NDPC, 2005). These included the rehabilitation of street children, increased access to legal aid services for the poor, integration of Persons With Disabilities (PWDs) into mainstream production and employment, and increased access of economically marginalized women to credit through the establishment of the government's micro-credit scheme and the Women's Development Fund supported by the government of Japan (NDPC, 2005).

However, just as in the case of the Interim Strategy, this poverty reduction strategy was also silent on issues of regional inequalities. There were no specific measures earmarked towards addressing the vast differentials in the development needs between the poor regions and those that are relatively well-off. In addition,

issues such as urbanisation, industrialisation, technical/vocational training, technology research and development were not addressed adequately due to financial constraints. GPRS I was said to have a number of limitations and bottlenecks, even by the same government that proposed and implemented it. These included service delivery constraints and the persistence of regional differences in the distribution of some key outcomes in the health and educational sectors. Enrolment difficulties among primary school pupils, geographical and gender disparities were left unaddressed by the projects under the GPRS I. Gender disparities were also rife in all sectors including education, health, production, employment and access to and control over land (NDPC, 2005).

Moreover, economic policy and management under GPRS I has been criticised for concentrating on macroeconomic stability as an end in itself instead of as a means to attaining economic growth with poverty reduction outcomes and addressing regional inequalities. Furthermore, the participatory process adopted during its preparation is judged by the NDPC as being ineffective and this has been said to have had adverse implications for national ownership of the plan (NDPC, 2005). The inability to involve more districts and local communities, and the limited engagement of Parliament and the private sector, have also been cited by the NDPC as weaknesses in the process. This poverty reduction strategy also failed to highlight gender when addressing various poverty issues both within the policy itself and in the monitoring and evaluation framework.

GPRS (II), on the other hand, had as its priorities: continued macroeconomic stability; accelerated private sector-led growth; vigorous human resource

development; good governance and civic responsibility. The government's main goal for this socio-economic development agenda was to attain middle income status (with a per capita income of at least US\$1000) by the year 2015 within a decentralized, democratic environment (NDPC, 2005:5).

The impetus behind this development plan was a diversification away from the cocoa-gold-timber dominance and adding an element of industrialisation, technology and high productivity to the pattern of Ghana's economy (NDPC, 2005).

It is evident that GPRS II contributed substantially towards macroeconomic stability and the adoption of steps towards the achievement of poverty reduction goals. These gains, notwithstanding, there were still challenges around meeting targets for the achievement of the Millennium Development Goals, especially those relating to maternal mortality, child mortality, gender equality and environmental sanitation. These measures, however, did not address the specific issues around major regional inequalities. The north was still experiencing significantly higher levels of poverty than the rest of the country (52 per cent in Northern Region, 88 per cent in the Upper West Region and 70 per cent in the Upper East Region compared with a national rate of 29 per cent in 2006). Also, there were still marked gender inequalities with women and girls performing worse across all the main social indicators (NDPC, 2010).

The global economic downturn at the end of 2008 also introduced additional challenges such as a fiscal deficit that had risen to about 15 per cent of Gross

Domestic Product (GDP), excluding new domestic expenditure arrears of 4 per cent of GDP as well as resurgence of macroeconomic instability that manifested in an end-year inflation rate of 18 per cent and increased volatility on the foreign exchange market (NDPC, 2010:3). National income data also indicates that agriculture, especially crops and livestock, and fisheries as well as manufacturing, which have the potential to generate large scale employment opportunities, underperformed (Ghana Statistical Service, 2008). This might account for the rise in poverty rates among predominantly food crop producing areas and fishing communities compared with forest zones and cocoa producing communities (Ghana Statistical Service, 2007:14).

The latest medium term development plan (GSGDA I), therefore, seeks to build on the achievements of the two poverty-focused plans by enhancing the creation of employment and income earning opportunities for rapid and sustained economic growth and poverty reduction (NDPC, 2010:5). Within this context, the thematic areas of the medium-term policy framework are as follows: ensuring and sustaining macroeconomic stability; enhanced competitiveness of Ghana's private sector; accelerated agricultural modernisation and natural resource management; oil and gas development; infrastructure and human settlements development; human development, productivity and employment; and transparent and accountable governance.

These thematic areas point to a concerted effort at diversifying and re-balancing of the core pillars in Ghana's development approach. For instance, in terms of sectoral performance over the past decade, according to the Ministry of Finance

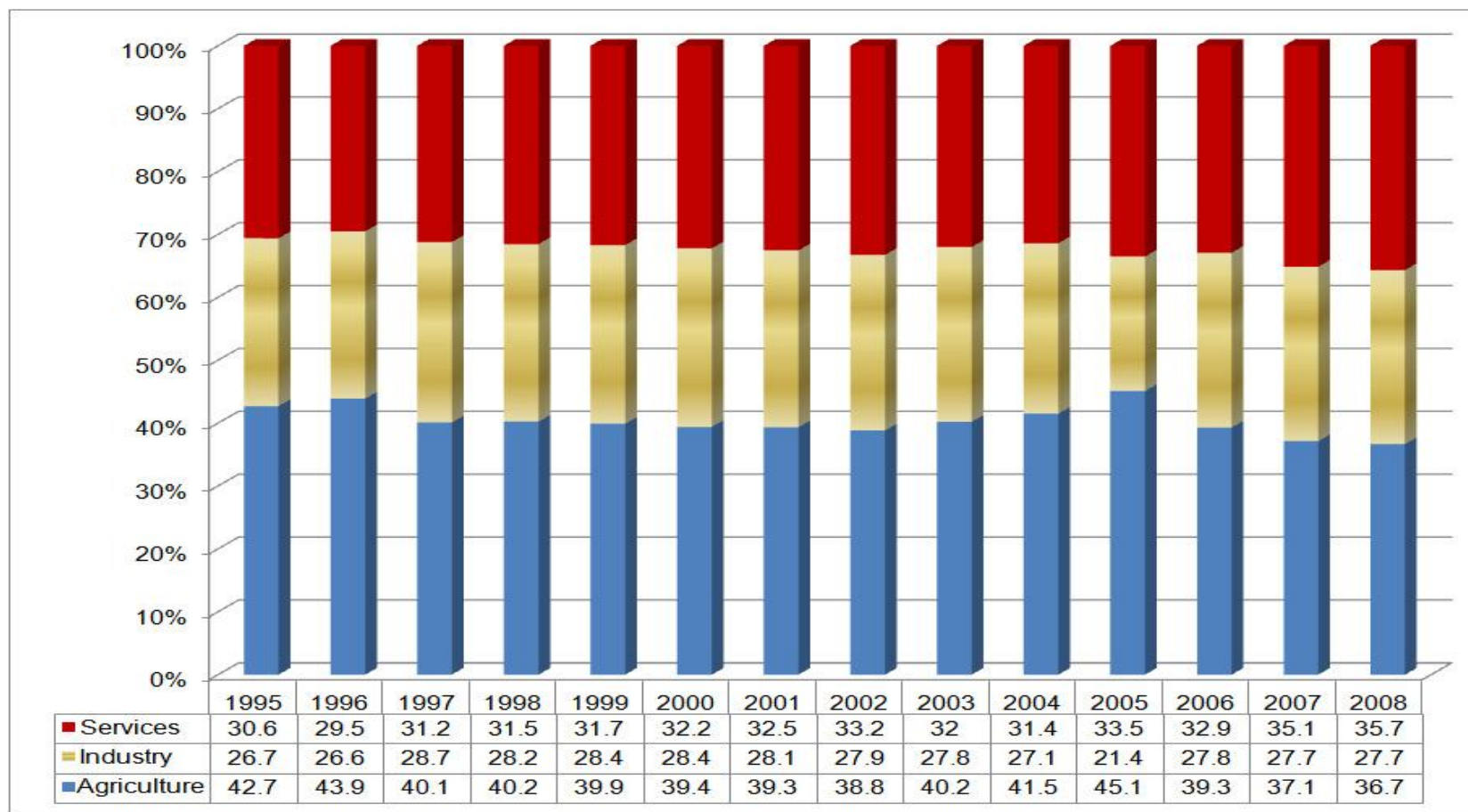
and Economic Planning (2009) and the National Development Planning Commission (2010:7), the agriculture sector consistently dominated with about 39 per cent of total GDP, thus maintaining its historical leading position in the economic structure of the country. The Services sector accounts for about 35 per cent of total GDP while the Industry sector accounts for about 26 per cent. Even though there have been minimal changes in the structure of the Ghanaian economy over the years, a slight shift has occurred between the shares of Agriculture and Services while Industry's share in GDP has remained fairly constant. Whereas Agriculture's share in GDP has declined from its historical levels of about 45 per cent to about 39 per cent (Figure 7.2.1) in recent years, the Services sector's share in GDP has increased from around 30 per cent to 35 per cent (MOFEP, 2009).

These figures, according to the Ministry of Finance and Economic Planning, demonstrate the need for medium-term development policies to be tailored in such a way that diversifies the sources of national income away from over reliance on a primary agricultural production and government-centred control to a private sector-led economy. The role of migrants in achieving this re-balancing of sectoral contributions to Ghana's GDP can be captured in their role in the drawing up and implementation of district medium-term development plans.

Also, the government has introduced what is known as the 'Savannah Accelerated Development Programme' under the auspices of the 'Savannah Accelerated Development Authority' (SADA) to spearhead the transformation of the North of Ghana both economically and socially. This is a big agenda which, if successful,

could drastically iron out the remarkable disparities in development between the south and the north. This seems to be a marked difference between this policy framework and the previous poverty reduction strategies in the sense that government is ostensibly committing real resources specifically towards redressing regional inequalities as part of the package of measures to reduce poverty in the country.

Figure 7.2.1 Structure of Ghanaian Economy (1995-2008)



Source: Ministry of Finance and Economic Planning (MOFEP), 2009

7.3 Stakeholders in the district-level planning process

Even though there is a firm recognition, at the national level, of the substantial contribution of migrants towards Ghana's balance of payments and the potential development outcomes to be derived from external remittances, there seems to be very little direct engagement by migrants in district-level development planning and implementation of plans. The medium-term development planning process is distinctly silent about the involvement of migrants, especially transnational migrants. Those migrants who consciously, or out of necessity, retain strong and recurrent links with their 'home' community ought to have a formal channel through which to contribute to the development planning process.

It is true that unlike the GPRS (I) and (II), the GSGDA (I) seeks to expand the composition of the District Planning Coordinating Units (DPCU) (Figure 7.5.1) by including other Departments and Agencies responsible for crosscutting issues like Gender, HIV, Environment, Public Relations, representatives of the relevant umbrella networks of the Private Sector Institutions, representatives of relevant umbrella networks of Civil Society (NGOs, Community Based Organisations, Faith-based Organisations), research institutions, youth organisations, academia, representatives of traditional authorities and others relevant for the preparation of the MTDP (NDPC, 2010). However, even this new broader perspective does not expressly invite participation from migrant-collectives like 'home associations', ethnic or town-based professional groupings and emigrant faith groups. In the light of a 'deterritorialised' global community, ways and means could be found

for states to harness the talent and resources of their transnational citizens towards national as well as local development.

At least one international prototype exists in the Mexican model. About twenty-three vibrant state institutions, known as State Offices for Attention to Natives (OFAOS), representing the key migrant-sending states, are charged with realising seven principal objectives – a) promoting a closer relationship between state institutions and the state’s native migrants abroad, b) forming and consolidating migrant organizations abroad, c) **providing an institutional framework for the involvement of migrants and their organisations in the development of their states and communities of origin**, d) improving the image of migrants in their respective sending states and disseminating the culture and history of the respective states among the migrant communities, e) assisting migrants to obtain permits and licences necessary to realise infrastructure projects in their native communities, f) offering assistance to relatives of migrants who depend on remittances but have not been receiving them, and g) providing general support for the activities of the Programme for Mexican Communities Abroad (Smith, 2003:472). These policies and institutional framework culminated in the “3 for 1” programme of matching funds from federal, state and municipal authorities in support of public-private and private-private partnerships in manufacturing and services (Orozco, 2004).

The NDPC (2010) guidelines require the DPCU to prepare the district medium-term development plan with some direction and input from the District Chief Executive (political appointee), a facilitator (if necessary), members of the

District Assembly and its sub-district councils (Urban, Town, Zonal and Area councils), and the Regional Planning Coordinating Unit (Figure 7.6.1). The District Chief Executive liaises with Heads of District Departments in order to ensure that the necessary logistics are provided on time; ensures that members of the DPCUs fully participate in the preparation exercise; support and motivate members of DPCU to get the DMTDP prepared on time; ensure that the DMTDP captures all the planned programmes, projects and activities of the DMTDP for 2010-2013; ensure that the DMTDP reflects the development aspirations of the local people and GSGDA I, 2010-2013 (NDPC, 2010:4).

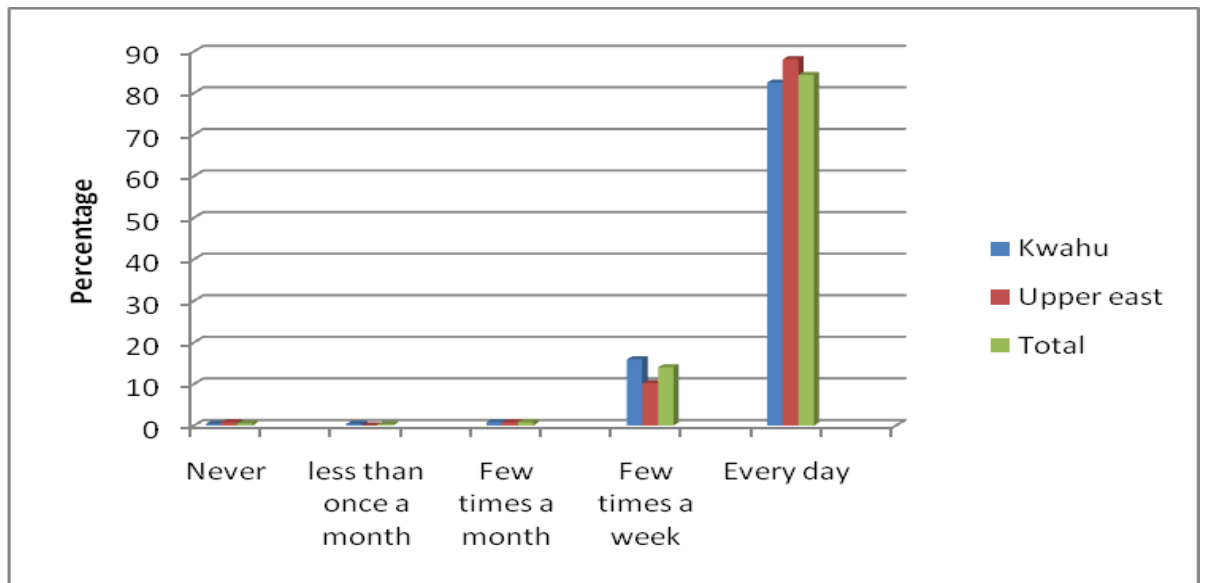
On rare occasions where the necessary expertise is lacking, the service of a facilitator who has in-depth knowledge of development planning is engaged. Members of the District Assembly and sub-District Councils are tasked with participating fully during the data collection exercise; mobilizing community members to support the planning exercise by providing data and sharing their views on development issues at the local level; facilitating the needs assessment in the communities during community dialogue, meetings and workshops and finally adopting the DMTDP (NDPC, 2010:4).

The institutional structure within Ghana's decentralised system of government which has oversight responsibilities for the planning process at the district level is the Regional Planning Coordinating Unit (RPCU). It plays a facilitating role by providing relevant data, maps and information for the preparation of the DMTDP; organizing orientations/workshops for the DPCU members; facilitating in identification of development programmes/projects; participating in Public

Hearings; monitoring and harmonising the DMTDP; assessing the facilitators before selection; either assigning planning officer(s) from other metropolis, municipalities, districts or regional level to assist districts without planning officers (NDPC, 2010:5).

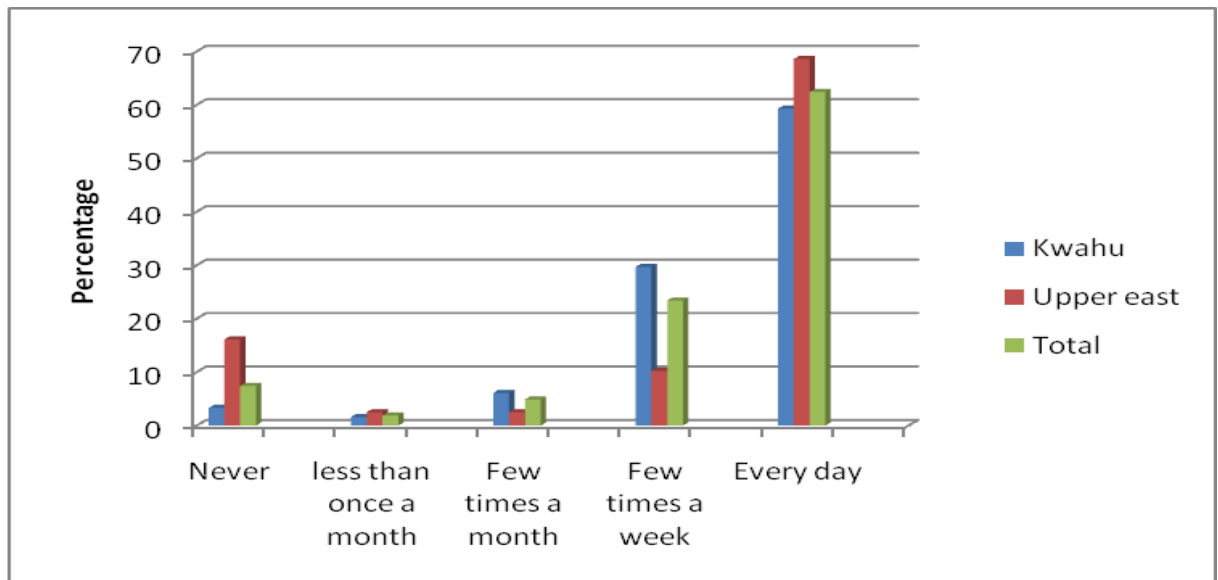
All the above stakeholders need to communicate with one another effectively if a genuine participatory approach is to be adopted as proposed by the National Development Planning Commission. My research found that a very high proportion of members of migrant households, for instance, own radios and television sets. Among such households, 94 per cent and 99 per cent in Kwahu and the Upper East Region respectively own radios whilst 86 per cent and 81 per cent in Kwahu and the Upper East Region respectively own television sets. These items are also found to have been used regularly. Figures 7.3.1 and 7.4.1 demonstrate a substantial daily usage of both radios (83 per cent in Kwahu and 88 per cent in the Upper East Region) and television sets (59 per cent in Kwahu and 69 per cent in the Upper East Region), at least among this cohort, which suggests that they could be an effective way of sharing information with members of the various communities on development planning and implementation of projects. In addition, these high percentages demonstrate the possibility of a close collaboration between planning officials and migrants as well as migrant households, contributing to an increase in the magnitude of grassroots participation in the planning and dissemination processes. These media, however, should not replace the face-to-face consultations with sub-district councils and the general populace.

Figure 7.3.1 Frequency of radio usage by heads of migrant households



n=364

Figure 7.4.1 Frequency of television viewing by head of migrant households



n=364

Figure 7.5.1 Members of District Planning Coordinating Units

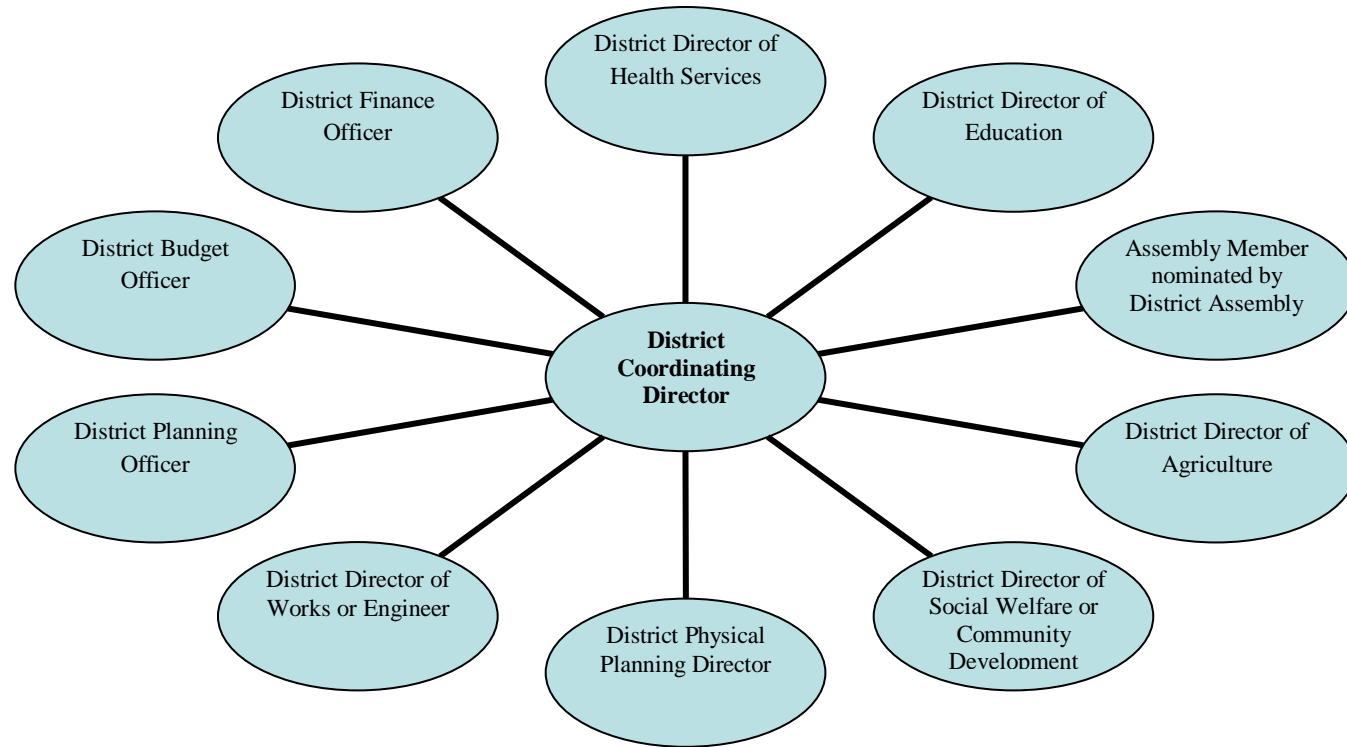
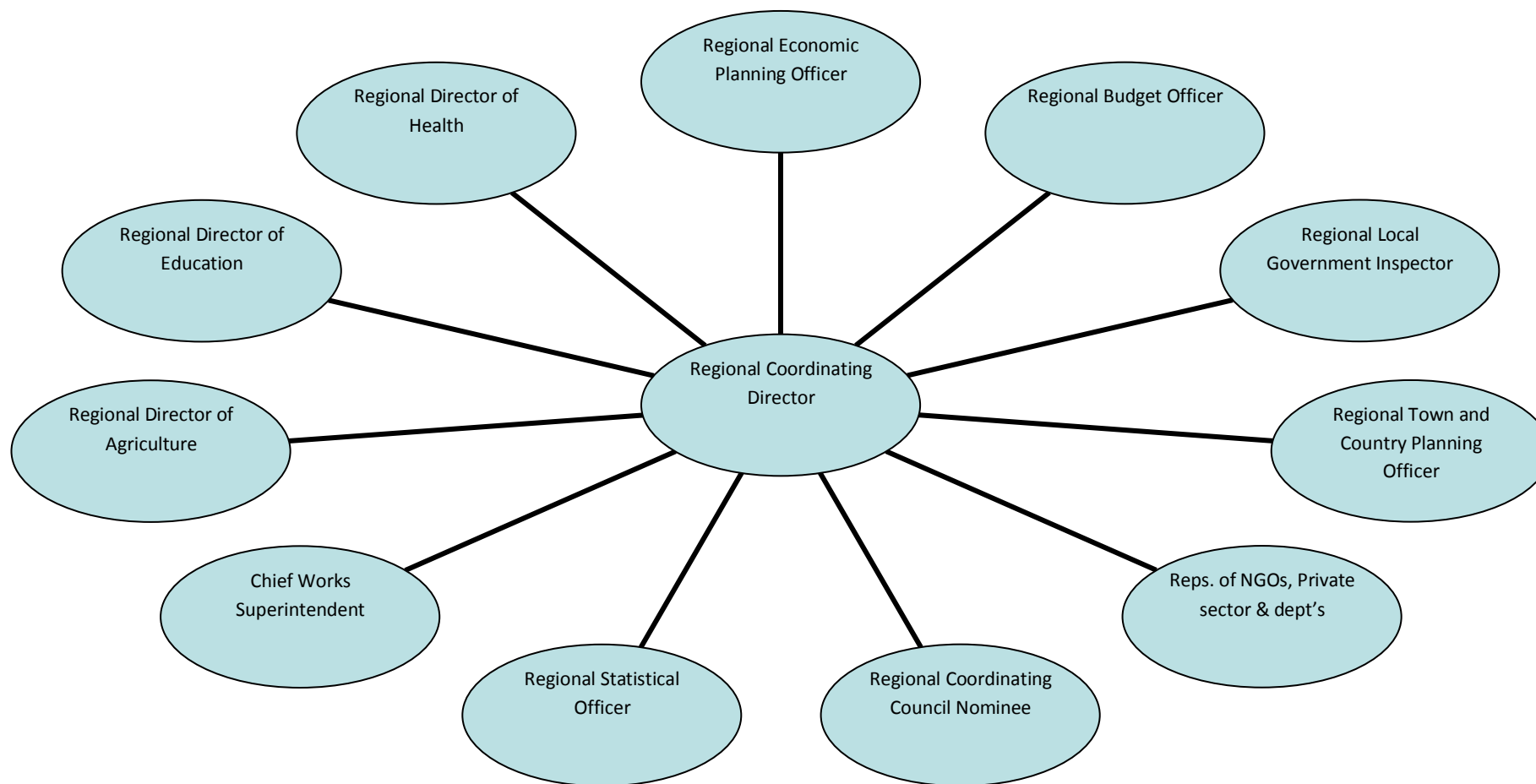


Figure 7.6.1 Members of the Regional Coordinating Planning Unit



7.4 Migrants and the district medium-term development planning process

In order to achieve uniformity in the development planning process across the country, the National Development Planning Commission (NDPC) is charged with the responsibility to provide guidelines to facilitate the preparation of development plans by the Metropolitan, Municipal and District Assemblies in line with Section 1 (3, 4), 2 to 11 of the National Development Planning (System) Act 1994 (Act 480). The NDPC's guidelines set the parameters and direction on national development priorities and the synchronization of development programmes, projects and activities initiated from the community, district and national levels respectively.

There is an elaborate nineteen-step process that guides the preparation of district medium-term development plans within the Ghana Shared Growth and Development Agenda (GSGDA I) 2010-2013. In this section, six main steps (performance review; compilation of the district profile; setting of the district goal; development of district objectives; preparation of indicative financial plans and preparation of district annual action plans) are examined in order to ascertain the relative degree of involvement by migrants from the two regions under review. Also, any possible correlations between migration stage and level of involvement in district-level medium-term development planning are examined as well as the potential roles for migrants in the implementation of such development plans.

In general terms, my research found that, at least, beneficiaries of migrants' remittances (heads of migrant households) are very much interested in social and economic issues that affect their home town and home region. About 72 per cent of heads of migrant households in Kwahu stated their keen interest in socio-economic issues whilst that for the Upper East Region was even higher at 77 per cent. Beyond having an interest, half of respondents in Kwahu occasionally discuss socio-economic issues with their friends and family and over a quarter discuss such issues frequently. A similar pattern pertains to heads of migrant households in the Upper East Region (three quarters discuss such issues occasionally and a quarter do so frequently). The subsequent analysis would, therefore, assess if migrants play even more proactive roles in development planning, especially through the formal government structures, than their households in the 'home' country.

The foremost step in the development planning process requires a performance review of the previous medium-term development plan. In this case, a review of the Ghana Poverty Reduction Strategy II (2006-2009) needs to be carried out in order to establish the extent to which the implementation of proposed programmes, projects and activities met their stipulated targets fully, partially or not at all. Key lessons would then be learnt especially those that have direct implications on the 2010-2013 medium term development plan. Even though these assessments are centred on theme-based programmes, other interventions that did not necessarily fall within their purview but were implemented within the 2006-2009 planning period would also be reviewed. The NDPC lists such interventions to include free maternal care, child labour and trafficking, EU

micro-projects, Millennium Development Goals-based projects, amongst others (NDPC, 2010:7). Finally, cross-cutting issues like district HIV and AIDS plans, gender, social protection, population and environmental protection programmes, *ex cetera*, are reviewed. The funding of all these projects could be supported through collective remittances from migrants.

Nationally, external migrants' remittances rose from \$1.64 billion in 2006 to about \$2 billion in 2008 (Bank of Ghana, 2010). These colossal national figures would most certainly have translated into development finance directly or indirectly at the sub-national level even though hard statistics on district or even regional breakdown do not exist even at the Bank of Ghana. Since remittances from the UK are only third after those from the USA and Canada, (Bank of Ghana, 2010) they do contribute significantly towards ensuring and sustaining macroeconomic stability. The Ghana Poverty Reduction Strategy II (NDPC, 2005:67) recognised the diaspora as a source of development finance but it was silent on any direct role for migrants to participate in medium-term development planning or any participation in the implementation of projects. The following quotation captures government efforts at facilitating remittance receipts towards national socio-economic development without necessarily creating any space in the policy formulation process for a critical input by migrants.

Given the growing importance of foreign remittances in the Ghanaian economy, policies aimed at reducing the cost of remittances (both implicit and explicit) as well as those aimed at channelling remittances through the formal sector will be pursued (GSGDA I, 2010).

Other commentators, however, reckon the goals of government were to develop strategies that allowed for the acquired capacities of the diaspora to be tapped, which included but went beyond their financial contributions (Manuh and Asante, 2004). Examples of such a strategy are said (Mohan, 2008) to be demonstrated in statements such as those by influential politicians like the Minister of Finance who declared:

May I humbly invite Ghanaians overseas to use the natural advantage they have over their home based countrymen such as proximity and access to the latest technology, foreign exchange, reliable export markets and partners with know-how to begin to make direct investment into our economy (Osafo-Maafa, 2001).

Broadly, migrants from both regions under review reported initiating and implementing projects in the areas of education, healthcare, social welfare, business development and civic education (Chapters Five and Six). However, the size of contributions and the partners used to implement projects differ significantly as discussed in Chapter Five. For example, whereas 44 per cent of remittances sent by migrants from Eastern Region to their households were spent on education-related expenditure, those of the Upper East Region were 33 per cent. Migrants from both regions also reported socio-cultural links with ‘stay-behinds’ which serve as an opportunity to send social remittances (Levitt, 1996) to members of their households and associates in the sending country (Chapter Four). These practices help socialize recipients in behaviours, practices, self-help initiatives as well as democratic principles among the larger community such as freedom of the press, freedom of association, participation in the electoral process and holding of politically-elected officials to account. These initiatives have a direct bearing on human resource development, good governance and civic

responsibility, in theory. The main setback, as argued earlier, is that most of these socio-economic interventions are not done in a coherent manner (Quartey, 2009: 83). As a result, there are instances of uncompleted projects due to shortage of funds or even the duplication of effort by migrants from different host countries embarking on similar projects due to lack of communication.

My research established that, in spite of migration stage, migrants from both regions had very tenuous relationships with district assemblies in their home communities. Part of the reason for this phenomenon is migrants' concern about corruption and the bureaucratic nightmare associated with doing business in Ghana. As a result, the majority of migrants prefer non-state actors as means of transferring collective remittances to their home country (Mohan, 2008; Chikezie, 2005). There are no formal professional groups formed along district or regional lines dedicated to any form of analysis of past, current or future development plans. Instead, broad and loose discussions on government projects that have either worked well or failed take place informally during home association meetings in the UK and at online discussion fora (Ghanaweb.com) or social network sites like Facebook, LinkedIn, and Twitter. These discussions are, however, mostly based on apportioning blame along party political lines rather than any structured review of development plans.

In addition, migration stage seems to be inversely related to the degree of collaboration with formal government institutions. Migrants from Kwahu (higher migration prevalence), for instance, have very little contact with government institutions but rely much more heavily on the traditional authorities to influence

grassroots policy formulation and the execution of development projects. The reverse is the case among migrants from the Upper East Region (lower migration prevalence). However, it is impossible to attribute these practices wholly to their migration stage as other factors like Kwahu (Eastern Region) migrants' ethnic composition, strong and peaceful chieftaincy institutions, and relatively more peaceful political environment at the district/regional levels all contribute to their tendency to use traditional authority channels rather than political institutions.

Meanwhile, Ghanaian migrants in the UK represent a growing trend of university-level educated people and professionals (Quarthey, 2009). For example, Adepoju (2006:34) estimates that about 60 per cent of Ghanaian doctors have emigrated to practice in rich countries. The World Bank (2011) also reports that almost 47 per cent of all Ghanaian migrants are tertiary-educated. This conglomeration of technocrats, professionals, academics, businessmen and women, economists and financial analysts should, therefore, be encouraged to form consortia, panels of experts, consultancies and online fora which could help scrutinise the implementation of development plans. Since the GPRS II aimed at using growth as a means of alleviating poverty, a review of growth variables and statistics would enable migrants to gain an independent analysis of the success or otherwise of the medium-term plan and also feed into the requisite actions that need to be taken to realise the objectives of the current medium-term development plan.

At the level of implementation, the majority of District Chief Executives (political heads) interviewed during my research were new to their posts and as a

result had limited formal knowledge of contributions by migrants to any facet of planning or implementation of projects that supported their districts' development goals and objectives. This was due to three main reasons: a) a general election had taken place about a year and a half prior; b) there was the creation of a number of new districts across the country and the appointment of new government officials; and c) because the president had come under sustained pressure from party activists for appointing DCEs they deemed incompetent or lacking in party allegiance which led to several reshuffles. The District Coordinating Directors (civil servants), especially in the Eastern Region, however, acknowledged some level of support in the form of collective remittances but stated that they were not the main partners in the implementation of migrant-funded development projects. As discussed in Chapter Five, migrants from the Upper East Region tend to rely more on the political structures in their socio-economic development efforts at 'home' whilst their Eastern Region counterparts rely heavily on the traditional authorities. There is, therefore, a general need for migrants, irrespective of their migration stage, to design ways and means of engaging with the development planning process as well as the monitoring and evaluation of plans at the district level, even in cases where they choose to collaborate with non-political actors to implement migrant-funded projects.

Another key step in the development planning process involves the compilation or updating of the district's profile. This entails a number of components which are discussed below. The focus is to go beyond a narration of the existing features of the district to analyse how these features affect, individually or interact with

one another to affect, the development of the district. According to the NDPC's (2010:8) criteria, the first trajectory is the physical and natural environment. It involves a brief description of interaction between human and the physical environment and its development implication with respect to the location and size, climate, vegetation, conditions of the natural environment, conditions of the built environment, relief and drainage, soil, impact of human activities including farming and bush fires, disaster, aesthetic features and land management (e.g. land tenure systems), geology and minerals, impact of climate change relating to agriculture, marine ecosystems, coastal zone infrastructure, human health and settlement, biodiversity water resources and wetlands, among others.

Natural and physical environmental factors are essential in understanding the constraints different communities face in their development efforts. This awareness allows for the factoring-in of mitigating phenomena into development planning and the direction of specific or extra resources towards meeting well-defined needs. For instance, the Upper East Region, as discussed, is significantly different from the Eastern Region in terms of their ecology, resource endowment, transportation and communications facilities and their ability to attract both internal and external investment interests (ODI and CEPA, 2005). Knowledge of these dynamics is critical to the designing of any medium or long-term development plans.

The next trajectory focuses on demographic characteristics of the district (NDPC, 2010:8). These include the following: population size and growth rate, spatial distribution of population, population density, household sizes/characteristics,

religious compositions, age and sex composition, labour force, occupation distribution, migration trends, rural-urban split, dependency ratio, among others. The development implications of these population variables are to be considered. Disparities in demographic features between districts account for a different concentration of resources in order to achieve the desired results. For example, districts in the Upper East Region, which has bigger household sizes (5.3 in 2005/06) compared with those of the Eastern Region (3.7 in 2005/06) would commit different proportions of resources towards welfare costs (GLSS, 2008). Also, whereas 70 per cent of people in the Upper East Region were regarded as poor during the latest Ghana Living Standards Survey (GLSS, 2008), the percentage for the Eastern Region over the same period was only 15 per cent. In addition, the spatial distribution of population is important. As the national living standards survey (GLSS, 2008) reveals, poverty is still predominantly a rural phenomenon with rural areas accounting for 86 per cent of all poverty in Ghana (Ghana Statistical Service, 2007). This is particularly poignant given the fact that only 49.2 per cent of the population lived in rural areas as at 2009 (World Bank Fact Book, 2011). It is, therefore, important for emigrants, as well as development planning officials, to know the spatial distribution of their populations so that pro-poor policies could be adopted to target the worse effects of poverty at the district level.

Also, a brief description of the culture of the people of the district needs to be given (NDPC, 2010:9). This includes: the traditional set up, ethnic diversity, situation of communal spirit, traditional knowledge, attitude and practices, participation, religious composition, positive cultural practices like festivals

necessary to promote development, negative cultural practices such as ‘trokosi’ (literally meaning “wife of the gods” in the local Ewe language)¹¹ as well as ethnic conflicts (if any) resulting from chieftaincy disputes. Cultural practices likely to promote or hamper development in the district must be stated. These cultural characteristics have the potential to either lead to a harmonious environment conducive for socio-economic development or protracted conflict situations that tend to thwart medium or long-term development.

My research finds (in Chapter Five) that the migrant community that speaks a common language, has common customary practices and traditions, and has no chieftaincy disputes is associated with closer collaboration between migrants and traditional authorities in terms of development planning and implementation of projects. As a result, migrants from Kwahu who have the above ascribed features tend to keep regular contact with their traditional authorities and involve them actively in the planning, execution and review of community projects. Whilst this collaboration directly or indirectly contributes towards the realisation of the goals and objectives of formal district medium-term development plans, it is devoid of any direct involvement by the district assembly. On the other hand, migrants from an unstable political climate and a community with divisions along ethnic lines (the Upper East Region) tend to rely on the political structures as a unifying force

¹¹ According to the customary practice in Ghana's Volta region, which has lasted about 300 years, if someone commits a serious crime or social infraction traditional leaders issue an order for a young girl from that family to be sent to the shrine as a form of atonement. She is expected to serve the priest for three to five years, after which the family might redeem her. This practice has led to several incidents of sexual abuse, child labour and enslavement.

and a conduit for the delivery of development support to their communities. In these cases, development support is largely fragmented and narrowly focused along town or ethnic interests. A good understanding of the cultural particularities and disparities among districts would present external migrants with a vantage bird's eye view opportunity to devise ways and means of bridging gaps and working closely with communities to improve both intra and inter-community relations.

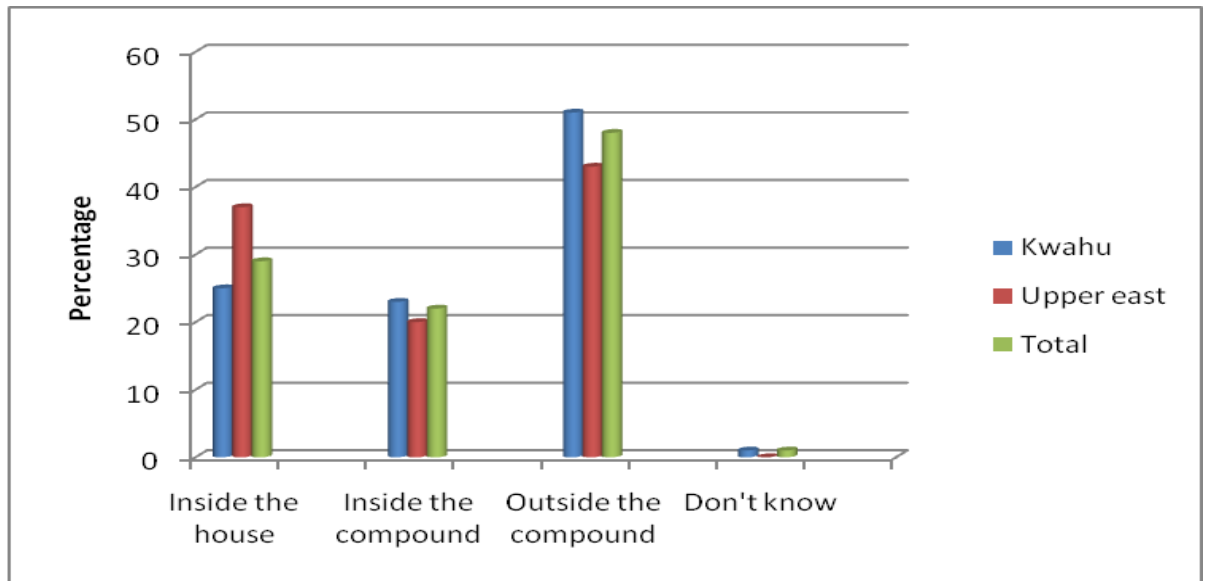
In addition, the planning process involves carrying out spatial analysis (NDPC, 2010:9) around settlement systems and linkages relating, among others, to distribution of services and infrastructure, hierarchy of settlements, surface accessibility to services such as health, postal services, agriculture extension, banking, police, production and marketing centres, commodity flow, manifestation of levels and locations of the poor and functional regions, space economy, linkage with other districts. Information on the Poverty Profiling Mapping, pro-poor programming and Establishing a Mapping and Monitoring System for Development Activities in Ghana (EMMSDAG) should be updated and used (NDPC, 2010:9). Thus the use of scalograms and geo-referenced data, which will show the actual location of services and infrastructure and their hierarchies are recommended.

These are technical practices that require services of well-trained officials armed with the right equipment. Accurate data resulting from a meticulous spatial analysis is essential to planning officers to determine how scarce resources are invested in order to derive incremental outcomes over the lifetime of a medium

term development plan. It is also useful to national and international development partners, NGOs, external migrants' associations, and even local charities to prevent the duplication of effort. Participant observation studies conducted during my research show that the possession and use of specific and measurable data about a locality in the sending country strengthened the appeal launched by migrants during fundraising exercises in the host country. Presentations at fundraising events in the UK that elaborated on specific statistics regarding issues like HIV prevalence, number of health facilities, maternal deaths during childbirth, malaria-related infant deaths per 1000 of the population or illiteracy rates and enrolment/ school dropout rates captivated the generosity of host-country donors more than in cases of generic appeals. A good example of this approach is that of 'Friends of Tafo', a registered UK charity (Chapter Five), which raised over £40,000 in 2009 towards specific community development projects in a town (Kwahu-Tafo) in Kwahu by providing accurate official statistics about the town.

In addition, a discussion of people's proximity to resources is important in the decision making process of where particular services should be located. For example, my research showed that the majority of migrant households (Figure 7.7.1), in both regions, have easy access to potable drinking water. Knowledge of such statistics about relative accessibility of migrant enclaves to sources of water would help local authorities to prioritise the locating of water facilities (like hand-pumped bore holes, mechanised wells and stand-pipes) away from such areas to populations that are least able to afford those services.

Figure 7.7.1 Location of source of potable water among migrant communities



n=363

The next strand involves an analysis of the economy of the district (NDPC, 2010). Areas of interest are: the structure of the local economy, an analysis of the level of households' income and expenditure and major economic activities. Also the revenue and expenditure status, revenue base, economic resources, inter/intra-trade opportunities, economically active population (disaggregated labour force, i.e. employed, unemployed etc), local economic development issues, economic infrastructure, potential growth rate, commodity export, among others. Their development implications need to be analysed. Also, a short description and statement on food security relating to the district and its implication for development should be noted.

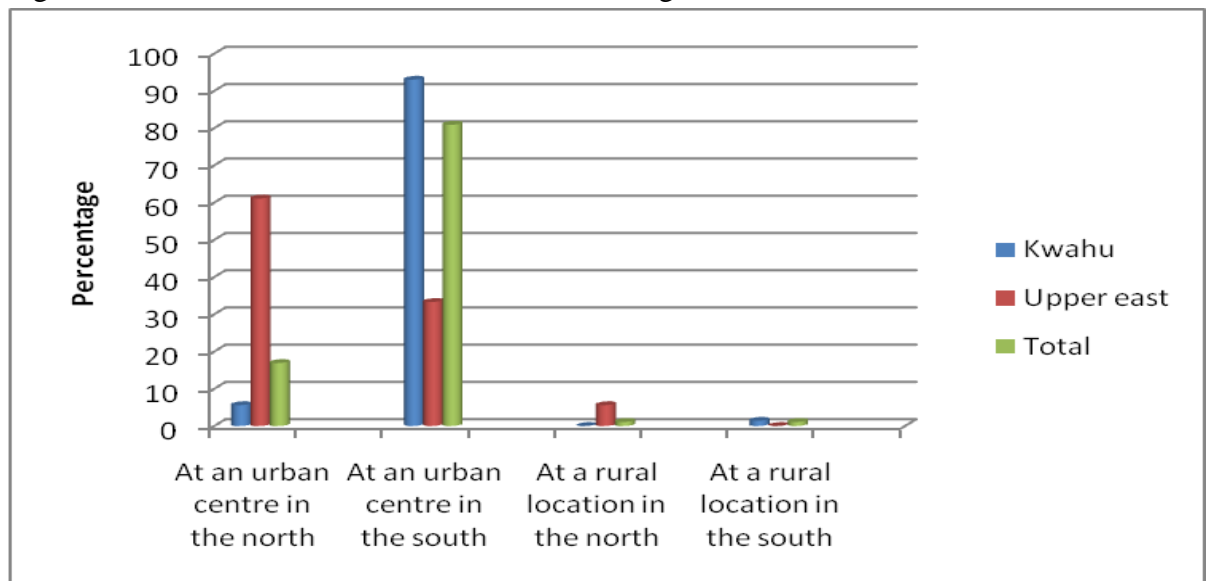
These data and analyses are important in shaping the investment priorities of transnational migrants especially those who intend to return in the near future as well as returned migrants. In the long-term, such readily available data could

possibly encourage circular migration and all the likely brain-gain benefits that are attached therein. My research among migrant households in the two regions indicates that the majority of investments by migrants are situated in urban locations in the south of the country (Figure 7.8.1). Even though there seems to be a north-south divide in terms of migrants' preferences, overall, more businesses are located at centres that have good infrastructure and market opportunities. About 61 per cent of migrants from the Upper East Region invested in urban centres in the north whilst 93 per cent of Kwahu migrants invested in southern urban centres. However, whereas 33 per cent of Upper East Region migrants invested in southern urban centres, only 6 per cent of Kwahu migrants have their business interests located anywhere in the north. Analysis of the economies of districts and regions would avail migrants the opportunity to establish niche businesses in areas with unexplored potentials. Beyond the need for a geographical redistribution of infrastructural development in order to attract businesses to northern and rural locations, these investments generally do contribute towards enhancing competitiveness in Ghana's private sector (ODI and CEPA, 2005).

It is, however, worth distinguishing prospects in urban southern locations from the experience of or perception on economic development by migrant households in their home towns even in the south. This is because local infrastructural improvements do not necessarily correlate with the migration stage of migrants (see Chapter 6). Despite the fact that Kwahu migrants are from a region with high migration prevalence, my survey indicates that up to 75 per cent of heads of migrant households in Kwahu regarded the current economic situation in their

hometown or region as being between ‘very bad’ and ‘neither good nor bad’. The equivalent percentage among heads of migrant households in the Upper East Region was only 35 per cent. Also, when asked for the most important problems facing their home towns, migrant households from the two regions listed different hierarchies of needs. Apart from unemployment which was mentioned as the biggest problem in both communities, Kwahu migrant households identified poor education, inadequate health facilities, water shortage, and poor roads and infrastructure as their pressing needs, in that chronological order. Those from the Upper East Region, however, listed farming and agricultural challenges, poor education, limited health resources and corruption as their priorities.

Figure 7.8.1 Location of investment interests of migrants



n=189

In addition, a description of the administrative structures for district management (including district assemblies, departments, sub-district structures and traditional authority), accountability procedures, participation of citizenry (communities,

Community Based Organisations, Civil Society Organisations, NGOs) and communication strategies, security arrangements (police, fire, disaster management), etc. and their development implication would need to be provided (NDPC, 2010). This ensures that the right checks and balances are in place to foster a durable institutional memory and a smooth delivery of development projects. Migrants from the UK could help shape terms of reference for key members of local authority institutions as well as facilitate a mutually beneficial multilateral relationship among district assemblies, departments, sub-district councils, traditional authorities, civil society, benevolent organisations and private sector actors. This should be possible given the fact that some migrants have extensive knowledge and experience in working with local government departments in the UK. This, therefore, calls for knowledge transfer and the sharing of socialised ideological concepts acquired from working with established systems as well as individuals whose work is regarded as *locus classicus* in the field of local government administration. Such direct contribution by migrants could help foster transparent and accountable governance. For example, a female migrant from northern Ghana suggested a very useful strategy for making use of expertise gained from abroad by Ghanaian migrants.

I've worked in local government for about 20 years and what I would love to do with the skills that I've got is that instead of say eg when governments actually send aid back to developing countries especially in Ghana, instead of sending Europeans to go and do the work, they should look at indigenous Ghanaians who have been here, have been educated and have got the skills to go back home and actually help to develop these countries and that is one big thing that they could do (54-year old female migrant from the Upper East Region).

There is also the need for vulnerability analysis to be conducted (NDPC, 2010). This comprises a brief description of the risks/shocks faced by the people in the district that predispose them to vulnerability such as: adverse policy impacts, weak early warning systems and low priority given to semi subsistence food farmers and allied occupations. In addition, data children in difficult circumstances, victims of abuse, People Living with HIV (PLHIV), persons with disabilities, people in disaster prone areas, inadequate alternative social insurance systems and safety nets and their development implications would need to be analysed. A review of results of vulnerability analysis would help measure the extent to which international commitments like the attainment of the Millennium Development Goals by the year 2015 and national long-term development plans like the Ghana Vision 2020 are being achieved at the sub-national level. In addition, disaster preparedness and emergency procedures are able to be tested for their validity, viability and general resilience. Such results are also *sine qua non* for any credible measurement of the propensity as well as direction of social mobility at the district level.

Once a comprehensive review of the previous medium-term development plan has taken place and the key features of the district are outlined, there is then the need to set a development goal for the district. This should reflect the thematic areas of, and be in relation to, the national goal of the GSGDA I (2010-2013). The district and national goals should be subjected to compatibility analysis to ensure that they are not in conflict. The national guidelines stipulate that where a conflict exists, the goal of the district should be reviewed to be in line with the national goal. Meanwhile, a goal is defined by the National Development

Planning Commission (2010:15) as ‘an anticipated desired state, which reflects a general improvement from a weak or poor state to a better one in the medium to long-term’. District goals are, therefore, expected to be broadly in line with the national goal for the 2010-2013 planning period which is ‘to achieve and sustain macroeconomic stability while placing the economy on a path to higher and shared growth, reducing socio-economic inequalities, ensuring rapid reduction in poverty and achieving the Millennium Development Goals (MDGs)’ (NDPC, 2010).

All of the elements of the national goal, and thus district goals, for the 2010-2013 medium-term development period are consistent with the motivations behind the transnational existence of migrants, their reasons for mobilising collective remittances, their desire to alleviate poverty and enhance the living standards of people even if only in their own communities, their acts of sociability and sending of social remittances, their political contributions and interventions, and their advocacy and business promotion functions, among others. A direct participation of migrants, regardless of their migration stage, in the setting of the district goal allows for greater ownership of the final goal and for more assiduous efforts towards realising its tenets by the end of the period. Even though communities at later stages of migration are expected to have more social structures in the host country, cheaper migration costs, quicker access to accommodation and employment, greater ability to mobilise collective remittances at a larger scale and probably more disposable time to devote to district planning activities, my research found no evidence of greater participation by Kwahu migrants. Participation should, therefore, be regarded as a personal commitment, an

incentivised reaction due to greater awareness, or a response to a specific request rather than an automatic outcome of higher migration prevalence.

The overarching aspiration to realise marked improvement in socio-economic conditions at the district level require set objectives, according to the National Development Planning Commission. The NDPC (2010:16) guidelines perceive an objective as ‘the specific aim intended to be achieved within a specified time frame or the immediate future.’ To avoid ambiguity and for the purposes of monitoring and evaluation, the objectives of the district must be specific, measurable, achievable, realistic, and time-bound (SMART). These characteristics ensure that projects that are commissioned to help meet district objectives are able to be scrutinised against predetermined benchmarks and that such projects are monitored regularly during their life time to ensure compliance. SMART objectives also make it possible for development partners, international philanthropists and transnational migrants to evaluate the delivery of completed projects and to use their outcomes to aid new projects’ formulation.

My research, however, found that migrant-led interventions at the district level, irrespective of migration stage of the migrant community, lack clearly defined, budgeted and pragmatic objectives. Poor data on the needs of districts lead to *ad hoc* donations to districts which sometimes turn out to be inappropriate, superfluous or even counterproductive. Examples include the sending of sophisticated hospital equipment to a clinic which lacks the capacity and technical know-how to operate such equipment and the sending of excessive numbers of hospital beds to a town clinic which has a total capacity for only ten

patients at any given time, among others. The quote below, for instance, represents some frustration on the part of local recipients towards ‘opportunistic’ donations from migrants.

The equipment they brought was so sophisticated that we couldn't even use it at our hospital over there so we had to bring it back to Kolebu, Accra [national capital]... you see, at Abetifi we don't have a hospital. We are now planning to build one so there are some of the things when they are sent to us, we in turn donate them to other hospitals in other places (Chair, Abetifi Development Committee).

Moreover, the mobilisation of collective remittances by home associations in the UK mostly lacks any SMART objectives. Fundraising events are mostly advertised with blunt, ambiguous and poorly defined objectives. For example, a fundraising beach trip organised by a home association (comprised of migrants from a community with low migration prevalence) had the following as its objective statement: “the association organises this trip annually in order to meet its objectives”. This objective statement fails to communicate the central reason for appealing for support and it is impossible for even the most generous donor to justify why they should part with their cash donations. The situation is very similar even among associations from older migrant communities. Another example of a vague objective is “Christmas fund raising dinner dance in aid of beds and mattresses for hospitals and clinics”. This does not say how much they intend to raise, how many beds and mattresses they hope to purchase, the timeframe they are working to, the particular hospitals and clinics they want to support and why. I argue that this apparent assumption that the host country population would automatically recognise their objectives by virtue of the fact that they come from a developing country is a *terra incognita* within the Western

milieu. This is particularly so given the global recession and competing demands on scarce financial resources even in the Developed World.

District Assemblies are also mandated to prepare an Indicative Financial Plan (IFP) over the Medium-Term Development Plan period. This deals with the strategies to be employed to mobilise and utilise financial resources for the purpose of meeting the objectives of the MTDP. These strategies should embody four main headings (NDPC, 2010:23) – a) sources of funding like Internally Generated Funds (IGF), projected central government in-flows such as Highly Indebted Poor Country (HIPC) benefits, District Assemblies Common Fund (DACF) and funding for planned programmes by development partners; b) Identification and filling of financial resource gaps like the floating of district bonds; c) Expected expenditure together with projected costs; and d) clearly spelt out financial control mechanisms. Apart from funding from central government which is shared according to spatial population differences, level of need and poverty, and the composition of natural resources in various localities, the ability of poorer districts (like those in the Upper East Region) to independently raise funds is constrained by high levels of poverty and high unemployment rates.

Collective remittances from transnationals could, therefore, serve as vital sources of funding to supplement government sources especially in disadvantaged districts. In addition, an uptake of district bonds that are offered at competitive rates is an opportunity for external migrants to buy into the development agenda of their districts. A direct stake in a district further enhances the desire by migrants to see their district managed properly and for it to succeed. The use of

the Ghana High Commission's human and technological resources to propagate the national as well as districts' goals and objectives would help facilitate investments in district development projects. These steps would lead to mutually beneficial outcomes to both migrants (as investors) and their 'home' districts. Migrants from Kwahu (community with high migration prevalence) did not report any direct investment in district bonds but confirmed some level of collective investment in community projects like hostels near a local university and building of guest houses to accommodate and encourage tourism to their 'home' districts. These projects indirectly support some of the broader objectives of the medium-term development plans even though no direct discussions were reported between migrants and district authorities. These are in addition to their migrants' private investments in multiple sectors. Migrants from communities with the lower migration prevalence, on the other hand, focused on providing mainly charitable donations on a smaller scale and individual investments in business interests like hardware shops, communication and business centres, taxi services and guest houses.

District planning authorities are also required to break down composite district Plans of Action (PoA) into Annual Action Plans (AAP). These are to be implemented by the departments and agencies of the district assembly, NGOs, the private sector and communities (NDPC, 2010). This disaggregation entails translating the five-year district development plan into actual actionable steps in order to achieve the set objectives. Districts are advised by the National Development Planning Commission to consider the following: what actions need to be taken, where should they be taken, who should take these actions, what are

the timetables for completion, who holds primary responsibility for the action-(s) or who is the principal action agent and who are the collaborating agents, and a budget outlining the detailed projected costs of planned activities. This level of detail makes it possible for designated district officials and other principal as well as collaborating agents to be held accountable for their actions or inactions. Annual Action Plans are useful to the monitoring and evaluation of projects. Mistakes, missed targets and misappropriation of funds are dealt with promptly and necessary remedies are applied before any major catastrophe ensues as a result of compounded problems over a five-year period. It might be difficult for migrants, irrespective of their migration stage, to actively engage with annualised performance indicators but annual reports that are published online are still invaluable towards targeting of resources by external migrants to fill gaps in delivery.

Meanwhile, a concurrent Medium-Term Expenditure Framework is used to cost individual activities by linking the expenditure to the district goal, objectives and output in accordance with what is agreed in the district development plan. This framework integrates the recurrent and development budgets of the district and it is, therefore, regarded as making it financially possible for the implementation of district medium term development plans.

7.5 Summary

In this chapter, I have discussed the thematic areas and objectives of contemporary development policy frameworks in Ghana with particular emphasis

on those that were introduced from the year 2000. The two poverty alleviation-focused development frameworks (GPRS I and GPRS II) have been examined in order to unearth both the gaps in the policy frameworks and inadequacies in the implementation process, especially with regards to redressing regional inequalities. These analyses culminated in a review of the key steps stipulated within the current medium-term development plan (GSGDA I) for the formulation of district medium-term development plans and how, if at all, migration stage correlates with the extent of involvement by transnationals from Kwahu and the Upper East Region.

The formulation of development policy frameworks in contemporary times has been predicated on achieving the objectives of a long-term development plan (Ghana Vision 2020) which seeks to transform Ghana into a middle income country by the year 2020. In all three poverty reduction frameworks since the year 2000, the role of external remittances has been acknowledged but no mention is made of migrants as collaborating agents helping the primary agents like the district assemblies and departments in the drawing up as well as implementation of development plans. The GSGDA I broadens the scope of stakeholders but it is equally silent on the potential role of migrants. This model is quite different from case studies on other migrant countries like Mexico where there has been a more hands-on approach. For instance, the Programme for Mexican Communities Abroad instituted by President Carlos Salinas de Gortari in 1991 (Smith, 2003) overseen by a division of the Mexican Foreign Affairs Ministry, promoted the setting up of migrant associations by state of origin and developed collaborative social and economic projects in Mexico with groups of

transnational migrants. The programme further facilitated meetings of Mexican state and municipal authorities and industrial leaders with groups of migrants in the United States. This collaborative approach ensured a direct participation of migrants in both the planning and the execution of development plans and projects. The closest African example is that of Morocco where a ministry for Moroccans living abroad was set up in 1990 and incorporated to their Ministry of Foreign Affairs in 1997 (de Haas, 2006: 98-99). However, the primary focus of this ministry has been to protect and represent migrants' welfare abroad and to guide their investment interests in Morocco. This formulation is different from creating a medium for an active participation in the planning and execution of development plans in the home country.

I, therefore, conclude that there has been reluctance on the part of successive governments to encourage a direct, and possibly critical, contribution by this cohort of Ghanaians who have a wide range of relevant expertise. There seems to be no valid excuse for this approach as globalization and the use of modern technology and communications systems have broken down hitherto spatial barriers thus enabling a level of (figuratively) omnipresence by migrants in both sending and host countries.

Secondly, the migration stage of migrant communities is associated with cutting the cost of migration, according to the cumulative causation theory; facilitating the settlement experience of migrants; enhancing their collective remittance mobilization capacity and broadening their transnational networks. However, there is no evidence from my research that older migrant communities play any

greater role in medium-term development planning than newer migrant communities. Conversely, migrants from the Upper East Region rather had closer links to political institutions not necessarily because of their newer migration status but due to ethnic divisions which tended to make traditional authorities unreliable collaborators. I, therefore, reject the hypothesis that the older migrant community is more involved in the development planning process than their newer counterpart. In addition, the volume of collective remittances to different regions might vary but there is no official record of remittances as a key source of finance in the mandated Indicative Financial Plans by district assemblies. This points to a disconnect between national and sub-national development planning and a need for a system of tracking remittances at the regional and district levels for development purposes.

There is presently no formal system for any form of participation by migrants in development planning or implementation of plans, unlike in emigrant countries like Mexico. There are, however, enormous opportunities for migrants to make constructive contributions by being encouraged to form consortia, panels of experts, consultancies and online fora which could help scrutinise the implementation of development plans. In addition, awareness of the natural and physical environmental factors in various districts is essential for migrants to understand the constraints different communities face in their development efforts. This also allows for the factoring-in of mitigating phenomena into development planning and the direction of specific or extra resources towards meeting well-defined needs. Demographic features and spatial distribution of populations and their effect on development also need to be examined so that pro-

poor policies could be adopted to target the worse effects of poverty at the district level.

Participant observation studies conducted during my research show that the possession and use of specific and measurable data about a locality strengthen migrants' ability to fundraise in the host country. In addition, knowledge of the cultural characteristics, economy of the district, administrative structures, results of vulnerability analysis, the agreed district goal and the SMART objectives of the district equip migrants with detailed information on which to make critical socio-economic and political decisions. It also gives districts the chance to tap into the brain-gain acquired by returned migrants as well as remittances and technical know-how from transnationals. I, therefore, conclude that there are mutually beneficial outcomes to be derived from a direct participation by migrants in medium-term development planning and implementation processes at the sub-national level. These benefits are realisable irrespective of the migration stage of migrant communities.

The analyses and conclusions in this chapter ultimately draw attention to the need for the definition of development to be broadened beyond economic productivity to encompass the enhancement of human freedoms to participate actively in decision making processes.

Chapter Eight

Summary and conclusions

8.1 Summary

The thesis has attempted to demonstrate through empirical findings how socio-economic disparities at the sub-national level are associated with the migration stage of sending communities and how migration prevalence impacts on transnationals' ability to mobilize collective remittances and identify principal collaborators in the implementation of migrant-funded projects. It also analyses the impact of remittances on the standard of living at the household and community levels, and the role of migrants in district-level medium-term development planning and implementation process in Ghana.

The study finds that migration decisions are predominantly taken by individuals in both regions; the cost of migration is borne mainly by migrants themselves; the newer, and relatively poorer, migrant community records a higher proportion of households in receipt of remittances compared with those of the older migrant community and that trust is vital to both individual and collective remittance transactions. Also, the overwhelming majority of individual remittances are sent through formal channels; the bulk of productive investments by migrants are located in urban centres, irrespective of the migration stage of their community and there are greater income inequalities associated with the migrant community at the *early* stage compared with the one at the *intermediate-to-late* stage. In addition, the study finds that collective remittances are mobilized by home

associations at town, regional and international levels among the longer established migrant community whilst the newer migrant community's associations mobilize mainly at the town level. Moreover, the study reveals that there is an appreciation of the value of remittances to national development but there seems to be very little opportunities for migrants, irrespective of their migration stage, to be involved in the formulation and implementation of sub-national development plans. Overall, the study concludes that socio-economic disparities between the two regions influence the migration stage of their migrants as well as the volume of remittances sent towards development at the household and community levels. All of these findings are expanded upon below.

To achieve these, I adopted a case study research methodology which involved a detailed investigation of phenomena of interest using multiple methods, over a period of fifteen months. The two migrant communities surveyed are at different stages in their migration histories. A comparative approach is then used to compare results from the two communities as well as interpret data in a way that clarifies my own pre-existing assumptions, notions and values. Using structured questionnaires (with both closed and open-ended questions) I completed a scoping exercise among twenty respondents which confirmed a high frequency of transnational activities among Ghanaian migrants in the UK. Key-informant interviews with 20 migrants were also conducted. In addition, 50 surveys using structured questionnaires, as well as participant observation research were also completed in the UK. In Ghana, surveys with 364 heads of migrant households, in-depth interviews with 20 community leaders and participant observation research were also completed. Secondary data from the Bank of Ghana, the

Ghana Statistical Service and the Ghana National Archives Department were collected and analysed.

While appreciating the fact that individuals are driven by diverse motivations to migrate, the thesis establishes some structural factors that have made it possible, and easier, for people from Eastern Region to emigrate compared with the Upper East Region. Favourable socio-economic conditions in sending communities prior to migration are linked to increased migration, and not less, in the short-to-medium term (Castles, 2008; de Haas, 2005). The thesis, therefore, categorises the two regions according to their migration stage (de Haas, 2009; Jones, 1998) for the purpose of analysis. Kwahu (Eastern Region) is in an *intermediate* to *advanced* or *late* migration stage due to the fact that there has been emigration over several decades whilst the Upper East Region is classed as being in an *early* migration stage because of its relatively new role in emigration. This contextualisation is essential in helping to examine the disparities in migration patterns, experiences and the impact on sending communities, whilst acknowledging the fact that migration does not necessarily follow a linear progression and that it might start and stop, reverse or change direction over time. The thesis also recognises the fact that migrants are not ‘pawns passively reacting to macro-forces propelling them around the globe’ (de Haas, 2009:18) but that people do have agency (Bakewell, 2010) and at the micro-level whether or not people choose to migrate, as well as the act of migrating itself, demonstrates an expression of human development.

Migrants, in spite of their migration stage, currently embark upon anfractuous journeys which often culminate in dual or multiple loyalties and connections with sending and receiving countries simultaneously. Prior research has concluded that this transnational mode of existence challenges assimilationist models of migrant integration whilst at the same time calls into question any rigid interpretations of modernist political construct of the nation-state and citizenship (Portes *et al.*, 1999; Vertovec, 1999; Smith and Guarnizo, 1998; Basch *et al.*, 1994). This phenomenon has the implication of blurring clear-cut dichotomies such as ‘origin’ or ‘destination’ as unique geographical entities but rather emphasises the need to perceive them as ‘two sides of the same coin’ during the life cycle of migration (de Haas, 2005: 1273). The modern technology and communications-led opportunities for migrants to be almost, figuratively, omnipresent in dual or multiple localities in terms of their influence and impact have been exploited by Ghanaian migrants to impact the standard of living of their households and communities in the ‘home’ country.

National-level studies have demonstrated positive associations between remittances and national development in the migration-development nexus debate by pointing to indicators such as external remittances to GDP, Overseas Development Assistance (ODA), exports, and Foreign Direct Investment (FDI) ratios. These macro-level analyses, however, mask the nuanced variations that exist in sub-national scenarios. This case study thus reaffirms the importance of sub-national analysis in flushing out the intricacies that are embedded in migrants’ interventions and their impact on the standard of living of households.

The case study also highlights disparities in the level of positive impact of migration on local communities.

Migration from the Upper East and Eastern Regions respectively is symptomatic of a broader context of a north-south divide in migration flows perpetuated by socio-economic disparities that have persisted since colonial rule. However, the reason why migrants from the Eastern Region have a higher migration prevalence compared with those from the Upper East Region is conditioned by domestic factors like their relative access to employment and financial resources to fund their emigration as well as external factors like the comparative scale of social structures and networks that have been established in the host country over time. In a seemingly paradoxical way, my research reveals the fact that migration decisions are predominantly taken by individuals (among this sample) while, at the same time, social networks remain important in facilitating the actual migration process and experience. As de Haas (2009) and the Human Development Report (2009) note, although migration is often motivated by the desire to improve one's livelihood, it is rarely the poorest who emigrate. Since migration entails considerable costs and risks, people with financial resources, appropriate knowledge, social networks and aspirations are the ones that tend to emigrate. The thesis, therefore, takes as a premise and also supports, through empirical findings, the claim by the cumulative causative theory that migration is a self-perpetuating phenomenon where "each act of migration alters the social context within which subsequent migration decisions are made, typically in ways that make additional movements more likely" (Massey *et al.*, 1993:451). As migrant networks expand, the cost of migration reduces and more households are

able to afford the cost of sending migrants. This has the effect of changing the profile of migrants in the process. The selectivity that characterises pioneer migrants gives way to a more diverse participation by people from lower-income households.

Based on survey research, the decision to emigrate is, however, predominantly made by migrants themselves, in both regions, in spite of differences in their migration prevalence. This result is more in tune with the proposition by neo-classical theory to the effect that at a micro-level, migrants should be perceived as tactical and rational individuals who carry out cost-benefit analyses before migrating to destinations that offer or have the potential to offer the highest wages. This theory focuses on the individual as the main decision making unit. The advent of modern technology and sophisticated, yet affordable, communications channels (Vertovec, 2004, Bakewell, 2009) like the use of mobile phones, satellite television, Skype, the internet and social networking sites like 'Facebook' and 'Twitter', give aspiring migrants the opportunity to research background information on their proposed destination with unprecedented immediacy. My research among 364 randomly selected migrant households within Kwahu (Eastern Region) and the Upper East Region and in-depth interviews with 50 migrants demonstrated that over three-quarters of migrants make migration decisions themselves. This demonstrates the importance of migrants' agency in migration decision making, in spite of the role of social networks in overcoming structural bottlenecks involved in the actual execution of migration.

My empirical findings differ from the views of advocates of the New Economics of Labour Migration (NELM) theory (Gubert, 2002; Taylor and Martin, 2001; Taylor, 1999; Massey and Parrado, 1998; Massey and Espinosa, 1997; Glick Schiller *et al.*, 1995) who disagree with the methodological individualism associated with the neo-classical theoretical approach and rather see the household as the decision making unit that decides to send one of their own to work abroad in order to diversify their sources of income, reduce risks and locate sources of credit and capital. As already stated, three-quarters of my survey respondents, heads of migrant households, in Kwahu (Eastern Region) reported that migrants made the decision to migrate themselves whilst only nine per cent of respondents reported that households were the main decision making unit. An even higher percentage of respondents (77 per cent) in the Upper East Region reported that migrants made the decision to migrate themselves and only 8 per cent said that the household made the decision for migrants. These results were corroborated by the majority of migrants during in-depth interviews. Thus, the household as the decision making unit is relatively less significant in relation to the individual, according to my research.

Similarly, the cost of migration is purported to be borne through loans and grants from households and families (Adepoju *et al.*, 2006; Solimano, 2004; Addison, 2004). This claim suggests that migrants are indirectly obligated to remit to their households as a form of loan-repayment. Contrary to this perception, however, my surveys indicate that the majority of households neither gave migrants loans nor grants (83 per cent in Kwahu and 76 per cent in the Upper East Region). These findings highlight the relative importance of other motivations, other than

mandatory loan repayments, for sending remittances. These include altruistic acts of assistance, indemnifying the human and social development of ‘stay-behinds’ against income shocks and even asset accumulation back home by migrants as part of their migration life-cycle planning.

Beyond debates about the appropriate unit of analysis around issues of decision making and the payment for the cost of migration, I explored the average amount of ‘individual’ remittances sent by migrants to households in the two communities, the frequency of remittance transfers, the mode of sending remittances, what they are sent for and their overall impact on the standard of living of members of migrant households. The survey shows similarities in the average amount of cash remittances sent by migrants from both communities (average of £500 to £1000 per annum) even though they are at different migration stages. This result was unexpected because migrants from older migrant communities were presumed, by the researcher, to generally have access to greater amounts of disposable cash and were thus expected to remit higher amounts per capita compared with migrants from newer migrant communities.

In addition, the community with the lower migration prevalence, but higher poverty rates and bigger family sizes (the Upper East Region), recorded a greater percentage of households in receipt of remittances compared with the one with higher migration prevalence (the Eastern Region). This is because the poor socio-economic conditions in the sending community put greater pressure on migrants to remit towards sustenance and the meeting of basic needs. Generally, remittances are sent on an *ad hoc* basis but with greater regularity among

migrants from the *late* migration stage. These individual remittances are sent to meet a myriad of needs. However, the highest proportion of remittances is spent on housing and real estate development (81 per cent of migrants), followed by education-related expenditure. Spending on housing and education is categorised as ‘consumptive’ expenditure in most migration literature, in spite of the associated productive multiplier effects of such spending. The thesis finds that whether migrants spend on productive investments or ‘consumptive’ expenditure depends on the life cycle stage of the migrants’ households in Ghana. The correlation between the life cycle stage and what remittances are spent on has been examined by other scholars (Durand and Massey, 1992:28) with emphasis placed on the fact that during the family formation stage, the bulk of such receipts are used to meet housing, medical care, and family maintenance expenses and that more earnings are directed towards productive activities only at latter stages when migrant households mature. In addition to that, the findings of this study have demonstrated how the impact of the aforementioned relationship can transcend migration stage. There are very slight differences in the proportion of remittances spent on consumption, among my sample, irrespective of the migration stage of the migrant community. This suggests that older migrant communities are not necessarily synonymous with communities with matured migrant households. It also suggests that migration stage on its own is not a sufficient condition to determine the investment pattern by migrants. It, therefore, points out the fact that even communities at *Intermediate* or *Late* stages are not necessarily monolithic groups but represent migrants from different points of the life cycle continuum.

Furthermore, an area of great interest to governments and international development institutions like the IMF and the World Bank is the mode of sending remittances to developing countries. This is linked to the narrow definition of development in terms of economic growth, especially the increase in market activities. A lot of emphasis is placed on sending remittances through formal channels (through banks and financial houses engaged in money transfer) in order to boost the availability of foreign currency in developing countries towards their balance of payments accounts. Previous studies (Mazzucato *et al.*, 2004; Addison, 2004; Anarfi and Kwankye *et al.*, 2003) have yielded contradictory results with some claiming that up to 65 per cent of remittances are sent through informal channels, others estimating that amounts sent through formal channels might be equivalent to those sent through informal channels whilst others claim that an overwhelming majority of remittances are sent through formal channels. The findings from my empirical study indicates that about 90 per cent of all remittances were sent through formal channels, irrespective of the migration stage of the migrant community. Changes in government legislation since 2004 (the period these other studies were conducted) in the areas of reducing the cost of sending remittances through the banking system, ability to hold dual citizenship, concessions on customs duties for migrants, and the introduction of mandatory reporting procedures for banks on remittances might have led to a significantly higher use of formal routes. More research is needed in this area in order to establish the current trend on remittance transfers.

In addition, there is the need for governments and international development institutions to move beyond the lop-sided classical definition of development (by

development economists like Rostow, 1960 and Lewis, 1955) or those solely focused on quality of life like Sen's (1999) "capability", Nussbaum's (1992) "human flourishing" and Griffin's (1986) "human well-being" to more encompassing perspectives like that of Basok (2003). Using, Basok's definition of development, this case study examined the impact of remittances on migrant households. The findings suggest associations between receipt of remittances and access to formal education, access to paid employment, healthcare services, electricity, potable drinking water and the use of radios and televisions. They also establish mostly positive correlations but statistically insignificant relationships between remittances and the variables above. However, the study did not find any causal relationships between the receipt of remittances (dependent variable) and any of the independent variables.

As a result, the case study points to the fact that certain general development bottlenecks (de Haas, 2005:1275) such as 'bad infrastructure, corruption, red tape, a lack of macroeconomic stability, the absence of appropriate public policies (schooling, health care, land reform, etc), market failures, difficult access to international markets because of trade barriers, a lack of legal security and a lack of trust in government institutions' are all likely to play a constraining role in remittance transfers and may prevent migrant households from taking the risk of investing socially, politically and financially in their countries or communities of origin. They might also lower migrants' incentive to return or circulate. Kwahu has high migration prevalence, its migrants send a lot of remittances but it is still characterised by high unemployment, a non-viable private sector, inadequate financial institutions to fund a private sector-led growth, high youth emigration,

an aging population that is highly dependent on remittances and a two-tier housing system (expensive villas primarily occupied by caretakers instead of their 'stay-behind' family members). Productive investments by migrants are located in urban areas and cities due to lack of the needed infrastructure in migrants' own communities. The thesis, therefore, concludes that despite their development potential at the sub-national level, migrants and remittances can neither be expected to 'trigger take-off development nor be blamed for a lack of development in fundamentally unattractive investment environments' (de Haas, 2009:52). This conclusion is consistent with other scholars' assessment of the migration-development nexus at the macro-level (de Haas, 2009; Mohan, 2006).

In addition, the act of emigrants situating their investment interests in urban centres that have good infrastructure, good financial institutions and a viable market is testament to the flexibility that characterises remittance expenditure. This concentration of investments in urban centres, which are already better resourced compared with rural areas, has the effect of further widening the development gap between rural and urban areas. It might lead to increased rural-urban migration, in search of employment opportunities and better social amenities. There is the need for further research into issues like a) why the overwhelming majority of emigrants in this case study relies heavily on caretakers to maintain villas they constructed for the purpose of memorialisation, rather than members of their own households and b) the type of tensions these arrangements generate between migrants and 'stay behinds'? As de Haas (2007) aptly notes, migration and remittances, to some extent, give migrants and their households *carte blanche* to either retreat from or invest in their local economies.

This suggests that the relationship between the volume of remittances sent and local economic development is not necessarily linear. It also points to the necessity of considering the geography of development at scales below the national.

The introduction of remittances into households in local communities has both an equalising and ‘unequalising’ effects on households’ average income. The strength and direction of effects depend primarily on the income profile of the migrant household prior to migration. Other empirical research (de Haas, 2007; Jones, 1998; Stark *et al.*, 1986) has already indicated that if migrants come from high-income households prior to their migration, the introduction of remittances would have the effect of increasing the income disparities between their households and those from low-income households. However, if they are from low-income households, remittances might have the effect of equalising the average household income between theirs and non-migrant high-income households. At the inter-community level, whether remittances lead to increased or reduced disparities in households’ average incomes depends on the migration stage of the community. Communities with low migration prevalence are characterised by greater disparities in average household incomes than those with higher migration prevalence due to the selectivity that is associated with pioneer migration. Empirical findings from this thesis indicate that the receipt of remittances widens the average household income between migrant households and non-migrant households within the Upper East Region (characterised by low migration prevalence) by a larger proportion (57 per cent) than in the Eastern Region (high migration prevalence) – 41 per cent.

The thesis also examined how migration stage impacts on migrants' ability to mobilise collective remittances. In addition, it identifies who the main local collaborators are in the implementation of migrant-funded projects. The size and stage of the migrant community are associated with a greater ability to mobilise remittances at different scales – 'micro' (community/town level); 'meso' level (regional level); and 'macro' (international level). In addition, the state of intra, as well as, inter-ethnic relations in the sending region tends to determine the scope of development projects and the collaborating stakeholders in the implementation of such projects. The ethnically homogenous and peaceful region in this study relied more on traditional authorities to initiate, implement and evaluate development projects whilst the region with ethnic tensions channelled their initiatives either through overarching institutions (political institutions) or narrowly-based hometown associations, usually based in the national capital.

Common sources of collective remittances include the following: membership dues or fees, dinner dance events, cultural events, collaborations with wealthy foreigners who are given recognitions like 'development chief', silver bowl collections in churches, fundraising from insurance policies, 'Kofi and Ama' collections, individual donations, and external commercial donors, among others. One main difference between the two communities which is associated with migration stage has been the setting up of an international association of all migrants from Kwahu based in Europe for the purpose of fundraising on a large scale towards shared development across their region in Ghana. In addition, the ability to impose financial and moral sanctions against members of home

associations in the host country was only feasible among longer established migrant communities due to their closer and stronger social structures and networks.

Socio-economic development and poverty alleviation in Ghana have been at the top of successive governments' development planning agenda, especially over the past two decades. Migrants' remittances have been recognised at the national-level for their development potential and their ability to raise the standard of living of migrant households, and by extension their communities. However, all of the medium-term development plans have failed to involve members of the Ghanaian diaspora directly in the planning as well as implementation processes at all scales. This is a missed opportunity for migrants to participate in a coherent manner in the development of their home communities. This thesis explores mutually beneficial opportunities that exist in a closer collaboration and involvement between migrants and planning officials especially at the district level. There is the need for further research in this area in order to establish effective ways and means of harnessing the expertise as well as resources of migrants towards development at scales below the national.

Finally, for the purpose of data generation and collection, I adopted mixed methods or techniques. This involved the use of two or more methods or methodologies in the single research project or what is generally regarded as an *integrationist* approach (Adamson, 2005:232). One of the main critiques of migration research especially into the transnational turn, predominantly from the early 1990s, has been the 'sampling of the dependent variable' by researchers

focusing disproportionately on qualitative methods among populations or instances where the phenomenon of interest is present (Portes, 2001:182). The inclusion of quantitative methods has, therefore, been vital in introducing an alternative approach which helped complement the qualitative results.

As a result, my adoption of mixed methods has helped achieve five main objectives (Alexander *et al.*, 2008) : a) triangulation – it allowed for the measurement of phenomena in different ways which generated more accurate measurements and enabled me cross-check findings; b) complementarity – it facilitated the opening up of avenues that revealed different dimensions of a phenomenon and helped enrich understanding of the underlying values, culture or reasons for certain attitudes, behaviours or reactions; c) development – it provided a means of developing more accurate research instruments after piloting both quantitative and qualitative instruments; d) initiation – it created an opportunity for me to make follow-up enquiries into puzzles or apparent inconsistencies that appeared in different parts of the study. This has had the merit of triggering the exploration of new research directions and e) expansion – it has presented an invaluable prospect for broadening and deepening migration studies research.

8.2 Conclusions

Based on the findings of this case study, my thesis draws a number of conclusions that seek to contribute to, and serve as a platform for, further research into immigrant transnationalism and migration-development nexus theory.

Firstly, political transnationalism focuses on the increasing opportunity for emigrants to participate in domestic political discourse even from across geographic borders due to the advent of sophisticated, yet cost-effective, means of communication and transportation. The long-distance transnational activities of emigrants are executed by them as individuals or through collectives such as home associations which could be based either at the country of origin, the receiving country or both. These cross-border relationships create transnational as well as 'translocal' social fields which have the effect of de-emphasising the importance of bounded conceptualisations of citizenship, voting rights, nationality and national development practices. In this case study, Ghanaian transnationals in the UK (from two disparate socio-economic backgrounds) use home associations as a launch pad to affect political decision making, negotiate with the home government in order to exact political rights and influence commensurate with the expected economic contributions courted by the political elites. Alongside their counterparts in the United States of America, Ghanaian migrants in the UK have successfully lobbied their government to enact legislations which have granted them the ability to participate in voting at national parliamentary and presidential elections (Representation of the Peoples (Amendment) Act (Act 699, Republic of Ghana, 2006) and to hold dual citizenship (Act, 591, Republic of Ghana, 2002). Also, migrants enjoy tax exemptions on goods and services that are geared towards charitable donations, have a Non-Resident Ghanaians Secretariat set up to represent their interests and have the Ghana High Commissioner or his/her deputy attending meetings and events organised by home associations in the UK. In addition, a Homecoming

Summit and an investment summit for the diaspora were convened in 2001 and March 2007 respectively (Mohan, 2008 and 2006).

These demonstrations of increased willingness by a government to extend political rights to emigrants, even from what is regarded as a 'neo-diaspora' (Koser, 2003), further accentuate the on-going debates within migration literature which are largely driven by empirical research among older migrant countries like Mexico (Orozco, 2004; Smith, 2003); Ecuador (Boccagni, 2011); Turkey (Østergaard-Nielsen, 2001); Morocco (de Haas, 2006) and the Philippines (Yang and Martinez, 2005). Conversely, the mobilisation of collective remittances by migrants in the host country (UK) and the subsequent negotiation with local political actors such as hometown associations, community-based organisations, non-governmental institutions, chiefs, community development committees, individual influential philanthropists and political elites on the execution of socio-economic development projects invariably heighten the visibility of emigrants within the migration-development nexus debate.

Even though this case study could not establish a causal relationship between receipt of remittances and development at the 'micro' and 'meso' levels, it records a year-on-year increase in the volume of remittances to Ghana which surpasses the ratio of some 'macro' level variables like FDI and ODA to GDP. For the period 1990 to 2003, Bank of Ghana data suggest that private unrequited transfers had a significant impact on Ghana's Gross Domestic Product. As a percentage of GDP, remittances increased from about 2 per cent in 1990 to about 13 per cent in 2003 and also increased from 22 per cent to almost 40 per cent as a

percentage of total exports earnings (Addison, 2004). Addison also indicates that overall, total remittances increased more than proportionately *vis a vis* exports, imports and even GDP. There was a similar trend of year-on-year increases in the aggregate volume of remittances from 2004 through 2008. The Bank of Ghana recorded a rise from \$1.2 billion in 2004 to over \$1.9 billion in 2008. These findings, therefore, seem to support the recent ‘mantra’ (World Bank, 2011; Bollard *et al.*, 2010; Hugo, 2009; Newland, 2009; Mazzucato and Kabki, 2009; Adams *et al.*, 2008; Ratha, 2003; Kapur, 2003) on the potential for migration to contribute to home country development by boosting the availability of foreign currency and strengthening the country’s balance of payments.

However, as the Human Development Report (2009:72); de Haas (2009) and Castles (2008:11) argue, the migration-development nexus is also ‘uneven’ and ‘contested’ and the ‘impacts’ of remittances ‘are complex, context-specific and subject to change over time’. My study highlights the ‘context-specific’ nature of the impact of remittances by demonstrating that depending on the availability of basic infrastructure and the nature of the investment environment, emigrants tend to locate their investment interests in big cities and commercial centres rather than their hometowns. As a result, I conclude that there is not necessarily a linear relationship between increased volumes of remittances and development at the sub-national level. In addition, I argue that the migration stage of a migrant community is to a large extent associated with the impact of remittances on its socio-economic development and the level of inequalities in average household income distribution. Whereas the disparity between average household income of migrant households and those of non-migrant households in Kwahu (Eastern

Region), for instance, was 41 per cent, that for the Upper East Region was 57 per cent. This is partly explained by the selectivity that characterises communities' migration patterns at the *Early Stage*. The thesis, therefore, strongly supports the conclusion reached by Richard Jones (1998:12) that migration stage and spatial scale serve as controls on the relationship between migrant selectivity, remittances and inequality.

Moreover, this thesis finds a very positive association between receipt of remittances by migrant households and variables like access to education, healthcare, employment and amenities like electricity and water which suggest higher living standards. There is, however, a difficulty in determining categorically whether these improved living standards variables associated with migrant households are as a result of their receipt of remittances or rather attributable to their comparatively privileged household income status prior to emigration. As a result, the case study calls for caution to be exercised by migration studies researchers when analysing the migration/remittance-development nexus at the sub-national level. The thesis concludes that due to the fungible nature of remittances, it is extremely difficult to fully attribute these enhanced living standards exclusively to external remittances. Other variables like human capital development and the income levels of the migrant-households prior to their migration versus those of non-migrant households could influence the relative outcomes. The thesis, therefore, supports conclusions by other migration studies researchers like Mazzucato *et al.* (2004) that the problem of fungibility and the likelihood of remittances being sent to relatives in urban centres, in the first instance, who in turn remit those in rural communities,

complicate the calculation of the real source of household income that is used to meet expenditure items like electricity, education and healthcare in the actual hometowns of external migrants. I conclude that there is the risk of either under reporting the volume and impact of external remittances when they are recorded as internal remittances rather than spin-offs from external remittances or over-reporting due to duplication as a result of recording urban receipts and spin-off rural receipts as separate items.

Secondly, my thesis concludes that globalisation and access to effective, yet relatively cheap, technological and communications facilities have bolstered individualistic migratory decision making thus reducing the centrality of the family or household as the unit of analysis. Some migration literature argues that even though the forms of households vary across time, space and social groups, the household as the primary unit of analysis can be perceived as a kind of optimum strategy or compromise between actor and structure approaches (de Haas, 2008:38). Others like Kabeer (1994:96) posit that economists have mainly adopted two main approaches in their examination of the household – a) the household as a unit of altruistic decision making and b) the household as a site of bargaining and conflict. In the first conceptualisation, altruism is perceived as a paramount decision making principle. Despite the fact that proponents like Becker (1981:192) admit the likelihood of internal differences among household members, they conceive the ‘benevolent dictatorship’ of the household head to ensure welfare maximisation. They conceptualise the household welfare function as being identical to that of the ‘benevolent dictator’ who heads the household

and ensures that welfare resources are optimally allocated between household members.

The NELM theorists espouse similar views about the household with regards to migration decision making by challenging the methodological individualism at the centre of the neo-classical approach (Gubert, 2002; Taylor and Martin, 2001; Taylor, 1999; Massey and Parrado, 1998; Massey and Espinosa, 1997; Glick Schiller *et al.*, 1995). Disparities in wages are equally accepted as motivating migratory decisions but the NELM approach considers the family or household as the unit of analysis and not the individual. In addition, it expands the remit beyond disparities in wages and risk involved in the travel to include micro-economic conditions like lack of credit, market constraints and uncertainties surrounding poverty. The household is seen as a useful analytical construct whose content and boundaries are determined by wider social and political relations in which it is embedded (Kabeer, 1994:114).

However, the Beckerian representation of the household as an essentially altruistic collectivity has been criticised for the fallacies of aggregation which underpin it. Galbraith (1974:35) for instance, condemns the neo-classical theory for ‘burying the subordination of the individual within the household’. He suggested that ‘the household, in the established economics, is essentially a disguise for the exercise of male authority’ (p. 36). In addition, Sen (1984:373) pointed out the absurdity of believing that only the household head’s view of collective welfare should count and queried why the views of ‘subordinated’ and ‘subjugated’ members regarding their own and family welfare should be given no

status. Kabeer (1994) also draws attention to internal tensions in household decision-making along gender lines. Folbre (1986) ultimately points out the untenable paradox at the core of neo-classical household economics – the belief that individuals who were guided by competitive self-interest in the marketplace became selfless altruists when it came to intra-household behaviour.

My surveys among Ghanaian migrants and 364 randomly selected heads of migrant households in Ghana find that over 70 per cent of the time, migrants made the decision to emigrate individualistically and in only less than ten per cent of cases was the household the unit within which such decisions were made. These results are also largely consistent with data obtained from in-depth interviews with migrants. The consistency of the quantitative and qualitative studies results strengthens the validity and reliability of my conclusion. These findings, therefore, seem contrary to the conceptualisation of the household by the NELM as the main unit of analysis in migration decision making. Increasingly, Ghanaian migrants have represented a highly educated cohort¹² which is able to take advantage of modern technological and communications advances to research their destinations independently and then make decisions without having to rely on their families or households. In a small number of cases, superstitious beliefs that their chances of successfully emigrating would be jinxed (through voodoo or ‘juju’) by household and extended family members if they were to discuss their intentions, discouraged some migrants from involving

¹² the World Bank (2011) and Quartey (2009), for instance, report that about 47 per cent of Ghanaian migrants completed tertiary level education prior to their emigration

family members in their decision making process. These findings could possibly be a contribution to a global trend as other research among Bolivian migrants (Bastia, 2012), for instance, also arrived at similar conclusions. There is, therefore, the need for further research into how significant a shift there might have been in contemporary, internet-connected global times. Such research could re-shape migration theory and improve our understanding of the power structures involved in the migration decision making process.

Also, I conclude that there is the need to look again at the continuing validity in the amount of prominence accorded to family loan repayment as one of the top four reasons for migrants sending remittances, especially in a modern capitalist system characterised by diverse sources of credit. The act of sending remittances and transnational relations in general are multidimensional phenomena that can be triggered, enhanced or lost within the life cycle of migrants' stay in a host country and should not be limited to simplistic, lop-sided analysis. Loans and grants from families are reported to be the main sources of financing migration costs among African migrants, for instance (Adepoju, 2008). Adepoju (2008:37) asserts that 'remittances are designed initially to repay such loans'. Contrary to these claims, however, my research found that there is actually a minute proportion of migrants that received loans from their families or households in order to finance their migration. For example, no head of migrant household reported giving loans to migrants among my Eastern Region sample, for instance, and only 1 per cent did so among the Upper East Region sample. Charitable or unrequited gifts were rather somewhat higher (15 per cent in Kwahu and 21 per cent in the Upper East Region). The majority of households neither gave migrants

loans nor grants (83 per cent in Kwahu and 76 per cent in the Upper East Region).

The majority of migrants confirmed, during interviews, that they participated in step migration from their home towns to cities where they worked for a number of years before planning and funding their migration from their personal savings. Apart from personal savings, others talked about borrowing money from friends and former colleagues because they did not want to involve their immediate or extended family members for fear of being bewitched. Anecdotal evidence from a few migrants claimed that physical cash received from relatives is the easiest way for them to ‘destroy you through supernatural means’. Another cohort of migrants relied on friends and family members who had already migrated to the UK to finance their migration as part of a planned chain migration. The rest reported taking out bank loans to fund their migration, taking advantage of a proliferation within the banking sector in Ghana over the past decade. Such loans are repaid directly from the host country by migrants through foreign currency accounts which are set up prior to their migration. These findings could be significant in reconceptualising the underlying motives for sending remittances espoused within the transnationalism and migration-development nexus literature. The practical relevance of such a reconceptualisation would be greater clarity in the mapping of the geographic location of remittances in sending countries and a better understanding of the spending behaviour of migrants.

Thirdly, I conclude that the overwhelming majority of Ghanaian migrants send remittances through formal channels like banks and formal money transfer agents

like Western Union and MoneyGram. About 90 per cent of all migrants surveyed in the UK confirmed sending remittances through formal channels. This result was then corroborated by surveys among 364 heads of migrant households in Ghana where 87 per cent of migrant households in Kwahu and 90 per cent of migrant households in the Upper East Region reported receiving their remittances from the UK through formal channels. In addition, confirmatory statistical test (*t*-test) indicate that there is no statistically significant difference between the two migrant communities' mode of receiving remittances even though are at different migration stages. These results are important, not least, because they contribute to the contested debate within the migration-development nexus literature on how remittances are sent to developing countries and the potential for remittances to trigger badly needed development. Within the Ghanaian context, for instance, there have been contradictory results from different migration researchers on the mode of remittance transfers. Whereas Mazzucato *et al.* (2004), for instance, noted that up to 65 per cent of all remittances from Amsterdam to Ghana might have been sent through informal channels, Anarfi and Kwankye *et al.* (2003) reported that the bulk of remittances are received through formal channels, whilst Addison (2004) reports that even though the bank to non-bank agencies' ratio was reported as 92:8 in 2004, the Bank of Ghana estimates could still amount to only half of total transfers since the Bank had no way of calculating the concurrent informal transfers. Beyond Ghana, a developing country like Sudan, for instance, is estimated to receive up to 85 per cent of its remittances through informal channels (Sander and Maimbo, 2003). The channel through which remittances are received in developing countries is of importance to development economists and international development institutions like the World Bank and the IMF because

of the recurrent deficit in the availability of foreign currency in developing countries to support their imports as well as boost their balance of payments. There is, therefore, the need to collate, consistently, time series data, probably as part of the Ghana Living Standards Survey, in addition to further empirical research like mine in order to obtain a nationally representative view on the mode of remittance receipts. This approach could be generalised to other developing countries which could then facilitate comparative analyses across countries and regions.

Fourthly, my research finds that a majority of investments by Ghanaian transmigrants are located in urban areas. These are mainly situated in urban locations in the south of the country. Even though there seems to be a north-south divide in terms of migrants' preferences, overall, more businesses are located at centres that have good infrastructure and market opportunities. About 61 per cent of migrants from the Upper East Region invested in urban centres in the north whilst 93 per cent of Kwahu migrants invested in southern urban centres. However, whereas 33 per cent of Upper East Region migrants invest in southern urban centres, only 6 per cent of Kwahu migrants have their business interests located anywhere in the north. This has the propensity to lead to greater urban-rural inequalities. As the national living standards survey (GLSS, 2008) already reveals, poverty is still predominantly a rural phenomenon with rural areas accounting for 86 per cent of all poverty in Ghana (Ghana Statistical Service, 2007). This is particularly poignant given the fact that only 49.2 per cent of the population lived in rural areas as at 2009 (World Bank Fact Book, 2011). Theoretically, the location of investments in urban centres leads to increased

rural-urban migration in search of the employment that is associated with such investments. This finding could have policy significance to development planners and the government of Ghana to spread evenly infrastructural projects between rural and urban centres in order to attract investments to other geographical locations outside cities. This finding could also inform migration and development policies in other developing countries.

In addition, what remittances are spent on has been central in the migration-development nexus debate. The transnationalism literature is still rife with ‘consumptive’ versus ‘productive’ expenditure debates. In spite of the fact that remittances are generally regarded as contributing to development when they are spent on ‘productive’ investments, a growing amount of international research seems to suggest that most remittances are actually spent on what is popularly referred to as ‘consumptive’ expenditure (Connell and Conway, 2000; Arnold, 1992; Papademetriou and Martin, 1991; Wood and McCoy, 1985). Remittances are deemed to have been spent ‘productively’ when directed at agricultural assets and inputs, purchase of commercial establishments or setting up of businesses. The building of extravagant mansions or second and third homes in cities and towns and spending on luxury products are perceived as wasteful expenditure which has no economic significance (de Haas and Plug, 2006). This thesis finds that the majority of remittances are spent on housing-related expenditure, followed by education. However, the consumptive-productive binary is unsustainable due to the direct as well as indirect multiplier effects associated with such expenditure. Housing expenditure, for instance, could provide employment opportunities for builders, security guards, caretakers and hardware

retailers. Such expenditure could also generate rental income, provide decent modern accommodation for migrant households and enable households to gain their independence from the pressures of living in compound houses with extended family members. There is, however, no consistency in terms of awareness of how much of remittances are actually allocated to what is generally regarded as productive expenditure (between migrants and migrant households).

This thesis exposes a schism between perceptions of migrants and migrant households in the sending country on the issue of how much remittances are directed at 'productive' expenditure. Whereas 32 per cent of migrants surveyed confirmed spending remittances on productive expenditure, less than 9 per cent of all heads of migrant households surveyed in Ghana were aware of their relatives abroad making such investments. This marked disparity suggests the need for empirical research into the relationship between remittances and development to consider both the perceptions of the receiving households or communities and the views of the migrants themselves.

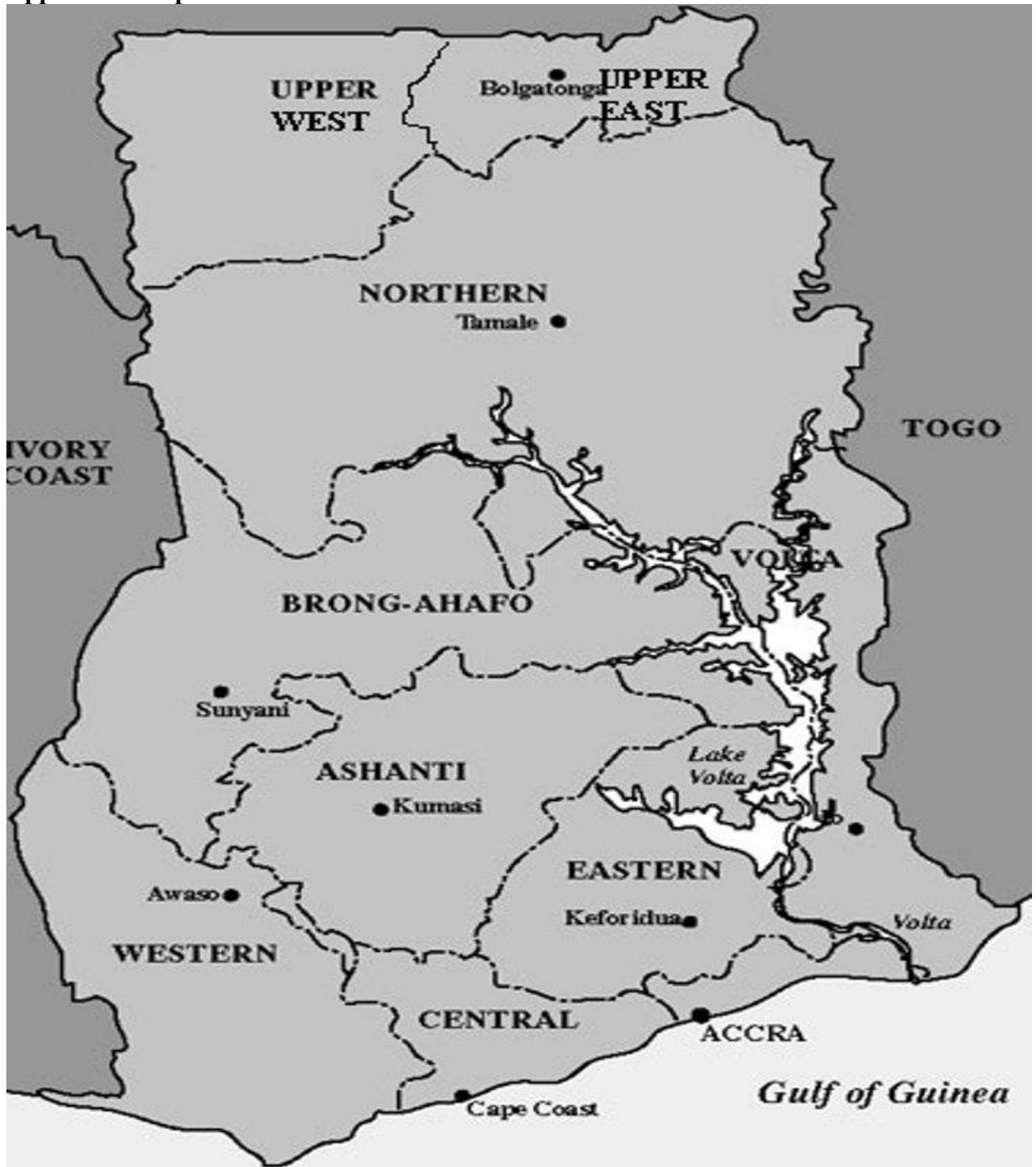
Fifthly, even though home associations are popular with governments, international development institutions and development economists as vehicles for the mobilisation of collective remittances towards development projects in sending countries, my thesis concludes that their primary goal is rather the enhancement of the welfare, identity and dignity of their members in the host country. Collective remittance mobilisation, critical as it is, is secondary and incidental to their existence. This conclusion is consistent with the results of other research like those of Mercer *et al.* (2009) and Mazzucato and Kabki, (2009).

This interpretation of the role of home associations is different from other research which regards their role as ‘largely development oriented’ (Mohan, 2006:869; Orozco, 2003; Ndofor-Tah, 2000; McNulty and Lawrence, 1996). I argue that it is important for home associations not to be over-burdened with unrealistic expectations by development institutions in their attempt to justify their development mantra they associate with migration. This conclusion demonstrates the need for more empirical research to be conducted into the real motivations behind the formation of migrant collectives in host countries and then to theorise new ways of potentially engaging such groups in the development of their origin countries.

Finally, the case study has also sought to advocate a new role for emigrants to contribute directly to the development of their home country by participating in the district-level development planning and implementation process. The thesis has identified potential areas of mutual interest to both emigrants and sub-national development planning authorities which are likely to enhance the level of interest and engender a sense of ownership in emigrants whilst availing local authorities of emigrants’ skills, financial and technical resources, networks and investment connections. There is the need for further research into an effective *modus operandi* for the execution of what could become a novel means of enhancing translocal linkages between receiving and sending countries for the purpose of socio-economic development. This perspective contributes to the growing macro-level literature on migration-development nexus and transnationalism generally by suggesting a shift in focus from national to sub-national analysis.

Appendices

Appendix 1 Map of Ghana



Appendix 2 Survey Questionnaire among Heads of Migrant Households in Ghana
The relationship between emigration and development in Ghana

Respondent Number

G	H	A				

Field Worker Number

G	H	A			
---	---	---	--	--	--

Glossary

PSU = Primary Sample Unit
 EA = Enumeration Area
 EA.SVC. = Enumeration Area, Service
 EA. FAC. = Enumeration Area, Facilities
 EA.SEC. = Enumeration Area, Security
 EA.ROAD = Enumeration Area, Road

PSU/EA: (Tick one)	
Urban	1
Rural	2

Select appropriate code for Region. Write names for District and Town/Village and EA number in the boxes

Region		District	
Eastern	267	Town/Village	
Upper East	268	EA Number	

To be filled in by the interviewer

EA. SVC. Are the following services present in the primary sampling unit/enumeration area?	Yes	No	Can't determine
a. Electricity grid that most houses could access	236	237	9
b. Piped water system that most houses could access	238	239	9
c. Sewage system that most houses could access	240	241	9

EA. FAC. Are the following facilities available within the primary sampling unit / enumeration area, or within easy walking distance?	Yes	No	Can't determine
a. Post-office	242	243	9
b. School	244	245	9
c. Police Station	246	247	9
d. Health Clinic	248	249	9
e. Market stalls (selling groceries and/or clothing)	250	251	9

EA-SEC. In the PSU/EA did you see:	Yes	No	Can't determine
------------------------------------	-----	----	-----------------

a. Any policemen or police vehicles?	252	253	9
b. Any soldiers or army vehicles?	254	255	9
c. Any private security guards or patrol vehicles?	256	257	9

EA. ROAD. Thinking of the journey here:	Yes	No
a. Was the road at the start point in the PSU/EA paved/tarred/concrete?	258	259

Respondent Selection Procedure

Interviewer: **Within** the household, it is your job to interview the person identified as the head of household . Circle the correct code below.

Note that “First Interview” should ONLY be used for your very first interview on the first day of fieldwork, NOT your first interview every day.

	First Interview	Male	Female
PREVINT. Previous interview was with a:	0	1	2
THISINT. This interview is with a:		1	2

<i>DATEINTR.</i>	<i>Day</i>	<i>Month</i>	<i>Year</i>
Date of interview [Interviewer: Enter day, month, and year]			

<i>STRTIME.</i>	<i>Hour</i>	<i>Minute</i>
Time interview started [Interviewer: Enter hour and minute, use 24 hr. clock]		

Interviewer: If a respondent firmly refuses to answer any question, write “refused” in the answer space and continue to the next question.

BEGIN INTERVIEW

Let’s begin by recording a few facts about you (Background and Demographics)

1. SEX: Gender

a. Male	1
b. Female	2

2. AGECAT: How old are you?

a. 20- 30	1
b. 31- 40	2
c. 41- 50	3
d. 51- 60	4
e. 61- 70	5
f. 71- Over	6

3. CHILD: Do you have any children? [Interviewer: Tick correct response number](If no skip to Question 5)

No	Yes
0	1

4. NCHILD: If yes, how many children do you have?

a. 1	1
b. 2	2
c. 3	3
d. 4	4
e. 5	5
f. 6	6
g. 7 and above	7

5. NHHOLD: In total, how many people currently live in your household?	
a. 2-5	1
b. 6-10	2
c. 11-15	3
d. 16-20	4
e. 21-Over	5
f. Refused to answer	998

6. LANG: Which Ghanaian language is your home language? [Interviewer: Prompt if necessary: <i>That is, the language of your group of origin.</i>]			
a. Twi	260	e. Buli	264
b. Akan	261	g. Kusal/Mamprusi	265
c. Kassem/Nankani	262	h. Hausa	266
d. Frafra	263	Other [Specify]:	995

7. TREGION: Please state your home town and your home region? (please write down name of home town and tick corresponding region)	
a. Town (.....) Eastern Region	267
b. Town (.....) Upper East Region	268
c. Other (specify):	995

9. ETHNIC: What is your ethnic group? You know, your tribal or cultural group? [Do NOT read options. Code from response] If respondent does not identify any group on this question –Record that they REFUSED to answer (998), DON'T KNOW (9) or mentioned [Ghanaian] only (990)			
a. Akan	269	i. Ghanaian only or “doesn’t think of self in those terms”	990
b. Kassena-Nankana	270	j. Refused to answer	998
c. Frafrah	271	k. Don’t know	9
d. Balsa	272	Other [Specify]:	
e. Kusasi/Mamprushi	273		
f. Hausa	274		

10. EDUL: What is the highest level of education you have completed? [Code from answer. Do not read options]	
a. None	0
b. Informal schooling only (including Koranic schooling)	1
c. Primary	2
d. Secondary	3
e. Tertiary (College, Polytechnic and University)	4
f. Don’t know [Do not read]	9

11. SKUUL: Do you have any member of your household who is currently studying in school, college, polytechnic or university? [Read out response options] If No, skip to Q. 14						
No, no one is educated	No, they have all completed	Yes, in polytechnic	Yes, in university	Yes, in college	Yes, in school	Don’t know [DNR]
0	1	2	3	4	5	9

12. PSKUUL: If yes, where are they studying?					
In home village/town	In regional capital	In another region/city	Abroad	Don’t know [DNR]	Refused to say
1	2	3	4	9	998

13. FEES: If yes, who is paying their fees and living expenses? [Tick all that applies]						
Relative in Ghana	Relative abroad	Government loan	Scholarship	Own savings/resources	Don’t know [DNR]	Refused to say
1	2	3	4	5	9	998

14. JOBT: Please list all the main categories of employment for members of your household?

.....

.....

.....

.....

.....

15. SALARY: How many people in your household are in paid employment? [If none, please skip to Question 18]

a. 0	1
b. 1 – 3	2
c. 4 – 6	3
d. 7 – 9	4
e. 10 and above	5
f. Don't know [DNR]	9
g. Refused to say	998

16. JOBP: If at least one works in paid employment, where are they working?

In home village/town	In regional capital	In another region/city	Abroad	Don't know [DNR]	Refused to say
1	2	3	4	9	998

17. INCOME: What is the estimated household income in a year?.....

.....

.....

.....

.....

18. FWORK: Did you or any other family member get help from anyone or any where towards finding work? [If No, skip to Question 21]

a. No	0
b. Yes	1

19. HWORK: If yes, who provided that help?

a. The government	1
b. Relative (s) abroad	2
c. Relative (s) in Ghana	3
d. A Ghanaian NGO	4
e. A foreign NGO	5
f. Other [Specify]:	995

20. THELP: If yes, what type of help was it?.....

.....

.....

.....

.....

.....

21. NHIS: Do you have a National Health Insurance Policy? [If No, skip to question 23]

a. No	0
b. Yes	1

22. NHISP: If yes, how do you pay for this insurance?	
a. From personal savings	1
b. From money sent to me by a relative/ friend abroad	2
c. From relatives in Ghana	3
d. By an NGO	4
e. Other [Specify]	995

23. HNHIS: How many people in your household have the National Health Insurance Policy?	
a. No one	1
b. Just a few	2
c. Most of them	3
d. Everyone	4
e. Don't know [DNR]	9

24. HNHISP: If at least one person in your household has the National Health Insurance Policy, how do they pay for it?	
a. From personal savings	1
b. From money sent to them by a relative(s) / friends abroad	2
c. By an NGO	3
d. Other [Specify]	995

25. FOOD: Over the past year, how often, if ever, have you or anyone in your family gone without: [Read out options]					
	Never	Just once or twice	Many times	Always	Don't Know [DNR]
a. Enough food to eat?	0	1	2	3	9
b. Enough clean water for home use?	0	1	2	3	9
c. Medicines or medical treatment?	0	1	2	3	9
d. Enough fuel to cook your food?	0	1	2	3	9
e. A cash income?	0	1	2	3	9

26. NEWS: How often do you get news from the following sources? [Read out options]						
	Never	Less than once a month	A few times a month	A few times a week	Every day	Don't know [DNR]
a. Radio	0	1	2	3	4	9
b. Television	0	1	2	3	4	9
c. Newspapers	0	1	2	3	4	9

27. OWN: Which of these things do you personally own?			
	No (Don't own)	Yes (Do Own)	Don't know [DNR]
a. Radio	0	1	9
b. Television	0	1	9
c. Motor Vehicle, Car or motorcycle	0	1	9

28. OWNH: If you own at least one, how did you acquire it?
.....
.....
.....

29. SWATER: Where is your main source of water for household use located?	
a. Inside the house	1
b. Inside the compound	2
c. Outside the compound	3
d. Don't know [DNR]	9

30. ELECTRIC: Do you have access to electricity in your household?	
a. No	0
b. Yes	1

31. SSAN: How will you describe the state of sanitation in your hometown or region? Interviewer: explain eg drainage, public places of convenience and rubbish disposal facilities	
a. It is very bad	1
b. It is bad	2
c. Somehow good and somehow bad	3
d. It is good	4
e. It is very good	5

32. DANY: Have you had to do any of the following during the past year?				
	No	Yes	Don't Know	Refused to answer
a. Contact a travel agent on behalf of your relative in the UK or any other country	0	1	9	998
b. Supervise a building project for your relative in the UK or any other country	0	1	9	998
c. Run a business for a relative/friend in the UK or any other country	0	1	9	998
d. Clear goods for a relative/friend in the UK or any other country	0	1	9	998
e. Take care of other interests for a relative/friend in the UK or any other country	0	1	9	998

Emigration and Development

33. FTRAVEL: Before your relatives left Ghana for the UK did you give them or did they receive donation (cash) or a loan to help finance their travel?	
a. No, I did not give them anything	0
b. Yes, I gave them a donation	1
c. Yes, I gave them a loan	2
d. Yes, I gave them both a donation and a loan	3
e. Don't know [Don't read]	9

34. DTRAVEL: Who made the decision for your relative(s) to travel to the UK?	
a. The migrant himself or herself	1
b. The family of the migrant in Ghana	2
c. The community of the migrant in Ghana	3
d. The family and relatives of the migrant in the UK	4
e. Other [Specify]	995

35. MONEY: Do you receive money from any relative (s) or friend (s) in the UK?[If No, skip to question 40]	
a. No	0
b. Yes	1

36. FREQ: If you do, how often do you receive this money from friends or relatives in the UK? [Read out options]	
a. Weekly	1
b. Monthly	2
c. Quarterly	3
d. Yearly	4

e. As and When Needed	5
f. Don't know [Do not read]	9
g. Other [Please Specify]	995

37. MODE: How does your friend/relative usually send you the money? Is it through:	
a. The Banks (Western Union and Money Gram)	1
b. Forex Bureaux	2
c. Other returning migrants	3
d. Courier Services	4
e. Brought home by migrant	5
f. Other [Please specify]	995

38. AMOUNT: How much money does/do your friend (s)/relative(s) send to you on average per year?	
a. £20 - £300	1
b. £301 - £500	2
c. £501 - £1000	3
d. £1001 - £1500	4
e. £1501 - £2000	5
f. Over £2000	6
g. Don't know [Do not read]	9
h. Refused to answer	998
i. Other [Specify]	995

39. REASON: What was/is this money sent for? Was/is it for:	
a. Education	1
b. Improvement to dwelling	2
c. Funeral	3
d. Setting up a business	4
e. Opening a store	5
f. Putting up a housing unit	6
g. Petty trading	7
h. Apprenticeship	8
i. Wedding/Engagement	10
j. Medical	11
k. Land purchases (building	12
l. Land purchases (agriculture)	13
m. Farming equipment	14
n. Family emergencies	15
o. Rent Advance	16
p. Daily upkeep	17
q. Other (specify)	995

40. EQUIP: Does this person send you any goods and equipment? [If no, skip to Question 44]	
a. No	0
b. Yes	1

41. WHAT: If yes, what are these goods and equipment?
.....
.....
.....

42. VEQUIP: If yes, what is the approximate value of these goods and equipment received over the past one year? [Currency in new Ghana Cedis]	
a. ¢20 - ¢300	1
b. ¢301 - ¢500	2
c. ¢501 - ¢1000	3
d. ¢1001 - ¢1500	4
e. ¢1501 - ¢2000	5
f. Over ¢2000	6

g. Don't know <i>[Do not read]</i>	9
h. Refused to answer	998

43. PURPOSE: If yes, what are the goods and equipment used for?

.....

.....

.....

44. BUSINESS: Has your friend/relative in the UK set up a business or opened a store in Ghana since they travelled to the UK? *[If no, skip to question 47]*

a. No	0
b. Yes, set up a business	1
c. Yes, opened a store	2
d. Don't know <i>[Don't read]</i>	9
e. Other <i>[Specify]</i>	995

45. TYPEB: If yes, what type of business is it?

.....

.....

.....

46. LOCATION: If yes, where is it or are they located?

a. At an urban centre in the North	1
b. At an urban centre in the South	2
c. At a rural location in the North	3
d. At a rural location in the South	4
e. Don't know <i>[Don't read]</i>	9

47. COMPROJ: Have your relatives or friends sent any money or goods and equipment to support any community projects? *[If no, skip to question 49]*

a. No	0
b. Yes	1

48. PROTYPE: If yes, what types of projects have been supported?

.....

.....

.....

49. INTERMIG: Have you or any member of your family moved to a town or city due to the support you received from your relatives/friends in the UK? *[If No, skip to question 51]*

a. No	0
b. Yes	1

50. DESTINATION: If yes, please state from where and to where:.....

.....

51. LIFEQUAL: Does where someone lives in Ghana affect that person's quality of life? *[If No, skip to question 53]*

a. No	0
b. Yes	1

52. WAYS: If yes, in what ways?

.....
.....
.....
.....

53. RELOCATE: Given the chance, will you wish to move away from where you currently live?

a. No	0
b. Yes	1

54. REMOVE: Please give reasons for your answer

.....
.....
.....
.....

55. WHERE: If yes, where will you wish to move/migrate to?

.....
.....

56. FREQUSE: How often do you use: [Read out options]

	Never	Less than once a month	A few times a month	A few times a week	Every day	Don't know [DNR]
a. A mobile phone?	0	1	2	3	4	9
b. A computer?	0	1	2	3	4	9
c. The internet?	0	1	2	3	4	9
d. A private car	0	1	2	3	4	9

57. RELIGION: What is your religion, if any? [Interviewer: Code from answer. Do not read options.]

a. None	0
b. Christian	1
c. Muslim	2
d. African traditional worship (Pagan)	3
e. Don't know	9
f. Refused to answer	998

Perceptions on Migration

58. PERCEPTION: Do you think that travelling abroad is important to the development of your hometown or region?

a. No	0
b. Yes	1

59. WHY: Please give reasons for your answer:

.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....
.....

Let's discuss economic conditions						
60. GDESC: In general, how would you describe: [Read out response options]						
	Very Bad	Fairly Bad	Neither good nor bad	Fairly Good	Very good	Don't know [DNR]
a. The present economic condition of your town or region?	1	2	3	4	5	9
b. Your own present living conditions in your household?	1	2	3	4	5	9

61. GLIVCON: In general, how do you rate your living conditions compared to those of other Ghanaians in different regions? [Read out response options]	
a. Much worse	1
b. Worse	2
c. Same	3
d. Better	4
e. Much better	5
f. Don't know [Do not read]	9

62. RLIVCON: What are the reasons for your answer?

.....

.....

.....

63. NLIVCON: In general, how do you rate your living conditions compared to those of others in your neighbourhood? [Read out response options]	
a. Much worse	1
b. Worse	2
c. Same	3
d. Better	4
e. Much better	5
f. Don't know [Do not read]	9

64. ABLIVCON: How do you rate your living conditions compared to those of others in your neighbourhood who do not have a family member abroad? [Read out response options]	
a. Much worse	1
b. Worse	2
c. Same	3
d. Better	4
e. Much better	5
f. Don't know [Do not read]	9

65. RABLIVCON: Please give reasons for your answer:

.....

.....

.....

66. ECOSO: How interested would you say you are in economic and social affairs? [Interviewer: Prompt if necessary: You know, in the economy, development and society?] [Read out options]	
a. Not at all interested	0
b. Not very interested	1
c. Somewhat interested	2
d. Very interested	3
e. Don't know [Do not read]	9

67. DISCECOSO: When you get together with your friends or family, would you say you discuss economic and social matters: [Read out options]	
a. Never	0
b. Occasionally	1
c. Frequently	2
d. Don't know [Do not read]	9

68. ADDRES: In your opinion, what are the most important problems facing your home town or region that government should address? [Do not read options. Code from responses. Accept up to three answers. If respondent offers more than three options, ask "Which three of these are the most important?"; if respondent offers one or two answers, ask "Anything else?"]			
	1 st response	2 nd response	3 rd response
Economics			
Management of the economy	1	1	1
Wages, incomes and salaries	2	2	2
Unemployment	3	3	3
Poverty/destitution	4	4	4
Rates and Taxes	5	5	5
Loans / credit	6	6	6
Food / Agriculture			
Farming/agriculture	7	7	7
Agricultural marketing	8	8	8
Food shortage/famine	10	10	10
Drought	11	11	11
Land	12	12	12
Infrastructure			
Transportation	13	13	13
Communications	14	14	14
Infrastructure / roads	15	15	15
Government Services			
Education	16	16	16
Housing	17	17	17
Electricity	18	18	18
Water supply	19	19	19
Orphans/street children/homeless children	20	20	20
Services (other)	21	21	21
Health			
Health	22	22	22
AIDS	23	23	23
Sickness / Disease	24	24	24
Governance			
Crime and Security	25	25	25
Corruption	26	26	26
Political violence	27	27	27
Political instability/political divisions/ ethnic tensions	28	28	28
Discrimination/ inequality	29	29	29
Gender issues/women's rights	30	30	30
Democracy/political rights	31	31	31
Tribal Conflict	32	32	32
Civil war	33	33	33
Other responses			
Other (i.e., some other problem)	995	995	995
Nothing/ no problems	0		
No further reply		996	996
Don't know	9		

69. SATDEV: Overall, how satisfied are you with development in your town/region? Are you: [Read out options. Only one option to be chosen.]	
a. There is no development at all [DO NOT READ]	0
b. Not at all satisfied	1

c. Not very satisfied	2
d. Fairly satisfied	3
e. Very satisfied	4
f. Do not know [DO NOT READ]	9

Let's turn to your community

70. JOBPOV: Think about conditions in your hometown, can you please describe the jobs situation and issues of poverty?.....

71. ETHCON: Think about the condition of _____ [R's Ethnic Group]. Are their economic conditions worse, the same as, or better than other groups in Ghana? [Probe for strength of opinion]

a. Much worse	1
b. Worse	2
c. Same	3
d. Better	4
e. Much better	5
f. Not applicable	7
g. Don't know [Do not read]	9

72. OTHERS: If so, which other groups are these and why is that the case?.....

73. ETHPOL: Think about the condition of _____ [R's Ethnic Group]. Do they have less, the same, or more influence in politics than other groups in this country? [Probe for strength of opinion.]

a. Much less	1
b. Less	2
c. Same	3
d. More	4
e. Much more	5
f. Not applicable	7
g. Don't know [Do not read]	9

74. COMEEFFECT: If so, what effect does this have on your community?.....

75. FEELINGS: Let us suppose that you had to choose between being a Ghanaian and being a _____ [R's ETHNIC GROUP]. Which of the following statements best expresses your feelings?

a. I feel only Ghanaian	1
b. I feel more Ghanaian than _____ [insert R's ethnic group]	2
c. I feel equally Ghanaian and _____ [insert R's ethnic group]	3
d. I feel more _____ [insert R's ethnic group] than Ghanaian	4
e. I feel only _____ [insert R's ethnic group]	5
f. Not applicable	7
g. Don't know [Do not read]	9

THANK YOU VERY MUCH, YOUR ANSWERS HAVE BEEN VERY HELPFUL.

ENDTIME. Time interview ended [Interviewer: Enter hour and minute, use 24 hr. clock]				
LENGTH: Duration of interview in minutes				

END INTERVIEW
DON'T FORGET TO COMPLETE NEXT SECTION!

ALL SUBSEQUENT QUESTIONS SHOULD BE ANSWERED BY THE INTERVIEWER AFTER THE INTERVIEW IS CONCLUDED

76. LISTENING: Were there any other people immediately present who might have been listening during the interview?	
a. No one	1
b. Spouse only	2
c. Children only	3
d. A few others	4
e. Small crowd	5

77. EXPERIENCE:	No	Yes
a. Did the respondent check with others for information to answer any question?	0	1
b. Do you think anyone influenced the respondent's answers during the interview?	0	1
c. Were you approached by community and/or political party representatives?	0	1
d. Did you feel threatened during the interview?	0	1
e. Were you physically threatened during the interview?	0	1

78. DIFFICULTY: What proportion of the questions do you feel the respondent had difficulty answering?	
a. None	0
b. Few	1
c. Some	2
d. Most	3
e. All	4

79. ATTITUDE: What was the respondent's attitude towards you during the interview?			
a. Was he or she	1 Friendly	2 In between	3 Hostile
b. Was he or she	1 Cooperative	2 In between	3 Uncooperative
c. Was he or she	1 Honest	2 In between	3 Misleading

80. COMMENTS: [INTERVIEWER] Do you have any other comments on the interview? For example, did anything else significant happen during the interview?	
No	0
Yes: [Explain]----- ----- ----- ----- -----	1

----- ----- ----- ----- ----- ----- ----- -----	
--	--

INTERVIEWER: I hereby certify that this interview was conducted in accordance with instructions received during training. All responses recorded here are those of the respondent who was chosen by the appropriate selection method.

INTERVIEWER SIGNATURE:

Appendix 3 Survey Questionnaire among Ghanaian Migrants in the UK

Survey Instrument

Section One: Background of respondent and Demographics

1. Gender 201. Male 202. Female
 2. Age 203. 20-30 204. 31-45 205. 46-55 206. 56 and above
 3. Marital Status 207. Married 208. Single 209. Separated 210. In a relationship
211. Divorced
 4. Hometown/Region in Ghana
 5. Where did your family live before you migrated to the UK?
212. North (Specify): 213. South (Specify):
.....
 6. Where does your family live now?
212. North (Specify):213. South (Specify):
.....
 7. Level of education in Ghana before migrating to the UK 214. Primary 215. Secondary
216. University
 8. Current education status in the UK 214. Primary 215. Secondary 216. University
 9. Employment status in Ghana before migrating to the UK
217. Employed (Position)
218. Self-employed (Position)
219. Unemployed
 10. Current employment status in the UK
217. Employed (Position)
218. Self-employed (Position)
219. Unemployed
- ##### Section Two: Experiences on migrating to the UK
11. When did you migrate to the UK? 220. 1960s 221. 1970s 222. 1980s 223. 1990s
224. 2000 and later
 12. What were your original reasons for migrating to the UK?
225. To study 226. To seek greener pastures 227. To work 228. To visit/join family
229. To visit/join friends 230. Marriage 299. Other
(Specify).....
 13. Who made the decision for you to migrate to the UK? 231. Myself 232. My family in
Ghana 233. My community in Ghana 234. My family in the UK

14. How did you pay for the cost of migrating to the UK?

235. Paid for from my own savings 236. Paid for from family savings 237. Paid for from community contributions 238. Paid for by family and friends living abroad 239. Worked to pay for cost after arriving 299. Other (Specify):
.....

15. Why did you choose the UK?

240. Because of family and friends in the UK 241. Because of large Ghanaian community in the UK 242. Because of large hometown community in the UK 299. Other (Specify):
.....

16. People have different experiences of settling into the UK society, can you please tell me what your experience was on the following:

A. Arranging your travel to the UK 243. Very easy 244. Easy 245. Neutral
246. Difficult 247. Very difficult

B. Finding your first accommodation 243. Very easy 244. Easy 245. Neutral
246. Difficult 247. Very difficult

C. Finding your first job 243. Very easy 244. Easy 245. Neutral
246. Difficult 247. Very difficult

D. Your first year in the UK 243. Very easy 244. Easy 245. Neutral
246. Difficult 247. Very difficult

17. What challenges have you faced so far as an immigrant in the UK? (Tick all that apply)

248. Racism and discrimination 249. Language difficulties 250. Cultural shock
251. Financial difficulties 252. Too much pressure due to demands from Ghana
299. Other (Specify):
.....

18. Are these challenges common to most Ghanaians?

253. Very common 254. Common 255. Neutral 256. Not common

19. Does where one comes from in Ghana (North or South) affect the challenges one faces in the UK?

257. Yes it does 258. No it doesn't

20. How did you find information on how best to live in the UK?

259. From family and friends 260. From Ghanaian organisations in the UK 261. From my church 262. From the news media and internet 299. Other (Specify):
.....

21. Do you know any Ghanaians from your hometown/region in Ghana living in your borough/county?

263. Yes, a lot 264. Yes, a few 265. No

22. Do you associate with fellow Ghanaians from your hometown in the UK?

266. Yes 265. No

23. Do you participate in any Ghanaian economic/social activities or functions that remind you of Ghana?

266. Yes 265. No

24. How do you regard Ghanaian networks or associations in the UK?

267. A ticket to success 268. A barrier to success 269. Helpful 270. Unhelpful
255. Neutral

25. Have you supported anyone else to migrate to the UK or any other country?

266. Yes 265. No

26. Do you maintain contact with home (Ghana)? (If No, Skip to Question 27)

265. No 266. Yes (If yes, please answer the following Questions)

A. How often do you maintain contact?

271. Daily 272. Weekly 273. Monthly 274. Quarterly 299. Other (Specify):
.....

B. How do you maintain this contact?

275. By telephone 276. Email 277. Letters 299. Other (Specify):
.....

C. Is this contact important to you?

278. Yes, it is very important 279. Yes, it is important 280. No, It isn't important

D. What do you gain by keeping in contact with home (Ghana)?

281. Peace of mind 282. Awareness of opportunities in Ghana 283. Management
of business interest in Ghana 299. Other (Specify):
.....
.....

Section Three: Conditions in Ghana

27. Do MOST people in your hometown/region in Ghana have access to the following?

- A.** Electricity 266. Yes 265. No
B. Clean drinking water 266. Yes 265. No
C. Private/Public Toilets 266. Yes 265. No
D. Education 266. Yes 265. No
E. Healthcare 266. Yes 265. No
F. Good road network 266. Yes 265. No

28. What has been done or can be done by Ghanaians living in the UK to help develop their home regions/towns? (Tick all that applies)

284. Provide monetary support 285. Provide material support 286. Return home
287. Lobby foreign governments to help 288. Put pressure on Ghana government to act 299.
Other (Specify):
.....
.....
.....

29. Do you provide any support to anyone in Ghana?

265. No (If No, skip to Question 30) 266. Yes (If yes, answer the following)

A. Who is it?

289. Parents 290. Siblings 291. Wife or husband 292. Children 293. Other relatives 294. Church 295. Community group or charity 299. Other (Specify):

.....

B. Where is this person or group based?

212. Northern Ghana:..... 213. Southern Ghana:

C. What support do you provide? (Tick all that applies) 322. Money 323. Equipment and gadgets 296. Clothing 297. Services and expertise 298. Information 299. Other (Specify):

.....

D. How often do you support that person or group?

272. Weekly 273. Monthly 274. Quarterly 300. Yearly 301. As and when needed

E. What is the average value of your support in a year? About:

302. £100 - £500 303. £501 - £1000 304. £1001 - £1500 305. £1501 - £2000
306. £2001 - £3000 307. £3001 - £4000 308. £4001 - £5000 309. £5000 and above

F. What are the main reasons for providing this support?

310. To build a house 311. To renovate a house 312. To pay school fees 313. To pay healthcare costs 314. To pay for food 315. To fund a funeral 316. To repay loans
317. To pay wedding costs 318. To start a business 319. To buy a car 320. To pay legal fees 321. Charity

30. Do you have to provide this support?

266. Yes 265. No

31. Do you support any community projects like schools, hospitals, churches, markets, Public toilets/reservoirs etc?

265. No (If No, Skip to Question 32) 266. Yes (If Yes, answer the following Questions)

A. Where is this project based?

212. Northern Ghana (Specify):..... 213. Southern Ghana (Specify):

B. What support do you provide? (Tick all that applies) 322. Money 323. Equipment and gadgets 296. Clothing 297. Services and expertise 298. Information 299. Other (Specify):

.....

C. How often do you support that project (s)?

272. Weekly 273. Monthly 274. Quarterly 300. Yearly 301. As and when needed

D. What is the average value of your support in a year? About:

302. £100 - £500 303. £501 - £1000 304. £1001 - £1500 305. £1501 - £2000
306. £2001 - 3000 307. £3001 - £4000 308. £4001 - £5000 309. £5000 and above

32. Do you have to provide this support?

266. Yes 265. No

33. Do you believe that you are contributing to the development of your community?

266. Yes 265. No

34. Have you supported anyone to migrate from a village to a town or from town to a city in Ghana?

A. 265. No (If no, Skip to Question 35) 266. Yes

B. If yes, how did you support the person?

324. Giving them money 325. Paying their school fees 326. Setting up a business for them

327. Employing them in your business 299. Other (Specify):

.....

35. What do you think about Ghanaians migrating to the UK and other countries?

328. It contributes to the development of Ghana 329. It drains the talented people with skills for

Ghana's development 330. It is neither a blessing nor a curse 331. It is both a blessing and a curse

36. Has your migration encouraged anyone else to also migrate either internally (within Ghana) or externally (outside Ghana)?

266. Yes 265. No

37. Do you have any investments like a house(s), business(es), treasury bills, savings, taxi(s) etc in Ghana?

A. 266. Yes 265. No

B. If yes, what kind of investment is it?

.....

.....

C. Where is it located? 212. The North of Ghana (Specify):

.....

213. The South of Ghana (Specify):

.....

D. Who is managing it in Ghana? 289. Parent(s) 290. Sibling(s) 291. Wife/Husband

292. Child/Children 332. Friend 333. Business Partner 299. Other

(Specify).....

E. Did this person have to relocate in order to manage your investment(s)?

I. 266. Yes 265. No (If no, Skip to Question 38)

II. If yes, where?

38. Statistics show that most people are moving from rural areas to urban centres in Ghana, what do you think accounts for this migration?

A. 334. Unemployment in rural areas 335. Poor education in rural areas 336. Poor sanitation

in rural areas 337. Poor wages in rural areas 338. Poor healthcare in rural areas 339. The

attraction to city lifestyles 299. Other (Specify):

.....

.....

.....

B. Can you please rank your answer from 1 to 7 (1 being the most important and 7 being the least important)?

39. Do you think Ghanaians living abroad are responsible in any way for this movement from rural to urban centres?

266. Yes 265. No

40. The North is said to be poorer than the south of Ghana, what do you think accounts for this?
340. Lack of government will to distribute resources fairly 341. Northerners are generally lazy
342. The Northern climate is to blame 343. Conflict in the North 344. Colonial legacy
345. Southerners dominate politics in Ghana 346. Northerners are not united 299. Other

(Specify):

.....
.....
.....
.....
.....

41. Do you regret migrating to the UK?

A. 266. Yes 265. No 347. Yes and No 348. I don't know

B. Please give reasons for your answer:

.....
.....
.....
.....
.....

THANK YOU FOR YOUR TIME!!!

Statistical Appendices

Table 6.3.1A Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
receive money from relative * Region	360	98.9%	4	1.1%	364	100.0%

Table 6.3.1B Receive money from relative * Region Crosstabulation

			Region		Total
			Eastern	Upper east	
receive money from relative	No	Count	100	16	116
		Expected Count	78.9	37.1	116.0
		% within Region	40.8%	13.9%	32.2%
		Residual	21.1	-21.1	
		Adjusted Residual	5.1	-5.1	
	Yes	Count	145	99	244
		Expected Count	166.1	77.9	244.0
		% within Region	59.2%	86.1%	67.8%
		Residual	-21.1	21.1	
		Adjusted Residual	-5.1	5.1	
Total	Count	245	115	360	
	Expected Count	245.0	115.0	360.0	
	% within Region	100.0%	100.0%	100.0%	

Table 6.3.1C Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	25.938 ^a	1	.000		
Continuity Correction ^b	24.720	1	.000		
Likelihood Ratio	28.436	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	25.866	1	.000		
N of Valid Cases	360				

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 37.06.

b. Computed only for a 2x2 table

Table 6.3.1 D Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.268	.000
	Cramer's V	.268	.000
N of Valid Cases		360	

Table 6.7.1A Group Statistics

Region		N	Mean	Std. Deviation	Std. Error Mean
Mode of sending	Eastern	143	1.97	7.885	.659
	Upper east	102	1.27	.892	.088

Table 6.7.1 B Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Mode of sending	Equal variances assumed	2.425	.121	.880	243	.380	.691	.785	-.855	2.236
	Equal variances not assumed			1.038	147.071	.301	.691	.665	-.624	2.005

Table 6.8.1 Correlations

		receive money from relative	Education	member schooling	Paid employment	NHIS	How many household are on NHIS	access to electricity
receive money from relative	Pearson Correlation	1	.064	-.076	.091	.037	.056	-.013
	Sig. (2-tailed)		.223	.153	.089	.482	.290	.800
	N	360	360	357	348	360	356	360
Education	Pearson Correlation	.064	1	-.143**	.234**	.028	.033	.186**
	Sig. (2-tailed)	.223		.006	.000	.592	.527	.000
	N	360	364	361	352	364	360	364
member schooling	Pearson Correlation	-.076	-.143**	1	-.172**	-.094	.052	-.036
	Sig. (2-tailed)	.153	.006		.001	.074	.325	.490
	N	357	361	361	349	361	357	361
Paid employment	Pearson Correlation	.091	.234**	-.172**	1	.123*	.048	.048
	Sig. (2-tailed)	.089	.000	.001		.021	.369	.374
	N	348	352	349	352	352	348	352
NHIS	Pearson Correlation	.037	.028	-.094	.123*	1	.437**	-.001
	Sig. (2-tailed)	.482	.592	.074	.021		.000	.992
	N	360	364	361	352	364	360	364
How many household are on NHIS	Pearson Correlation	.056	.033	.052	.048	.437**	1	.009
	Sig. (2-tailed)	.290	.527	.325	.369	.000		.859
	N	356	360	357	348	360	360	360
access to electricity	Pearson Correlation	-.013	.186**	-.036	.048	-.001	.009	1
	Sig. (2-tailed)	.800	.000	.490	.374	.992	.859	
	N	360	364	361	352	364	360	364

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

Table 6.9.1A Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
_ 1	.339 ^a	.115	.101	.547

a. Predictors: (Constant), Gender, Region, member schooling, Education, receive money from relative

Table 6.9.1B: ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	12.957	5	2.591	8.651	.000 ^a
	Residual	100.054	334	.300		
	Total	113.012	339			

a. Predictors: (Constant), Gender, Region, member schooling, Education, receive money from relative

b. Dependent Variable: Paid employment

Table 6.9.1C Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.321	.184		7.181	.000
	receive money from relative	.037	.066	.030	.553	.581
	Education	.132	.032	.219	4.142	.000
	member schooling	-.036	.018	-.104	-1.989	.047
	Region	.205	.067	.166	3.079	.002
	Gender	-.087	.063	-.072	-1.369	.172

a. Dependent Variable: Paid employment

Table 6.10.1 A: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
_ 1	.260 ^a	.068	.054	.211

a. Predictors: (Constant), Paid employment, receive money from relative, Gender, Education, Region

Table 6.10.1B ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.094	5	.219	4.897	.000 ^a
	Residual	15.063	337	.045		
	Total	16.157	342			

a. Predictors: (Constant), Paid employment, receive money from relative, Gender, Education, Region

b. Dependent Variable: access to electricity

Table 6.10.1 C Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.878	.068		12.935	.000
	receive money from relative	.012	.026	.025	.452	.652
	Education	.043	.012	.192	3.496	.001
	Region	-.084	.026	-.179	-3.220	.001
	Gender	.013	.024	.028	.522	.602
	Paid employment	.014	.021	.038	.691	.490

a. Dependent Variable: access to electricity

Table 6.11.1A Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.222 ^a	.049	.035	1.629

a. Predictors: (Constant), Paid employment, receive money from relative, Gender, Education, Region

Table 6.11.1B ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	45.975	5	9.195	3.466	.005 ^a
	Residual	886.175	334	2.653		
	Total	932.150	339			

a. Predictors: (Constant), Paid employment, receive money from relative, Gender, Education, Region

b. Dependent Variable: member schooling

Table 6.11.1C Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.861	.524		9.268	.000
	receive money from relative	-.138	.198	-.039	-.697	.487
	Education	-.212	.096	-.123	-2.205	.028
	Region	-.213	.200	-.060	-1.061	.290
	Gender	.137	.189	.039	.726	.468
	Paid employment	-.322	.162	-.112	-1.989	.047

a. Dependent Variable: member schooling

Table 6.12.1A Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Travelling abroad is important to dev * Region	362	99.5%	2	.5%	364	100.0%

Table 6.12.1 B Travelling abroad is important to dev * Region Crosstabulation

			Region		Total
			Eastern	Upper east	
Travelling abroad is important to dev	No	Count	62	15	77
		Expected Count	52.3	24.7	77.0
		% within Region	25.2%	12.9%	21.3%
		Residual	9.7	-9.7	
		Adjusted Residual	2.7	-2.7	
	Yes	Count	184	101	285
		Expected Count	193.7	91.3	285.0
		% within Region	74.8%	87.1%	78.7%
		Residual	-9.7	9.7	
		Adjusted Residual	-2.7	2.7	
Total	Count	246	116	362	
	Expected Count	246.0	116.0	362.0	
	% within Region	100.0%	100.0%	100.0%	

Table 6.12.1C Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	7.089 ^a	1	.008		
Continuity Correction ^b	6.376	1	.012		
Likelihood Ratio	7.586	1	.006		
Fisher's Exact Test				.009	.005
Linear-by-Linear Association	7.070	1	.008		
N of Valid Cases	362				

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 24.67.

b. Computed only for a 2x2 table

Table 6.12.1D Symmetric Measures

	Value	Approx. Sig.
Nominal by Nominal Phi	.140	.008
Cramer's V	.140	.008
N of Valid Cases	362	

Table 6.13.1A Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.153 ^a	.023	.009	.408

a. Predictors: (Constant), receive money from relative, Gender, Age, Region, Education

Table 6.13.1B ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	1.359	5	.272	1.634	.150 ^a
Residual	56.905	342	.166		
Total	58.264	347			

a. Predictors: (Constant), receive money from relative, Gender, Age, Region, Education

b. Dependent Variable: Travelling abroad is important to dev

Table 6.13.1C Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	.826	.130		6.339	.000
	Gender	-.044	.047	-.051	-.942	.347
	Age	-.007	.018	-.022	-.369	.713
	Education	-.038	.024	-.090	-1.564	.119
	Region	.101	.051	.114	1.986	.048
	receive money from relative	.033	.049	.038	.676	.500

a. Dependent Variable: Travelling abroad is important to dev

Table 6.14.1: Regressions of remittances on education of head of household, region, gender, paid employment and household members in education

	Model 1			Model 2			Model 3		
	<i>Beta</i>	<i>t</i>	<i>sig.</i>	<i>Beta</i>	<i>t</i>	<i>Sig.</i>	<i>Beta</i>	<i>t</i>	<i>Sig.</i>
Education	.132	4.142	0.000****	.043	3.496	.001****	-.212	- 2.205	.028**
Region	.205	3.079	0.002***	-.084	-3.220	.001****	-.213	- 1.061	.290*
Gender	-.087	- 1.369	.172*	.013	.522	.602*	.137	.726	.468*
Paid employment				.014	.691	.490*	-.322	- 1.989	.047**
Household member schooling	-.036	- 1.989	.047**						
Receipt of remittances	.037	.553	.581*	.012	.452	.652*	-.138	-.697	.0487**

Notes: *p>.05, **p<.05, ***p<.01, ****p<.001 (two-tailed tests)

unstandardized coefficients

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