

**The remittance debate reconsidered: Interrogating transnational transfers
between Ghanaian migrants in the United Kingdom and their relatives in Ghana**

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DEDICATION

This thesis is dedicated to the memory of my beloved grandmothers, who are eternal sources of strength for my family; Patience Yawa Misida Kudozia Adiku, who passed away before I began this journey and Theresa Dada Abra Akatse-Tsetu Gebe, who passed away before its completion.

ABSTRACT

While remittances have received renewed attention in development studies, researchers and policymakers have focused mainly on financial transfers from the ‘global North’ to the ‘global South’. They have largely neglected remittances going in the opposite direction, especially from relatives to migrants, as well as non-financial or in-kind remittances. To bridge this gap, this thesis examines transfers (financial as well as in-kind) in both directions between migrants and their relatives, using as a case study, Ghanaian migrants living in the United Kingdom (UK) and their relatives in Ghana. The findings are based on 70 interviews with Ghanaian migrants in the UK and 51 interviews with their relatives in Ghana (matched sampling methodology) over the course of 13 months.

The study challenges common assertions about the nature of transnational material transfers between African migrants in Europe and their relatives back home. In particular, it refutes the assumption that relatives in origin areas passively receive remittances. Based on migrants’ access to resources, their migration motivations and the period of migration, this thesis identifies four types of transnational material transfers between Ghanaians in the UK and their relatives. The first type is the ‘typical’ migration story: the Ghanaian from a relatively poor background who achieves upward social mobility in the UK and is therefore able to send significant amounts of remittances to their relatives in Ghana. The second type consists of Ghanaians who, because of their precarious economic and legal position in the UK, experience significant difficulties in sending remittances home to poor relatives who need assistance. In the third type, relatively well-off Ghanaians in the UK do not send or receive remittances from Ghana because they nor their wealthy relatives need

remittances. The fourth type concerns Ghanaians in the UK who do not remit but instead receive remittances from their relatives in Ghana. These migrants are also from wealthy families but have experienced downward social mobility upon migration, hence their need for assistance.

This study also finds that remittances tend to decrease with the duration of Ghanaian migrants' settlement and improvement in the welfare of their relatives back home. Contrary to the remittance decay hypothesis, however, where decrease in amount and frequency of remittances over time is linked to assimilation, the transnational connection between Ghanaians in the UK and their relatives grows stronger as remittances decline because social tensions associated with remittances reduce. Together, these findings provide a solid foundation for more research on transnational transfers between migrants in the 'global North' and their relatives in the 'global South'.

Table of content

ABSTRACT	2
Table of content.....	4
List of figures and tables	9
CHAPTER ONE	10
Background to the study.....	10
1.1 Introduction.....	10
1.2 Rationale for the study	11
1.3 Understanding the focus on ‘North’ to ‘South’ remittances.....	14
1.4 Conceptual foundations.....	18
1.5 Research approach.....	27
1.6 Research objective	28
1.7 Central research questions.....	28
1.7.1 Sub-research questions.....	29
1.8 Structure of the thesis	29
CHAPTER TWO	32
Understanding transnational transfers in ‘South’ to ‘North’ migration.....	32
2.1 Introduction.....	32
2.2 A brief note on transnational families.....	33
2.3 Remittances: The narrative so far	35
2.3.1 Remittances in SSA and Ghana: A different story	37
2.3.2 Moving towards a more complex remittance narrative	40
2.4 Acknowledging conflicts in families: A critique of NELM and advancing the social aspect of remittance transfers	41
2.5 The role of resources in migration	44
2.5.1 Access to resources and interactions between migrants and their relatives	48
2.5.2 The role of resources in migration from the ‘South’ to the ‘North’: The case of Ghanaian migration to Europe	52
2.5.2.1 Differential access to resources and living different lives in the ‘North’	56
2.6 The role of migration motivations in migration.....	58
2.6.1 Economic reasons for migration.....	60
2.6.1.1 Migrating for employment	61
2.6.1.2 The prospects of higher wages	62

2.6.1.3 Decline in the standard of living	64
2.6.2 Non-economic reasons	65
2.6.2.1 Migrating to join family, friends or acquaintances	65
2.6.2.2 Social status and upward mobility migration motivation	66
2.6.2.3 The Lifestyle preference as a motivation for migrating	67
2.6.2.4 Educational reasons for migration	69
2.6.3 Connecting economic and non-economic motivations for migrating.....	71
2.6.4 Access to resources and migration motivations	72
2.7 Temporality and transnational transfers.....	74
2.8 Remittance decay hypothesis: Integration, transnationalism and transnational practice	79
2.9 Transnational transfers, social relations and reciprocity	81
2.10 Analytical categories: The intersection of resources, migration motivation and temporality in remittances and transnational transfers	86
2.11 Conclusion	89
CHAPTER THREE	92
Exchange relations among families in Ghana and the history of Ghanaian international migration to the UK	92
3.1 Introduction.....	92
3.2 Family and exchange relations in Ghana	93
3.2.1 Marriage and exchange relations	94
3.2.2 Nuclear family and exchange relations	96
3.2.3 Extended family and exchange relations	99
3.4 Family relations, migration and exchange relations in Ghana.....	104
3.5 Ghanaian migration to the UK: More than just labour migration	106
3.6 The pattern of transnational transfers.....	116
3.7 Conclusion	118
CHAPTER FOUR	121
Research Methodology	121
4.1 Introduction.....	121
4.2 The approach: Multi-sited and matched sampling methodology.....	121
4.2.1 The field	123
4.2.2 Methods of data collection.....	124
4.3 The fieldwork	126
4.3.1 Data collection in the UK	127
4.3.2 Data collection in Ghana	130

4.3.3 The nature of interviews and participant observation	133
4.3.4 The organisation and coding of the data	135
4.4 Content analysis and typology development: A grounded theory approach	137
4.5 Ethical dilemmas and considerations.....	139
4.5.1 Informed consent	140
4.5.2 Fieldwork among vulnerable migrants.....	141
4.6 Positionality and reflexivity	142
4.7 Research quality: Rigour and credibility	147
4.8 The profile of migrants.....	148
4.9 The profile of the relatives of migrants.....	157
4.10 The journey, the experiences and why sending transnational transfers are important for Ghanaian migrants.....	161
4.11 Conclusion	164
CHAPTER FIVE	166
‘Not a penny was raised from the UK; all the money I raised, I raised from Ghana’: The role of resources in transnational transfers among Ghanaian migrants in the UK and their relatives	166
5.1 Introduction.....	166
5.2 Frequency, methods and uses of transnational transfers and transnational relationships	167
5.2.1 Types of transnational transfers based on utilisation.....	167
5.2.2 The frequency and mode of sending and receiving transnational transfers	172
5.2.3 The transnational relationship between senders and receivers.....	176
5.3 Patterns of transnational transfers.....	177
5.4 Transnational transfers between wealthy migrants and their wealthy family members in Ghana.....	179
5.5 Transnational transfers between self-made migrants and their poor families	191
5.6 Transnational transfers between poor migrants and their wealthy families	200
5.7 Transnational transfers between poor migrants and their poor families.....	210
5.8 Conclusion	216
CHAPTER SIX	220
Migration motivations and transnational transfers between Ghanaian migrants in the UK and their relatives	220
6.1 Introduction.....	220

6.2 Migration motivation and transnational transfers	221
6.3 Migration motivation, resources and transnational transfers.....	224
6.4 Risk diversification migration motivation	225
6.4.1 Risk diversification motivation and transnational exchanges	229
6.5 Income maximisation.....	234
6.5.1 Income maximisation motivation and transnational transfers.....	237
6.6 Opportunity migration	241
6.6.1 Opportunity migration and transnational transfers	244
6.7 Family migration.....	247
6.7.1 Family migration and transnational transfers	249
6.8 Educational migration motivations	254
6.8.1 Educational migration motivation and transnational transfers.....	257
6.9 Conclusion	260
CHAPTER SEVEN	263
Mapping the temporalities of transnational transfers between Ghanaian migrants in the UK and their relatives	263
7.1 Introduction.....	263
7.2 Transnational transfers and micro level changes	264
7.2.1 Sequential transnational transfers	264
7.2.2 Simultaneous transnational transfer.....	270
7.2.3 One-sided transnational transfers (only migrants send, or only relatives send)	274
7.2.4 Hand-over transnational transfers.....	277
7.3 Migration cohorts and transnational transfers.....	281
7.4 Decade of migration, migration motivation, resources and transnational transfers	282
7.4.1 The 1980s migration cohorts and transnational transfers	285
7.4.2 The 1990s migration cohort and transnational transfers.....	292
7.4.3 The 2000s migration cohort and transnational transfers.....	296
7.4.4 The 2010s migration cohort and transnational transfers.....	300
7.5 Conclusion	302
CHAPTER EIGHT.....	305
Summary of findings, reflection and conclusion	305
8.1 Introduction.....	305

8.2 Summary of empirical findings	305
8.3 Key theoretical insights	311
8.4 Relevance of research to policy on migration and remittance transfers	317
8.5 Areas for further research	319
8.6 Conclusion	320
REFERENCES:	322
APPENDIX.....	350

List of figures and tables

List of figures

Figure 1. Share of global remittances by directional flow. Source: World Bank staff calculations on Migration and Remittance Factbook 2015, UN Population Division, and national censuses in Migration and Development Brief 24.	15
Figure 2. Ghana's remittance outflows and inflows for the period 1979-2017. Source: World Bank staff calculation based on data from IMF Balance of Payments Statistics database and data releases from central banks, national statistical agencies, and World Bank country desks. Outflow data based on numbers reported by country authorities to IMF Balance of Payments.....	39
Figure 3. Map of research locations in the UK	130
Figure 4. Map of research locations in Ghana	133
Figure 5. Clusters of resources, migration motivations and time factors by type of transnational transfer pattern	317

List of tables

Table 1: Types of transnational transfers based on reciprocity	86
Table 2: Top 10 migration destinations from Ghana (1975-2009), by period	106
Table 3: Profile of respondents	149-150
Table 4: Access to resources and transnational transfers	178
Table 5: Migration motivation, resources and transnational transfers	224
Table 6: Period of migration, migration motivation, resources and transnational transfers	283-284

CHAPTER ONE

Background to the study

1.1 Introduction

Since the turn of the 21st century, ‘North’¹ to ‘South’ remittances have received renewed attention in the literature. However, this attention masks remittances that move from a migrant’s relatives in the ‘South’ to the migrant in the ‘North’. Focusing on ‘North’ to ‘South’ remittances also obscures non-monetary transfers that move from ‘South’ to ‘North’. We need a more comprehensive approach to analysing material exchanges between migrants and their relatives that focuses on more than one type of remittances (financial or in-kind), and that considers exchanges in both directions. This thesis helps bridge the gap by investigating remittances, or transnational transfers, in the context of access to socio-economic resources, migration motivation and time of migration. In this study, transnational transfers between migrants and their relatives back home are defined as material exchanges embedded in social and relational responsibilities. Thus, this thesis integrates the study of transnational transfers from migrants in the ‘North’ to relatives in the ‘South’ and from relatives in the ‘South’ to migrants in the ‘North’ in the same conceptual and methodological framework.

¹ I use ‘North’, ‘global North’ and ‘developed’ countries interchangeably. The same applies to my use of ‘South’, ‘global South’ and ‘developing’ countries. ‘North’, ‘global North’ and ‘developed’ countries refer to the richer and high-income regions and countries of the world, while the ‘South’, ‘global South’ and ‘developing’ countries refer to poorer and lower and middle income countries and regions of the world. I acknowledge these terms and definitions can be problematic and are a colonial way of framing the world. Bakewell (2009) considered four reasons why the term ‘South’ for example can be seen as problematic. There are issues of definition, distinctiveness, political construction and chronology. Based on these issues, he argues there are various competing ways of categorising countries that might be considered as ‘developing’ and included in the ‘South’. A complete analysis of discrepancies between the different definitions of ‘South’ and ‘North’, ‘developing’ and ‘developed’ is beyond the scope of this thesis.

1.2 Rationale for the study

In 2011, during my MPhil fieldwork on transnational family arrangements in Accra, Ghana, my very first respondent mentioned that even though his wife had been living, working and studying in the United States of America (US) for five years, she had never sent him remittances. Instead, he had sent money to support her as she finished her graduate programme. He explained that since he is ‘the man of the house’, it is his duty to provide for his wife, irrespective of where she lives. I was genuinely surprised by this revelation, because the literature I had read regarding transnational transfers between Sub-Saharan African (SSA) migrants in the West (that is, Europe and North America) and their relatives only considered migrants as the senders of remittances and relatives as passive recipients. As I soon discovered through informal conversations with people, the everyday stories and narratives of SSA migrants and their relatives depict transnational transfers more holistically and this is also reflected in literature. For example, in her latest novel *Americanah*, based loosely on her own experiences as a Nigerian migrant in the US, writer Chimamanda Ngozi Adichie introduces a subplot that shows the importance of transfers from SSA to a migrant in the West. When Ifemelu, the protagonist, migrates to the US, things do not go as planned, and she finds it difficult to get a job. She relies on assistance from her boyfriend Obinze in Nigeria, who scrapes together the little resources he has to support her from time to time. Ifemelu remains indebted to Obinze for his assistance, even when their relationship sours.

I realised, then, that contemporary remittance research, which focuses almost exclusively on ‘North’ to ‘South’ transfers, is missing a critical perspective and has failed to capture a more complete, complex view of remittances. And the reason for this

blind spot is likely due to the same Western and receiving country biases that haunt migration research in general (de Haas, 2011).

Relatedly, the development literature overemphasises aid flowing from the ‘North’ to the ‘South’, reinforcing a colonial, wealthy Western country perspective in which the ‘North’ helps the ‘South’. Anthropologist Jason Hickel, in a 2017 article for the *Guardian*,² uses published data to refute the well-established view that rich countries assist poor countries through development aid and investment: ‘developing’ countries received \$1.3 trillion in 2012 as aid and investment, but \$3.3 trillion flowed out as capital flight. Poor countries, he writes, help develop rich countries through capital flight, which includes corporate profits from natural resources but also questionable accounting practices on a massive scale. Escobar (1995) and Easterly (2008) make similar arguments and stress that flows from ‘South’ to ‘North’ have received limited attention in the development literature. But even these scholars do not consider migrant labour, skilled and unskilled, or remittances as part of capital flight.

Unsurprisingly, very few remittance studies have systematically investigated transfers from relatives to migrants, and to an even lesser extent the social factors shaping these transfers in the context of SSA migration to Europe. To fill this gap, I focus on the personal relationships between migrants and their relatives to understand how these relationships affect transnational transfers. Material transactions are influenced by social relations (Sahlins, 2004), in the sense that people tend to give material support to family members and other people they have a relationship with but not strangers,

² Hickel is an anthropologist at LSE who writes on development-related issues for the *Guardian*. The article can be accessed here: <https://www.theguardian.com/global-development-professionals-network/2017/jan/14/aid-in-reverse-how-poor-countries-develop-rich-countries>

which has implications for remittances. Therefore, I explore the conditions under which Ghanaian migrants in the UK send material transfers to their relatives in Ghana, and the conditions under which Ghanaian migrants in the UK receive remittances from home. My analysis focuses on how these conditions shape their relationships and how differences across migrant types and changes over time can be explained.

Transfers from poor migrant origin areas to the migrant in wealthy destination areas have been conceptualised elsewhere as ‘reverse remittances’ (see Mazzucato, 2011; Mobrand, 2012). I have chosen not to use this term because it implies that these remittances differ in value and that ‘North’- ‘South’ remittances are the norm. A basic dictionary definition of remittances refers to it as ‘a sum of money sent in payment or as a gift’³ with no reference to the direction or geographical location. In an attempt to explain remittances, researchers have added an unnecessary geographical perspective, thereby unintentionally affirming a Western bias. Remittances in this study thus refer to transfers in both directions, and I indicate direction by stating ‘remittances from Ghana to the UK’ or ‘remittances from the UK to Ghana’.

In addition to material transfers, I also investigate symbolic and emotional transactions between migrants and their relatives, such as the rationales, obligations and meaning attached to these transfers by migrants and their relatives even though the literature analyses economic and non-economic, or social remittances, separately⁴. Remittance research makes a clear distinction between social and economic remittances to the point where they become almost antagonistic (Vari-lavoisier, 2016). Zelizer (2012),

³ <https://en.oxforddictionaries.com/definition/remittance>

⁴ ‘Social remittances’ was coined by Peggy Levitt to refer to ‘ideas, behaviors, identities, and social capital that flow from receiving to sending country communities’ (Levitt, 1998 p. 926).

however, argues that when people engage in material transactions, they mobilise more than their economic resources; their transactions convey symbolic and emotional outcomes (Bandelj, 2009; Zelizer, 2012 cited in Vari-lavoisier, 2016). In reality, the economic and social dimensions of remittances cannot be understood separately. Carling (2014) argues that remittance transfers ‘need to be seen as compound transactions with material, emotional, and relational elements’ (p. 219). In the same vein, this study conceptualises remittances as integral parts of interpersonal, intimate social relationships.

To summarise, this study aims to fill a gap in the Western-centric remittances literature by examining transnational transfers between Ghana and the UK in both directions, in the context of personal relationships.

1.3 Understanding the focus on ‘North’ to ‘South’ remittances

Since the turn of the century, policymakers and researchers alike have focused on ‘North’ to ‘South’ remittances as a way to improve economic conditions in ‘developing’ countries. Interest soared after the World Bank jumped onto the migration and development ‘bandwagon’ with economist Dilip Ratha’s chapter in the Global Development Finance Annual report in 2003⁵. Over the past several years, development organisations, especially the World Bank and the International Monetary Fund (IMF), have emphasised remittances at their events, for example, the Global Remittance

⁵ Ratha, D. (2003). Workers’ remittances: An important and stable source of external development finance, In World Bank, Global Development Finance 2003, pp. 157-175 (Washington: World Bank). In this report the World Bank for the first time took formal notice of remittances as a source of development finance, raising global awareness of the development potential of migration and remittances.

Working Group meetings⁶ and in their publications, for example, Migration and Development Briefs⁷. Indeed, the World Bank has become known for its reporting on global remittance data. The World Bank figures estimate that remittances sent from international migrants to ‘developing’ countries reached \$466 billion by the end of 2017 and projected to reach \$485 by the end of 2018 (Migration and Development Brief, 2018). Yet policymakers and researchers tend to ignore the fact that remittances are sent in multiple directions. According to 2014 data, ‘North’ to ‘South’ remittances accounted for 38% of global remittances, more than any other direction but significantly less than half of the global total (see Figure 1).

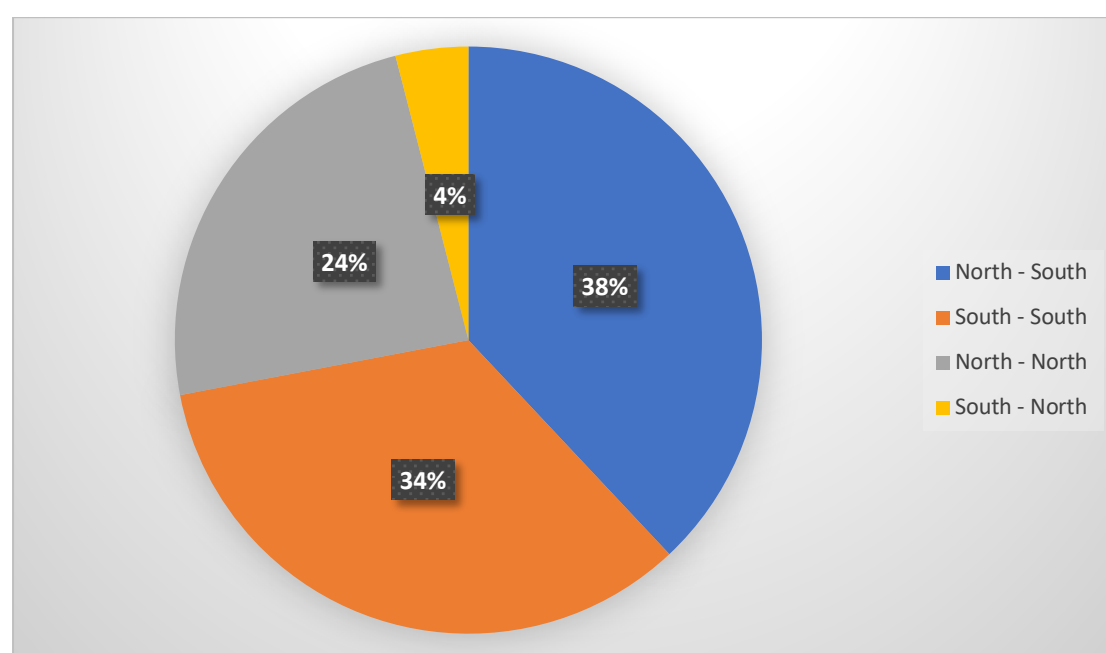


Figure 1. Share of global remittances by directional flow. Source: World Bank staff calculations on Migration and Remittance Factbook 2015, UN Population Division, and national censuses in Migration and Development Brief 24.

⁶ The global remittance working group meets regularly to discuss remittance related issues including good practices and ways to reduce the cost of sending remittances. The latest meeting was held in April 2017. Find out more here: <http://www.worldbank.org/en/events/2017/04/20/xx-grwg-meeting>

⁷ Migration and Development Briefs examine recent trends and developments in migration and remittances and make projections of future remittance flows.

Although 'South' to 'North' transfers account for only 4% of the global total, this might be due to under reporting by senders and recipients of remittances and therefore under recording by data collectors. Focusing on transfers in other directions, and unravelling the various actors, strategies and dynamics involved, will improve remittance theories, especially in the context of African migration to Europe.

There is no question that remittances matter to African countries at the macro and micro levels. According to the Migration and Development Brief (2018), remittances to SSA were \$38 billion by the end of 2017 and are estimated to reach \$41 billion by the end of 2018 and are expected to grow to \$43 billion by 2019. Remittances sent by African migrants represent 2.6% of the continent's Gross Domestic Product (GDP) (Mohapatra and Ratha, 2011). Ghana, Nigeria and Ethiopia have used remittances to obtain external financing for their development projects in sectors such as agriculture and infrastructure (Afreximbank, 2005). Of the \$38 billion, remittances to Ghana were approximately \$2.2 billion in 2017 (Migration and Development Brief, 2018). These funds are said to be important for Ghana's macro-economic stability and the Ghanaian government's borrowing and lending purposes (Addison, 2004). At the micro level, relatives of migrants use them to meet their basic needs, including for everyday consumption, education and healthcare (Quartey, 2006; Adams Jr and Cuecuecha, 2013).

However, relatives of migrants are not docile recipients and merely consumers of migrants' remittances; they also make meaningful contributions to the lives of migrants abroad. In fact, relatives in the 'developing' origin country may not receive remittances at all, despite the fact that they may take on extra responsibilities in the migrant's absence. Such responsibilities include (among others) administration and management of migrants' businesses (Pribilsky, 2004; Mazzucato, 2011), raising and caring for

migrants' children and elderly parents (Parreñas, 2001; Coe, 2008; Dankyi Mazzucato and Manuh, 2015) and supervising building projects for migrants (Mazzucato, 2011). Research that focuses exclusively on remittances from 'developed' countries to 'developing' countries overlooks the fact that migration can extract resources from 'developing' countries. In addition to taking care of loved ones and businesses, families in 'developing' origin countries may send migrants money for accommodation, food, bills and maintenance because as Castles (2000) notes migrants may have irregular immigration status and may have trouble finding work or have no access to welfare in the destination country. Such possibilities complicate the dominant notion that migration contributes to poverty alleviation and the closing of developmental gaps. Therefore, some scholars have argued that the services relatives in origin countries provide should be included in current migration and development discussions and deducted from global remittance estimates, even though services are difficult to detect and measure, particularly in terms of time invested (Mazzucato, 2011). These services are costs because they take time away from the relatives' essential productive activities, effectively allocating them to migrants (Mazzucato, 2011).

There have been recent attempts to highlight migrants' relatives' contributions to migrants' experiences abroad. For example, Boccagni (2015) suggests that stay-behinds⁸ are potentially a crucial source of social support and that they contribute to the migrant's well-being by 'providing emotional support, reverse remittances and serve as a locus for cultivating nostalgia, attachment and social status' (p. 250). However, these examples in the literature still frame the migrant as the *active persona*

⁸ Stay-behinds are relatives of migrants who remain in the country of origin.

who sends remittances and their relatives as responders who perform some form of service because of remittances they have received.

By viewing transfers as two-way transactions embedded in broader transnational social relationships- and not simply focusing on the money migrants send back home- I hope to contribute to a more comprehensive and balanced perspective on migrant remittances that includes the nature, motivations and various directions of transnational transactions. For example, I pay particular attention to transfers from the relatives of Ghanaian migrants to the migrant in the UK to explore why these transfers occur, the individuals and relationships involved, and the implications of such transfers for both sides.

1.4 Conceptual foundations

The reciprocal nature of remittance exchanges was first placed at the centre of migration theory with the New Economics of Labour Migration (NELM) theory. NELM, developed as a critique of neo-classical migration theories that focus on wage differences as a determinant of migration, highlights the reciprocal nature of remittance exchanges. NELM scholars argue that migration is driven by a co-insurance contract between migrants and their relatives where they take turns to support each other in ‘crisis’ situations, such as unemployment and/or ill-health. Household members help the migrant to travel and send initial support to the migrant during his/her settlement phase in the destination area, which includes finding employment and easing themselves into a new life. Once the migrant has found employment, he/she sends remittances to relatives or household members in the origin area when they are faced with difficulties of their own, for example at times of crop failure (Lucas and Stark,

1985). NELM theory emphasises contributions made to migrants during periods of uncertainty in their settlement and what relatives of migrants receive in return (see for example Lucas and Stark, 1985; Stark and Lucas, 1988; Stark, 1991; Taylor, 1999).

How does this concept of a co-insurance contract hold up in reality? Migrants often receive assistance during the initial phase of migration, for which they are expected to reciprocate (see for example, Molina, 2014). However, not all migrants receive assistance. Lucht (2012) provides the example of Ghanaian migrants who survived their journey through the Sahara Desert and across the Mediterranean Sea to Europe with little or no financial help from their relatives or household members. While struggling and toiling for themselves in Italy, these migrants still had to support their relatives back in Ghana. These migrants however sent remittances not because they received assistance during their migration but because they saw remitting as part of their broader social obligation. In his investigation of remittances as a transnational practice among Tamils and Somalis in Norway, Tharmalingam (2011) argues that migrants from relatively poor backgrounds may not have necessarily received assistance from their relatives or household members for the journey or for getting settled. Nonetheless, these migrants still have to sacrifice and put their dreams on hold to send remittances out of a sense of obligation to their relatives back home. Inability to support relatives in origin countries means untold hardship for those relatives, so migrants remit in spite of their own challenges (Tharmalingam, 2011).

As these examples demonstrate, NELM also does not consider that transfers between migrants and their relatives in origin areas depend on their socio-economic

backgrounds or class⁹, which include level of education and skillset. Socio-economic background or class refers to a person and/or their family's economic and social position in relation to others based on income, education and occupation. Krieger, Williams and Moss (1997 cited in Brady and Matthews, 2002) define socio-economic status (SES) as a composite measure of one's resources and prestige within a community. Resources include both material goods (e.g., owning a home) and assets (e.g., savings), whereas prestige refers to one's status within a social hierarchy and is typically determined by the classification of education and profession according to the esteem placed on each by society (Brady and Matthews, 2002 p. 575) and one's standing in the community.

Indeed, migrants from 'developing' countries come from diverse origins, which are reflected in their family backgrounds, ethnicity, age, educational qualifications, gender and class (Zickgraf, 2016). If the relatives of migrants have sufficient resources, they will be able to financially support the migrant; likewise, if the migrant is able to accumulate some resources during his/her stay abroad, that migrant will be able to support his/her relatives back home. Furthermore, the resources migrants and their relatives possess also affect their ability to emotionally support one another. Yet the role of access to resources rarely appears in analyses regarding transnational transfers, even though research has shown that international migration involves mobilising significant resources (Skeldon, 1997; de Haas, 2010a; Van Hear, 2014).

Migrants without access to resources, lower levels of education and fewer skills often struggle to make ends meet, which can make it harder to support relatives at home.

⁹ I use socio-economic background and class interchangeably.

Poverty¹⁰ which characterises many immigrant communities in the ‘North’ (Okamoto, Feldman and Gast, 2014), may make it challenging for migrants to send remittances back home. Focusing on migrants in Canada, Kazemipur and Halli (2001) argue that strict assimilation policies and few prospects for improving their human capital (skills, knowledge and experience) mean that some migrants face hardship in making a livelihood. These authors show this is particularly true for migrants who tend to move to the larger cities with larger concentrations of immigrants. They conclude that poverty is prevalent among visible minorities, who are mostly recent migrants. Also, Lichter, Qian and Crowley (2005) note that a disproportionate number of long-settled Mexican migrants (first-and second-generation) live in poverty in the US. Finding themselves in the midst of poverty thus potentially affects their ability to remit; potentially making it more difficult for these migrants to send remittances¹¹.

In contrast to migrants with limited resources at destination countries, migrants from relatively affluent backgrounds¹² in ‘developing’ countries may not send remittances at

¹⁰ Drawing on Chambers (2006), this research uses ‘poverty’ or ‘people who are poor’ to refer to individuals whose conditions are variously described as marginalised, vulnerable, excluded and/or deprived (p. 4). This is based on their low levels of income but also lack of or little material wealth and assets such as shelter, clothing, food, furniture, etc. They also face capability deprivation, which refers to what they can or cannot do, can or cannot be (including skills and physical abilities but also self-respect in society). These individuals generally come from low socio-economic backgrounds and have low class status. I use poor, low class and low socio-economic status interchangeably.

¹¹ I am aware that there are some people who intentionally live deprived lives, so they can remit and that might not mean that they are poor people. But for many, life is hard, and they struggle to send remittances.

¹² Migrants from affluent backgrounds in this study refers to people who are well-connected and have abundant resources: money, property, educational qualifications, and other material goods. They are middle and upper class individuals. While there are different economic calculations and definitions of middle and upper classes based on income levels (see for example Birdsall, Graham and Pettinato, 2000; Banerjee and Duflo, 2007a), this research draws on Kharas and Gertz (2010) to describe the middle and the upper classes broadly as reflecting people with the ability to lead comfortable lives. They have high socio-economic status and enjoy stable housing, healthcare, educational opportunities (including college) for their children, reasonable retirement and job security, and discretionary income that can be spent on vacation and leisure pursuits. I use rich, wealthy, upper middle class and high socio-economic status interchangeably.

all, although they may have received assistance for their journey. Often times, their relatives are financially secure and have the resources to care for themselves. Even when these migrants send remittances, they do so as a gift or token of gratitude to demonstrate affection during the time of separation (Zicgraf, 2016). Bryceson and Vuorela (2002) note that migrants with lots of resources are seen as ‘mobile’ rather than ‘migrants’ and ‘seem to move more by choice and be in a better position to negotiate their connections, their nationalities, and benefits associated with their choice of a national residence’ (p. 8). The superior positioning of these migrants and their relatives may suggest that they may extend their choice to remittance transfers as well, where they may not send remittance back home because their relatives back home may be self-sufficient. Migration therefore may not necessarily equal sending remittances if one comes from a higher socio-economic background. Even when these migrants from higher socio-economic backgrounds send remittances, they may be able to do so more comfortably compared to their poorer counterparts.

While researchers have documented various cases where the practice of sending and/or receiving remittances depends on the class background of migrants and their relatives, these examples are rarely discussed in conceptualisations of transfers between migrants and their relatives. Class has figured in previous migration research in terms of how access to various kinds of resources facilitates the initiation of migration (see Skeldon, 1997; Arthur, 2014; Van Hear, 2014) as well as the ways it impacts migration (see Jones, 1998; Åkesson, 2013). However, to the best of my knowledge, no prior study has systematically analysed how class or socio-economic backgrounds can influence the nature and direction of transnational transfers between migrants and their relatives.

Therefore, the time has come to adopt an analytical approach that examines the important role of class in transnational transfers.

A class approach puts the euphoria surrounding remittances as a tool for economic development into a more realistic perspective, because it reveals that the relatively well-off from 'developing' countries tend to migrate, and they are therefore more capable and likely to remit to their relatives, who may have resources as well and could well support the migrant if he/she falls on hard times. More importantly, a class approach shows the struggle poor migrants experience to send remittances to their relatives, who may also be struggling. It should also make researchers and policymakers more sceptical about the ability of remittances to alleviate poverty in 'developing' countries. Such research-based insights have the potential to encourage policymakers in Africa and other 'developing' countries to do more to curb real social inequalities instead of pinning exaggerated hopes and aspirations on migrants, as tends to be the case with the various migration and diaspora policies many governments are pursuing.

Also, a class-based approach helps to dissect the migration motivations of migrants from 'developing' countries. A large body of research is dedicated to understanding motivations for migration from and within 'developing' countries (Todaro, 1969; Harris and Todaro, 1970; Stark, 1991; Massey et al., 1993; 1998; Taylor, 1999; Hagen-Zanker, 2008). A large share of these research focus on understanding the migration motivation of poorer migrants to the neglect of the migration motivations of relatively richer migrants. There has also been little or no attempt to investigate how socio-economic backgrounds of migrants affect how they lead their lives in the destination

country and how migration motivations affect other aspects of migrants' lives including their engagement with origin country and remittance transfers.

Access to resources also influences migration motivations. Wealthy migrants with access to resources likely migrate for different reasons than those with few or no resources. Why they migrated affects how migrants lead their lives in the destination country. For example, a wealthy migrant may acquire further educational qualifications to eventually pursue higher-paying work, while a poorer migrant may do any type of work to survive and support their relatives in origin areas. NELM has conceptualised the motivation for migration from and within 'developing' countries- particularly among relatively poor populations- as a risk diversification activity (Lucas and Stark, 1985; Stark and Lucas, 1988; Stark, 1991; Taylor, 1999). It is therefore argued that migrants from these areas send remittances as part of households' and/or families' attempt to diversify their sources of income (Taylor, 1999). The assumption is that when these poor migrants arrive in the destination country, they find employment or any other revenue-generating activity, and then send remittances home (Amuedo-Dorantes and Pozo, 2006). By implication, migrants send these remittances because they migrated for the purposes of risk diversification. However, migrants also send remittances for altruistic or self-interest reasons, or a combination of both (Lucas and Stark, 1985; Stark and Lucas, 1988).

A migrant from a relatively wealthy background may not necessarily migrate to diversify risk. Research shows that people migrate for lifestyle reasons, to enjoy a better climate to have a better quality of life (Benson and O'Reilly, 2009; Benson, 2016), or to increase income instead of diversifying risk. Those who migrate for such reasons

have a different kind of engagement with their origin countries that does not necessarily focus on sending remittances (Benson, 2016). For example, many young, wealthier East Asian migrants move to Western countries to develop and enhance their human capital. Throughout their education, these migrants receive support from their parents and other network members in the origin country with the aim of enabling them to gain a foothold in the competitive labour market (Waters, 2006; Brooks and Waters, 2011).

The diversity of migrants' motivations and class backgrounds should therefore be incorporated when analysing transfers between migrants and their relatives. De la Brière et al. (2002) contend that remittances are affected and driven by migrants' everyday choices and their desire to control decisions about the way remittances are used. In this research, I build on De la Brière's approach by arguing that migration motives also shape these everyday choices that, in turn, affect whether and how much to remit.

Also, in the context of African migration to the West, researchers have not paid enough attention to the social and cultural dimensions of reciprocal transfers. Relatives of migrants from a relatively lower socio-economic background enjoy an elevated social status in the origin country because they are now part of a select group of people in the community with relatives abroad (Akyeampong, 2000). Remittances enable these relatives to show off their newly acquired statuses by building new houses or upgrading existing ones, buying more expensive clothing or consumer goods among others. Migrants and their relatives go to great lengths to maintain this status, including sending transfers to migrants when the migrant is in need (Kabki, Mazzuccato and Appiah, 2004). Relatives of migrants support family members in the 'North' not only because

of their co-insurance contract (as Lucas and Stark (1985) and other scholars have brilliantly argued), but also, as this study will show, because of their social obligations as parents, children, uncles, aunties and siblings and also because they want to continue enjoying the privileged position that comes with having a relative abroad. Furthermore, I hope to show that, in addition to supporting migrants in times of need, relatives in origin areas who have the resources to do so will send transfers, so the migrant can remain abroad, and the relatives do not lose social status.

Remittances between migrants and their relatives tend to change over time. In this vein, Lacroix (2016) maintains that migration scholars largely explore the spatial dynamics of migrants' transnationalism, whereas 'in contrast, little is said about the temporality of transnational practices' (p. 11). Transnational transfers between migrants and their relatives fluctuate depending on the time when the person migrated, his/her life stage and socio-economic position in the destination country, and the situation of his/her relatives. For instance, we can hypothesise that, when a migrant is in his/her productive years, remittances tend to peak provided that their relatives in the origin country need material support. When the migrant retires in the destination country, remittances may decrease or eventually cease to flow.

Since migration theories and the current remittance debate among researchers and policymakers do not adequately account for all the factors that shape transnational transactions, this thesis seeks to contribute a more balanced perspective to both. Investigating transfers that move from the migrant in the 'North' to relatives in the 'South' and *vice versa* will show that migrants and their relatives' class and access to resources, as well as social factors, matter to our global understanding of remittances.

1.5 Research approach

To understand the nature of transnational transfers and the factors that shape how they move between ‘developing’ country migrants in the ‘North’ and their relatives back home, I investigate transfers between Ghanaian migrants in the UK and their relatives in Ghana. Migration from Ghana to the UK dates back several decades. During the colonial period, some Ghanaian princes were sent to Britain for training and education (Akyeampong, 2000; Krause, 2008). These initial connections meant that, over time, a community of Ghanaian migrants emerged in the UK. Acheampong (2000) shows that migrants from the Gold Coast¹³ settled in port cities like Liverpool before moving to other places in the UK. This enduring Ghanaian community made the UK an attractive destination when Ghana was faced with debilitating political, social and economic unrest from the mid-1960s to the late-1980s. Ghanaian migrants in the UK have become part of the ‘well-established’ group of migrants in the UK (Krause, 2008; Vasta and Kandilige, 2010).

Ghanaian migrants who arrived in the UK during the past several years also have a history of transnational engagement with Ghana (Wong, 2014). Apart from more recent macro-level engagement with the state through the diaspora engagement programme (formally passed as an Act of Parliament in 2002), most Ghanaian migrants engage with friends and relatives through transnational communication, visits and remittances (Wong, 2006; Mazzucato, 2009a; 2011). An existing body of literature also investigates other transnational transfers, including remittances from Ghana to migrants in the Netherlands (see Mazzucato, 2009a; 2011). Ghanaian migrants in the UK and their

¹³ During colonial times, Ghana was known as the Gold Coast.

relatives in Ghana therefore provide a good case study for understanding transnational transfers in the context of SSA migration to Europe.

I adopt a multi-sited and matched sampling methodology, which involves investigating a practice or phenomenon in both origin and destination areas (Mazzucato, 2009b). This approach is in line with conceptual models of remittance studies that call for soliciting information from both destination and origin countries (Marcus, 1995; Osili, 2002). Furthermore, this approach ensures that both origin and destination country perspectives are adequately captured and well represented.

1.6 Research objective

My aim is to understand conditions under which remittances move from migrants in the ‘North’ to their relatives in the ‘South’ and *vice versa* by focusing on the socio-economic backgrounds of migrants and their relatives, the migration motivation of migrants and the time migrants travelled to the destination country, using Ghanaian migrants in the UK and their relatives in Ghana as a case study. By investigating transnational transfers that move in both directions in the same study, this research will not only contribute to a better understanding of transfers between SSA and Europe but will hopefully inform future remittance research between ‘North’ and ‘South’.

1.7 Central research questions

The central research questions of the thesis are as follows: What are the different forms of transnational transfers between Ghanaian migrants in the UK and their relatives in Ghana? What factors shape the nature and direction of transnational transfers between Ghanaian migrants in the UK and their relatives in Ghana?

1.7.1 Sub-research questions

In answering the above research questions, several sub-questions drive the analysis of the study. They include:

1. To what extent and how are transnational transfers influenced by the socio-economic backgrounds and access to resources of Ghanaian migrants and their relatives?
2. How do migration motivations of Ghanaian migrants from diverse socio-economic backgrounds affect transnational transfers between these migrants and their relatives?
3. How do transnational transfers between Ghanaian migrants and their relatives change over time?

1.8 Structure of the thesis

The thesis is structured into eight chapters. Chapter One serves as an introduction to the thesis. It provides the background and rationale for the research and reveals the need for such a study in the remittance literature and in policy circles. It also addresses the overarching aim and research questions that drive the subsequent analyses. Chapter Two reviews existing theoretical and empirical literature on transnational transfers. From these theories and empirical studies, I draw on various concepts that can help explain transnational transfers between migrants and their relatives, including the role of resources, migration motivations, temporality, social status and reciprocity. I argue that closely examining these concepts will shed light on the nature and direction of transnational transfers between migrants and their relatives. Chapter Three provides the research context for the study by discussing changing family relations in Ghana and the history of Ghanaian migration to the UK. I closely examine the evolution of family relations in Ghana, paying particular attention to the kinds of exchanges relatives engage in including reciprocal and sentimental obligations that family members have

and their potential implications for remittance transactions. I also discuss the various groups of Ghanaians who have migrated to the UK and the circumstances under which they migrated. This review highlights the diversity of the UK's Ghanaian-born population and family relations in Ghana and underscores why Ghanaian migrants in the UK make a good case study for understanding transnational transfers. Chapter Four focuses on the research methods, research areas and tools used in data collection and analyses. I also reflect on my position as a Ghanaian migrant conducting research among my fellow co-ethnics, and the dilemmas and challenges I faced during fieldwork. The chapter concludes with a discussion of the Ghanaian migrants and their relatives I interviewed for this research.

Chapters Five, Six and Seven analyse the empirical aspects of the research. Chapter Five focuses on the relationship between socio-economic backgrounds and transnational transfers. Analysing the access to resources of migrants and their relatives, I discuss the various types of transnational transfers between the two groups. I conclude this chapter by arguing that, rather than presenting migrants from 'developing' countries as a monolithic group who send remittances, researchers and policymakers should examine different groups of migrants, their intimate social relationship with their relatives and how they undertake transnational transfers as a way of better contextualising the practice. Chapter Six analyses the role migration motivation plays in influencing transfers between migrants and their relatives. This chapter illustrates that migration motivation of migrants in this study is closely tied to migrants' socio-economic background. I also argue that, depending on the reason for migration, migrants may or may not demand reciprocal exchanges in return for the remittances they send to their relatives in Ghana. Chapter Seven discusses the role of

time in transnational transfers. I first examine the broader person-to-person changes that transnational transfers undergo, I then explore the level and direction of transnational transfers based on the decade in which the migrant moved to the UK. This chapter challenges the assumptions of the remittance decay hypothesis and demonstrates that transnational bonds between migrants and their relatives can become stronger, even when remittances are not sent. This was particularly true for respondents who migrated in the 1980s. Chapter Eight summarises the research findings, states the findings' implications for remittance researchers and policymakers, and explores areas for further research.

CHAPTER TWO

Understanding transnational transfers in 'South' to 'North' migration

2.1 Introduction

This thesis investigates transnational transfers between African migrants in the 'North' and their families in the 'South' which constitute transnational families. Transnational families' in this study encompasses the extended family as well as members of the nuclear family. Migrants' socio-economic backgrounds which determine their access to resources not only influences the initiation of migration, as other migration scholars have convincingly argued, but also affects the nature and direction of transnational transfers. This is because migrants' access to resources, prior to migration- continues to shape their interactions with their relatives after migration including transnational transfers.

Furthermore, this chapter argues that socio-economic backgrounds of migrants and their relatives influences migration motivations and the ability to act in response to these motivations. Rather than risk diversification as the dominant migration motivation for migrants from 'developing' countries, this study explores how socio-economic backgrounds potentially influence the migration motivation of migrants from diverse backgrounds which impacts how migrants lead their lives and the kind of interaction they have with relatives back home including the size, nature and direction of transnational transfers. This chapter concludes by examining the time dimension of transnational transfers. By drawing on the remittance decay hypothesis and notions of reciprocity, I argue that transnational transfers between migrants and their relatives change over time. However, in contrast with the remittance decay hypothesis,

transnational ties between migrants and their relatives may not decline as remittances wane; rather these ties may become stronger.

2.2 A brief note on transnational families

Transnational families are anything but a new phenomenon. Throughout history, trans-border families resulted from all types of mobility (including emigration and immigration), such as exploration, colonial expansion, and the separation of family members through entry into religious orders, the custom of apprenticeship, and even the use of boarding schools (Yeates, 2009 cited in Baldassar et al., 2014). *Transnational family* is the term most commonly used to label cross-border family arrangements, where partners, parents and/or children live in separate countries yet maintain relationships that allow them to ‘do family’ at a distance by engaging in family regulated activities such as nurturing children and engaging in social and economic activities (Bryceson and Vuorela, 2002; Mazzucato et al., 2015). Transnational families can technically be found in any situation where people ‘negotiate and maintain family relations across boundaries’ (Skrbiš, 2008 p. 232). In this study, ‘transnational families’ is defined as members of the nuclear family and extended family who have a relationship with the migrant in the ‘North’.

The literature on transnational families has tended to highlight the activities of the nuclear family and how they organise their lives in the absence of one or more of their members (see for example Hirsch, 2003; Pribilsky, 2004). However, an emerging body of literature analyses the activities of relatives who fall outside the ambit of the nuclear family (see, for example, Ilahi and Jafarey, 1999; Parreñas, 2005; Mazzucato and Schans, 2011). These studies investigate various aspects of transnational family life and

how families navigate tensions inherent in these arrangements, due in part to remittance transfers (see de Haas and Van Rooij, 2010; Mazzucato and Schans, 2011). Even though remittances contribute to the well-being of families, in many cases they can cause confusion and conflict. De Haas and Van Rooij (2010) argue that:

In extended family households, remittances are rarely sent directly to the migrant's wife, but to one of the men in the household, such as the father-in-law or a brother-in-law. This situation has tended to generate frequent conflicts between migrant wives and their family-in-law, especially on the expenditure of remittances. Avoiding such conflicts as well as the pressure to share remittance wealth among many family members seems to have stimulated the "lifting out" of nuclear migrant families from extended households (p. 53-54).

While transnational families consist of migrants and non-migrants, researchers have paid the most attention to the role of migrants and the remittances they send and neglected the position and role of non-migrant family members (see Quartey, 2006; Rapoport and Docquier, 2006; Ratha, 2011). Levitt and Nyberg-Sørensen (2004) outline a useful framework for disaggregating the transnational social field within which transnational families operate. They argue that 'transnational migration creates at least three distinct categories of experience; those who actually migrate, those who stay behind but receive support from those who migrate, and those who do not migrate and have no sources of outside support' (p. 6). As I will demonstrate, it is misleading to think of a non-migrant family member's role simply as a passive recipient. I will show that non-migrant relatives can be engaged in transnational practices and, though they may not receive outside support, they may send assistance to the migrant.

The extended family plays an important role in family life in many 'developing' countries. Extended family members may belong to different households but still support each other (Mazzucato et al., 2013). In Ghana, they provide childcare or foster children (Nukunya, 2003), which is important in the context of the migration of one or

both parents (Dankyi, Mazzucato and Manuh, 2015). Also, in some communities and among some ethnic groups in Ghana, certain bonds are more important and stronger than nuclear family bonds. For example, the consanguineous maternal bonds between an uncle and a nephew among the Akan ethnic group¹⁴ are strong and sometimes considered more important than the bond between father and son (MacLean, 2010; Ephirim-Donkor, 2014). This has implications for migration. Findley (1997) argues that the extended family in Africa has become a ‘vehicle for spreading the benefits of migration’ (p. 120). In Ghana for example, uncles often sponsor the migration of nephews, who thus feel grateful and indebted to them (Manuh, 2001). Given the importance of extended family in Ghana, migrants’ relatives are included in this study’s conceptualisation of transnational families. A detailed discussion of the Ghanaian family and the kinds of exchanges that takes place within the family is provided in Chapter Three to contextualise the study.

2.3 Remittances: The narrative so far

Literature abounds on the various transnational connections between migrants and their relatives. These include political connections (Østergaard-Nielsen, 2001; Guarnizo, Portes and Haller, 2003), social and familial connections (Schiller et al., 1992; Goldring, 1998; Levitt, 1998, 2001; Levitt and Schiller, 2004; Parreñas, 2001; 2005) and economic connections (Quartey, 2006; Rapoport and Docquier, 2006). But the transnational connections that have received the most attention are remittances from

¹⁴ The Akans are one of the main ethnic groups in Ghana. They include Ashantis, Kwahus, Fantis, Akyems, Akuapems, Wassas, Brongs, Ahafo, Agona, Sefwi, Nzema and Ahanta. Migration is common among this group and many Ghanaian migrants are Akans (see Manuh, 2001; Mazzucato, 2011; Nieswand, 2013).

migrants in ‘developed’ countries to their relatives in ‘developing’ countries¹⁵ (see, for example, Kapur, 2003; Adams Jr. 2011; Anderson, 2014).

Within the remittance literature, scholars have focused on why migrants remit. In their seminal publication, Lucas and Stark (1985) provide a rational theory of remittance behaviour determined by one of three probabilities. One is ‘pure altruism’, which means migrants send remittances selflessly; they are concerned about the well-being of their family or household members in the origin country. Under the second explanation, ‘pure self-interest’, migrants send remittances without the well-being of the family explicitly in mind. Lucas and Stark (1985) give the example of migrants remitting so that they can inherit family property. Under the third type of motivation, ‘tempered altruism/enlightened self-interest’, remittances are seen as inextricably linked between altruism and self-interest motives. They are ‘part of an inter-temporal, mutually beneficial contractual arrangement between migrant and home’ (Lucas and Stark, 1985 p. 904). One example: a migrant who pays his/her family back for an initial investment in education or costs associated with migration (Rapaport and Docquier, 2006). Carling (2008a) argues that the majority of recent empirical work, and especially quantitative research, is rooted in the ‘altruism to self-interest’ framework.

‘North’ to ‘South’ remittances have received the most attention because of the scale of these transfers (38% of the total; see Figure 1) and because of their potential implications for economic development and poverty alleviation. Many governments of

¹⁵ It should be noted that remittance fever seems to have subsided, and research and policy on remittances seems to be on the decline. Carling (2014) notes that ‘a decade after the surge in interest and enthusiasm, there is an element of ‘remittance fatigue’ in research and policy circles. Economists, who have dominated research on remittances, are increasingly turning their attention elsewhere’ (p. 219).

‘developing’ countries and international institutions perceive remittances as free flows of private capital that can be leveraged for local development (Ratha, 2011). This has led to the formulation and implementation of policies to attract more remittances, for example, the El-Salvadorian government put in place policies that encourage national savings and investments so that the country can maximise the benefits of remittances (see Cáceres and Saca, 2006).

2.3.1 Remittances in SSA and Ghana: A different story

Economists tend to view remittances to the ‘South’ as more or less consistent across ‘developing’ regions (see Beaton et al., 2017). Yet a closer review of ‘North’ to ‘South’ remittance data shows that the pattern for South Asia, for example, does not necessarily apply to SSA. Remittances to South Asia from 2010 to 2017 was \$543 billion compared to \$175 billion to SSA during the same period (Migration and Development Brief, 2018). While recorded remittances to some ‘developing’ countries have more than doubled over the last decade, remittances to SSA have grown little and have even declined in relative market shares (Sander, 2003; World Bank, 2017). Sander and Maimbo (2005), based on existing documentation from selected sources and information from key stakeholders argue that remittances from ‘developed’ countries to Africa constitute a small percentage compared to other ‘developing’ regions such as Asia and Latin America. SSA accounts for only 5% of the total flow of remittances to ‘developing’ countries and remains one of the areas where Official Development Assistance (ODA) and Foreign Direct Investment (FDI)¹⁶ still outweigh remittances

¹⁶ ODA are financial flows administered by ‘developed’ countries with the aim of promoting the economic development and welfare of ‘developing’ countries. By convention, ODA flows comprise contributions of donor government agencies, at all levels, to ‘developing’ countries (bilateral ODA) and to multilateral institutions. ODA receipts comprise disbursements by bilateral donors and multilateral institutions (IMF, 2003). FDI on the other hand is an investment made by a firm or individual in one country into business interests located in another country. Generally, FDI takes place when an investor establishes foreign business operations or acquires foreign business assets, including establishing ownership or controlling interest in a foreign company.

(Sander, 2003; Migration and Development Brief, 2016). One reason for this gap could be the high cost of sending remittances to the continent, which discourages migrants from using formal channels¹⁷. The World Bank reported that the average cost of sending \$200 to SSA was \$24.80, almost twice the cost of sending the same amount to South Asia (World Bank, 2011)¹⁸.

Figure 2 below depicts the remittance data available on Ghana from the World Bank from 1979 to 2017. Interestingly, between 1979 and 1987, outflows (\$86 million) significantly outweighed inflows (\$17 million). The late 1970s and 1980s were very turbulent times for Ghana. The country experienced coup d'états and socio-economic upheavals. Many people fled the country and it is possible that they sent lots of remittances out of the country, thereby explaining the increased outflows during this period. From 1988, the country began to experience political and economic stability culminating in the return to democratic rule in 1992. It is possible that increased inflows during this period reflect confidence that Ghanaians abroad began to have in the economy, so they began to send remittances to the country. We also see that outflows and inflows for 2015 and 2016 are almost similar reflecting Ghana as a country of both emigration and immigration as migrants from elsewhere or relatives of Ghanaian migrants send remittances out and as friends, partners and family members of migrants in Ghana also receive remittances. I elaborate further on Ghanaian migration in Chapter Three.

Read more: [Foreign Direct Investment \(FDI\) https://www.investopedia.com/terms/f/fdi.asp#ixzz5HdwQasBF](https://www.investopedia.com/terms/f/fdi.asp#ixzz5HdwQasBF)

¹⁷ For a discussion on 'formal' and 'informal' remittance channels, see Pieke, F. N., Van Hear, N., & Lindley, A. (2007). Beyond control? The mechanics and dynamics of 'informal' remittances between Europe and Africa. *Global Networks*, 7(3), 348-366 and Teye, J. K., Badasu D., & Yeboah C. (n.d). Assessment of remittances related services and practices of financial institutions in Ghana. *IOM report*. Geneva: IOM.

¹⁸ The costs are likely coming down due to technology, but available data do not yet reflect this impact.

It should however be noted that many remittance transfers may go unrecorded or data may be unavailable (as seen with missing outflow data from 2002 to 2011)¹⁹, so real figures may be higher. Clemens and McKenzie (2014) also suggest that a large majority of the recent rise in measured remittances may be due to changes in measurement, not changes in real financial flows. The data nevertheless gives some indication of the scale of remittance inflows and outflows in Ghana.

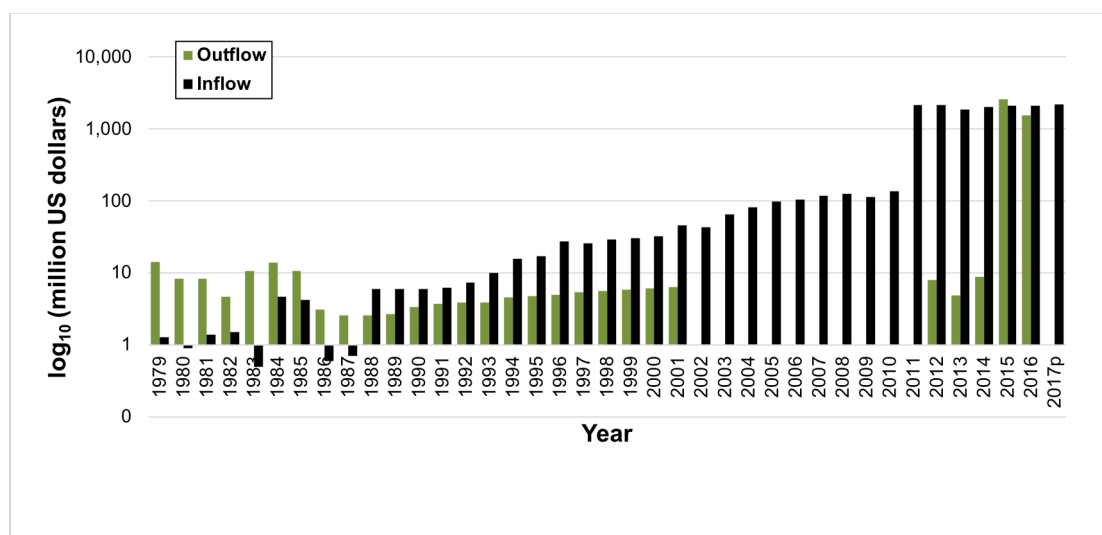


Figure 2. Ghana's remittance outflows and inflows for the period 1979-2017. Source: World Bank staff calculation based on data from IMF Balance of Payments Statistics database and data releases from central banks, national statistical agencies, and World Bank country desks. Outflow data based on numbers reported by country authorities to IMF Balance of Payments.

¹⁹ These estimates are based on the methodology developed by Ratha and Shaw 2007, "South-South Migration and Remittances," World Bank (www.worldbank.org/prospects/migrationandremittances). The remittance data is for 2016, disaggregated using host country and origin country incomes, and estimated migrant stocks from 2013. These are analytical estimates based on logical assumptions and derived from a global estimation of bilateral remittance flows worldwide. They are not actual officially reported data. The caveats attached to these estimates are: (a) the data on migrants in various destination countries are incomplete; (b) the incomes of migrants abroad and the costs of living are both proxied by per capita incomes in PPP terms, which is only a rough proxy; and (c) there is no way to capture remittance flowing through informal, unrecorded channels. These estimates are based on the bilateral migration Matrix 2017. Based on these caveats some data may be missing as can be seen with missing data from 2002 to 2011.

2.3.2 Moving towards a more complex remittance narrative

Economists and development experts analyse remittances at three levels- macro, micro and meso- from the standpoint that remittances are generally positive. In macro-economic terms, remittances help poor countries with balance of payments and serve as a source of investment capital for development (Ratha, 2011). In micro-economic terms, remittances help with household and family survival and provide an escape from poverty (Quartey, 2006). At the meso-economic level, development economists see remittances as exogenously boosting the growth potential of communities and regions, either through the combined effects of individual remittance-fuelled initiatives or via pooled remittances geared towards collective projects (Quartey, 2006; Adams Jr and Cuecuecha, 2013; Kandilige, 2017b). However, Mata-Codesal, King and Vullnetari (2011) note that more searching questions need to be asked about this ‘remittances are beautiful’ discourse (p. 3) to understand how remittances work. Two such questions are: How do transnational families approach remittances and which factors influence the flow of remittances in transnational families? This thesis focuses on the factors that shape material transactions between migrants and their families.

The literature’s emphasis on how remittances positively affect origin countries relegates the potential negative effects, such as increasing inequality, to the background.²⁰ It also presents a lopsided, unidirectional perspective of transfers that largely ignores the reality that transnational transfers between migrants and their relatives can move in either (or both) directions. Furthermore, as I will show, remittances fluctuate and change in size, nature and direction according to the needs of the migrant and their families, as well as on-going changes in their personal

²⁰ A few scholars have nevertheless focused on the negative effects of remittances on origin countries. For detailed discussions see Lipton (1980), de Haas (2007) and Carling (2008c).

circumstances, relationships and obligations towards one another. For instance, Åkesson (2011), points out that ‘transfer of remittances is inextricably related to social relationships and to people’s notions of their obligations to one another’ (p. 327). The resulting, socially embedded understanding of exchanges enables us to conceptualise transnational transfers as flowing in both directions.

2.4 Acknowledging conflicts in families: A critique of NELM and advancing the social aspect of remittance transfers

NELM, unlike neoclassical migration theories, explicitly accounts for migrant remittances and creates an analytical room to conceptualise individual migration beyond an income maximising paradigm to include being part of broader household strategies to improve well-being, increase income and raise investment capital (de Haas and Fokkema, 2011). However, some criticisms have been levelled against it. For example, NELM has been challenged by Feminist and Conflict theorists for its congenial view of households or families and uncritically implying harmony and co-operation. Some believe it completely discounts or overlooks the conflicts, hierarchies and differentiated access to resources within families especially along gender lines. Feminist theorists focus on intrahousehold hierarchies of power and examine struggles over decisions, rules, obligations and gender ideologies (Chant, 1992; Hart, 1992; Gonzalez de la Rocha, 1994 cited in Lawson, 1998). These intrahousehold struggles shape divisions of labour by assigning domestic work to women and income-earning responsibilities to men. Such socially constructed gender ideologies have implications for migration and the resource pooling agenda of families and therefore what is remitted and to whom. Male migration has been noted to be based on economic reasons, thereby bringing more resources into the family coffers. Meanwhile, women are mostly presumed to migrate to join their husbands mainly to continue with domestic work,

thereby overlooking the fact that women may migrate for economic reasons if they are heads of their families. It should be noted that men may migrate ostensibly to care for children and do other domestic chores. The division of labour within households can be fluid and complex, emerging from material inequalities among household members and from the operation of socially constructed gender ideologies (Lawson, 1998).

Research in a variety of settings has examined cultural constructions of women's and men's roles finding that women's positions within household divisions of labour produce very different reasons for, and patterns of, mobility (Lawson, 1998). Feminist research has moved away from the household as a fixed, static category (of male-headed households) and directed attention to variations in household composition [(for example, women headed, male headed, extended, nuclear (Bruce, 1989 cited in Lawson, 1998)] and how these variations themselves may be crucial to understanding both reasons for, and consequences of, migration. Recognising the fluidity of household forms is also important for understanding the various combinations of reproduction, production and consumption that household members are involved in (Lawson, 1998). For example, it has been estimated that about one quarter of households in SSA are headed by women, and this is higher than most Western settings (see Milazzo and van de Walle, 2017). In both colonial and contemporary periods, male labour migration has often led to the formation of de facto women-headed households (Folbre, 1991 cited in Lawson, 1998). In Ghana, among the Akans (who are the majority of Ghanaian migrants abroad), their matrilineality means that women occupy important positions and are also the bread winners for their families (Clark, 1999). Many of these women migrate in order to provide for their families and not necessarily to join their male relatives to undertake domestic chores.

Another critique is that though NELM recognises the importance of household level decision-making, it does not explore this in detail. Theorists such as Abreu (2012) argue that NELM is characterised by the same fundamental flaws as the standard neoclassical theoretical account, albeit in a more sophisticated information-theoretic clothing. He contends that NELM acknowledged the anthropological importance of household-level decision-making dynamics though it did not go to any lengths to open the ‘black box’ (Abreu, 2012, p. 56), that is, it did not explore the internal social dynamics of the household decision-making process. In this ‘black box’ are masked significant intra-household inequalities along gender and generational lines which often result in conflicts. What is often presented as the household strategy can alternatively be seen as the outcome of a struggle for domination between male and female, old and young, powerful and powerless (Rodenberg, 1997 cited in de Haas and Fokkema, 2011). The disagreements and conflicts may not only arise due to migration decisions but also regarding remittances in terms of who should remit, who should receive remittances and what should be done with the remittances. As I have previously discussed, research on Morocco showed that disagreements and conflicts over remittances led to some family members moving out. De Haas and Van Rooij (2010) argue that avoiding conflicts relating to remittances and pressure to share remittance among many family members seem to have motivated some family members to move out of extended family households. This challenges the functionalist assumptions of NELM, and shows the importance of theorising conflict in migration processes and the role of remittance transfers.

NELM despite these critiques still serves as a good starting point to discuss the social aspects of remittance transactions. NELM remains an intuitively significant part of

migration discussions at the family or household level. This is because, despite its flaws, it can provide theoretical room to analyse individual migration beyond an income maximising model to include being part of broader household or family strategies to enhance the well-being of families. This research will therefore expand the social dimension of remittance practice by arguing that the social aspect cannot be separated from the economic. Remittance transactions occur within complex social relationships. Migrants and their family members sometimes get along, other times they disagree, and these feature in their migration decisions and remittance practices. What occurs when these disagreements surface and how are they resolved if at all? What can we learn about remittances when we focus on the social textures of relationships between migrants and their relatives? As I have previously established, when people remit, they remit more than just material goods. Their remittances are embedded in their intimate social relationships which include the conflicts and the disagreements that may arise as a result of these relationships.

To fully develop such a conceptualisation of remittance transfers, I also draw on theories that help explain the different dynamics of transfers between migrants and their relatives. I explore notions of resources in migration, migration motivations, social status, reciprocity and temporality of remittances to present how these can potentially influence the nature and direction of transnational transfers.

2.5 The role of resources in migration

Migration scholars broadly define resources as assets belonging to individuals that they can draw on in whatever situation they find themselves (Garip, 2008; Ryan, 2011). Resources include not only material assets in the more conventional economic sense, but also the various human and social resources that enhance the ability to exercise

choice (Kabeer, 1999). Although scholars do not always emphasise it, an individual's socio-economic status or class background determines the kinds of resources they can access. I borrow from Bourdieu (1986) to discuss resources in migration as the disposal of different forms of capital- economic, social and/or cultural that can shape transnational transfers between migrants and their relatives. Bourdieu (1986) argues that it is impossible to account for the structure and functioning of the social world unless one reintroduces capital in all its forms, not just in the form that economic theory recognises (p. 242). Economic capital is access to economic resources and assets, including property. Cultural capital exists in three forms: the embodied state (that is, in the form of long-lasting dispositions of the mind and body), the objectified state in the form of cultural goods (that is, pictures, books, paintings and machines, among others) and the institutionalised state (that is, in the form of educational qualification) (p. 243). Social capital is 'the aggregate of the actual or potential resources which are linked to possession of a durable network of more or less institutionalised relationships of mutual acquaintance and recognition' (Bourdieu, 1986 p. 248). Access to combinations of these various forms leads to symbolic capital, which legitimises one's position as either dominant or underprivileged.

Bourdieu notes that the various forms of capital are unevenly distributed:

Two individuals endowed with an equivalent overall capital can differ . . . in that one holds a lot of economic capital and little cultural capital while the other has little economic capital and large cultural assets (Bourdieu and Wacquant, 1992 p. 99, cited in Van Hear, 2014).

According to Bourdieu, the different forms of capital that individuals possess can be transformed to meet their needs. Social capital can be transformed into economic capital; cultural capital can be converted into social capital; and economic capital can

be converted into cultural capital. From Bourdieu's perspective, this transformability is a key criterion for defining capital. Converting one form of capital into another suggests that individuals do not need to have all the forms of capital Bourdieu discusses; rather, having one or two is adequate. In this context, it is important to point out that an individual's socio-economic background or class influences the amount of all types of capital and their transformability. Those from the middle and upper classes will be able to comfortably draw on their various capitals and/or transform them, for example, by leveraging relationships to secure a job. Those from the lower class may have social capital in the form of some key relationships, but they may not have the economic capital to support transforming the relationship into a job offer.

Bourdieu (1984) argues that an individual's social position results from the interaction of different types of capital that people have and their deeply ingrained habits, skills and dispositions due to their life experiences, or 'habitus' and upbringing in a particular social environment. In the case of migration, where the deeply ingrained habits, skills and dispositions of individuals transcend national borders of one's origin and settlement countries, it has been described as 'transnational habitus' (Kelly and Luis, 2006).

Due to migration, migrants may accumulate more resources than their relatives, which can create transnational resource inequalities. The terms 'transnational resource inequalities' and 'disparities in transnational transactions' refer to the segregated access to resources that migrants and their relatives experience as a result of migration (Carling, 2008a). These asymmetries in resource distribution go beyond material resources to include legal entitlements to mobility and residence, and to cultural and linguistic resources (Carling, 2008a p. 1453-54) that may not be available to a migrant's

relatives. Indeed, these types of inequalities often come with international migration from the 'South' to the 'North'.

Many migrants, particularly those who enter with the destination government's permission, come to possess valuable resources in the form of citizenship or residence permits (Carling, 2008a p. 1468). This access to semi-permanent or permanent status usually provides a work permit, which gives them access to other resources, including material assets, that they can then remit to relatives who need support. The opposite scenario is also possible: migrants may not gain access to citizenship or a residence permit and their fortunes may take a turn for the worse, while the fortunes of their relatives may increase. Access to resources is crucial because they underpin fundamental transnational practices, including sending remittances. The amount of resources that either migrants or their relatives have helps determine who will send remittances and who will receive them at any point in time.

When migrants move from the 'South' to the 'North', they gain access to various resources they might not have had access to in their origin country- for example, employment at higher wages (Carling, 2008a). In many cases, such assumptions are accurate: migrants often earn more doing menial jobs in the 'North' than they would doing professional jobs in the 'South' because of generally low wages there. Also, many migrants end up doing menial jobs because many countries in the 'global North' do not recognise their qualifications and/or credentials- there are stories for example of medical doctors who drive taxis to make a living. This however makes it possible for migrants to support not only themselves, but also their relatives as well.

Sending remittances is seen as a redistribution of material resources from migrants to non-migrants (Carling, 2008a p. 1467). However, redistribution of even scarcer resources from the 'South' to the 'North' can occur, with migrants' relatives potentially spending their resources to assist migrants who may be in desperate situations for various reasons, such as lack of regular status or job loss. As migration is a risky and unpredictable venture (Lucht, 2012), the migrant may be deprived of resources on his/her arrival and may have to transform his social capital in the origin country into economic capital in the destination country.

The resources migrants have in the origin country are crucial to their survival in the destination country. This is because migrants may not be able to fully rely on their co-ethnics and other network members in the destination country. Portes (1998) and de Haas (2010b) have criticised uncritical applications of social capital to immigrants. Although networks of migrants in destination countries can be welcoming, useful and helpful, they argue that these networks can also simultaneously exclude others and are not always hospitable towards newer members. As a result, some migrants have to rely on other resources- namely social capital in the form of their relatives and others in the origin countries- for much-needed assistance.

2.5.1 Access to resources and interactions between migrants and their relatives

Migration scholars have considered ways in which resources provide or restrict access to mobility both in terms of how different resources can help facilitate migration and the extent to which migration policies favour those who have the right resources, such as certain educational and professional credentials. Migrants from higher socio-economic backgrounds holding economic, cultural and/or social capital have been

found to have greater access to mobility than those from lower socio-economic backgrounds with fewer resources (Van Hear, 2004; 2014). Migration policies are increasingly designed to encourage the migration of groups seen as economically beneficial to destination countries while blocking the entry and settlement of those considered a potential burden. For example, the UK's 'managed migration' approach has applied a range of selective policies, with classed, gendered and racialised effects (Datta et al., 2009; Ruhs and Anderson, 2010).

Although scholars have explored the relationship between access to resources and international migration from different angles, we have more to learn about the role these resources play in international migration and how they impact interactions between migrants and their families. Previous research does not capture the heterogeneity of migrants' positions or experiences in a destination country, or how that experience affects transnational engagement with their relatives in origin areas. The amount of resources migrants have and are able to accumulate while abroad likely impacts relationships as well as the remittance decision-making of both migrants and their family members. More broadly, scholars have focused less on access to resources in recent years (Van Hear, 2014), a gap I aim to address in this thesis. I do so by building on the work of scholars such as Kelly and Lusi (2006) and by arguing that the amount of resources migrants and their relatives have access to influences their interpersonal relationships and thus the nature of their transnational transfers.

Kelly and Lusi (2006), building on Bourdieu's work and applying it to the field of migration, illustrate that, the different types of capitals migrants and their relatives possess need to be evaluated within a new space they call the transnational habitus,

which operates both at the origin and destination country. The transnational habitus is fundamental to understanding migrants' decisions and behaviours in the destination society, including for example the type of jobs they apply for and how they engage with their origin-country counterparts. This process of valuation and exchange continues well after settlement has occurred and may include how migrants position themselves in relation to others in both the origin and destination societies. Migrants may perceive a lack of resources and social immobility in their origin societies, which may animate their migration decision. Although they may experience de-professionalism and de-skilling in destination societies, they believe migration increases their social status in the eyes of their relatives (Jónsson, 2008). The relatives on the other hand may perceive that migrants have higher social status by virtue of being abroad. This is because migrating to the 'North' is highly regarded in origin societies (Nieswand, 2013). Migrants potentially experience upward and downward social mobility at the same time.

Migrants' and their relatives' self-evaluations shape their interaction and determine who is more likely to send remittances to whom (and why) in their transnational transactions. Migrants who experience upward social mobility upon migration may assist their relatives back home. By doing so, they also raise their social status in the origin country. On the other hand, when migrants experience downward social mobility upon migration, they may not be able to send remittances home. As I noted previously, they may rely on relatives in origin areas who have the resources to assist them. Such assistance possibly reduces their social status in the eyes of their relatives. Other situations include relatives being unable to assist the migrant despite migrant pressure, migrants not sending remittances and having no pressure to do so, and migrants experiencing downward social mobility and facing intense pressure to send remittances

to vulnerable relatives even though they cannot afford to do so.

Migration scholars have conceptualised the social pressure to send remittances as ‘forced transnationalism’ (see Al-Ali, Black and Koser, 2001). Responsibilities migrants have towards themselves and their relatives push them to be substantially involved with their home countries even when they do not desire such involvements. ‘Forced transnationalism’ captures the intense pressure transnational engagement (especially financial and other material transactions) places on migrants. I argue that forced transnationalism goes both ways: migrants’ relatives also may face immense pressure to support migrants. Such a situation is likely when the migrant needs assistance from his/her relatives, but these relatives may not have the resources. As a result, the relatives must find other ways to assist the migrant, including borrowing from others.

Migrants and their relatives give various interpretations to the remittances that they send and receive. Some scholarship exists on transnational transfers and how relatives view the receipt of remittances. Drawing on the concept of scripts, which are guidelines for behavioural expectations (Tannen, 1993), Carling (2014) argues that remittances form an implicit part of the social transaction between migrants and their relatives. He contends that remittance transfers ‘need to be seen as compound transactions with material, emotional, and relational elements’ (p. 219). He defines remittance scripts as:

made up of a repertoire of generalized representations of remittance transactions that are recognized by a social group but might not be explicitly expressed. Each script specifies, at a variable level of detail, the transaction’s constituent roles, actions, and statuses, and the relations between these elements (p. 221).

Carling's (2014) analysis reflects the social context and the interpretation remittance transactors give to the act of sending and receiving remittances. It underscores the social dynamism beneath the material transfers. Carling's 'remittance scripts', however, focus only on transfers that move from the migrant to relatives. Even though his study discusses the role of origin-country members, it does so largely with respect to the remittances that they receive from the migrant. The study does not include transfers moving in the opposite direction (from relatives of migrants to the migrants). Understanding transnational transactions holistically and emphasising transfers that move in both directions highlight that many migrants belong to cross-border families where members take turns supporting one another due to notions of reciprocity and mutual responsibility. I provide further elaboration in section 2.8 where I discuss transnational transfers, social relations and reciprocity.

2.5.2 The role of resources in migration from the 'South' to the 'North': The case of Ghanaian migration to Europe

To understand transnational transfers that move in both directions, it is important to look at the migration journey and how access to resources affects the migration process. This section examines past research on how various groups of people who migrate from Ghana and who have access to material, social and cultural resources, make their journey. Having reached Europe, differing access to resources continues to shape their integration within the destination society, their interaction with their relatives in Ghana, and (potentially) their transnational transfers.

Migration within Ghana, particularly from the north of the country to the south, has taken place for several decades. Awumbila and Ardayfio-Schandorf (2008) note that internal migration is due to an amalgamation of historical antecedents, economic

policies and environmental factors. The authors contend that these factors have brought about spatial inequalities in levels of development and have contributed to Ghana's north having the highest concentrations of poverty in the country. As a result, residents of northern Ghana have become a major labour source for industry and agriculture in the south, specifically large towns and the cocoa growing and mining areas. The 2010 national census recorded that approximately 2.8 million people have moved from rural areas to urban areas accounting for 26.3 % of the population and many of them come from northern parts of the country (Ghana Statistical Service, 2014). Recently, these spatial disparities have widened due to economic liberalisation and structural adjustment programmes, coupled with environmental deterioration (Awumbila and Ardafio-Schandorf, 2008).

The British colonial governments exacerbated Ghana's regional inequalities by concentrating on developing the south and neglecting the north to suit their own intent and purposes (Arthur, 2014). Since independence in 1957, the Ghanaian government has made several attempts to implement policies aimed at bridging the inequality gap between the north and south and the rural and urban areas. International migration from Ghana mirrors these regional and spatial inequalities, with people from the south and the urban areas (who have access to various resources) being better able to afford international migration than those from the northern and rural areas of the country. There is also evidence of stepwise migration where people move from the north and live and work in the south to accumulate resources to fund their travel abroad (see Kwankye et al., 2007).

Ghanaian migration follows international migration patterns where legal migration is

the preserve of the wealthy and well-resourced (Sabates-Wheeler, Natali and Black, 2007). A degree of access to economic, cultural and social resources (rather than wretched poverty), combined with intrinsic global inequalities in income and development, have driven Ghanaian migration to countries in North America and Europe (Kandilige, 2017a). People from the middle and upper class who are wealthy and well-resourced with professional jobs or who own their own businesses and with key social relationships for example are more likely to have the right diplomas and degrees to qualify for work or study visas, and they have the financial means to pay for legal or regular migration.

Mazzucato et al., (2013), for example, argue that the highly educated from Ghana migrate to Europe, many with tertiary levels of education, to pursue better opportunities which may not necessary exist back home. If we consider that universities in North America and Europe successfully attract students from the 'South', we can argue that educational migration contributes to the reproduction of global privilege (de Haas 2014, p. 10). The resources that would-be migrants can muster therefore shape migration and its outcomes, and socio-economic background largely determines their capacity to mobilise such resources (Van Hear, 2014 p. 100).

Some migrants, however, do not necessarily come from affluent backgrounds but nevertheless manage to draw on the little resources they have to migrate to Europe without a clear legal path to entry. These migrants scrape together the limited amount of assets they or their families have to reach Europe and provide a better future, not only for themselves, but also for their families. In the process, they rely on smugglers and/or 'connection men' who thrust them into exploitative situations. Lucht (2012) documents the experiences of poor Ghanaian migrants who dream of migrating to

Europe to escape futureless existence in their villages. Their families pray for their survival throughout the journey and for their safe arrival and survival in Europe so that the migrants can support them and contribute to their well-being with remittances.

In sum, inequalities and access to resources highlight the relevance of resources to migration from Ghana to Europe (how migrants make the journey and lead their lives when they arrive is explored in the next section). Those from Ghana's south and wealthy urban areas are better able to afford international migration than those from the northern, poorer urban and rural areas of the country. European countries' increasing restrictions show that migration is a highly selective venture. It excludes many individuals, mainly from the northern, poorer urban and rural areas, who do not have the resources for it (financial but also the knowledge, information and/or social connections). Even those with sufficient resources have diverse backgrounds, and their accessibility to Europe- through legal or illegal means- depends on the economic, social and cultural resources they possess and/or have access to.

Potential migrants from upper and middle class backgrounds, who have access to various resources, can meet stricter European migration requirements. They can also afford to migrate through legal entry points like airports, where immigration officers ask questions about the nature of their stay that they know how to answer. Despite restrictions, individuals with fewer resources to migrate through legal or formal means find alternative ways, even if it means putting their very lives at risk. Chronicling the migration experiences of young fishermen from Senya Beraku, a fishing village on the Ghanaian coast, Lucht (2012) tells of these young migrants' resourcefulness as they journey dangerously across the Sahara Desert and the Mediterranean Sea to southern Italy to work in the underground economy. These migrants manage to survive on their

meagre resources and find ingenious means to endure until they reach their destination.

2.5.2.1 Differential access to resources and living different lives in the 'North'

On reaching Europe, migrants from diverse class backgrounds live very different lives depending on their social networks and resources. The migrants from upper and middle class backgrounds with abundant resources may enrol in school, take up the jobs they have applied for or stay with their equally well-endowed family members. Those who complete their schooling may be able to apply for jobs and continue to live legally in the destination country. Because they have legal status, they are also able to travel between their origin country and the destination country, and their family members back home can usually secure a visa to visit them with relative ease. They can fully partake in the social, political and economic life of the destination country's society. For example, they may be able to vote, enjoy work benefits, educate their children, pay taxes and have access to health care, among others.

In contrast, migrants with fewer resources generally live on the fringes of the society and struggle to survive. Lucht (2012) shows that the young men from Senya Beraku live on the outskirts of society in Naples, defying the odds in their struggle for existence. They endure because they prefer life in Naples to life in Ghana with friends and family, where these migrants say they wallow in abject poverty. Lucht (2012) explains that this preference for suffering in Naples results from an intense sense of disconnect between expectation and reality. These migrants have the desire to move up socially and economically, and they believe that through sheer grit they can achieve their dreams in Italy.

These poor migrants live perilously, and frugally, so that they can support themselves and their relatives. Some migrate irregularly, while others overstay their visa. Gordon et al. (2009) delineates three categories of irregular migrants in the UK: illegal entrants, including both those who evade formal migration controls or present false papers; migrants who have been lawfully present in the country but remain after the end of the permitted period; and children born in the UK to irregular migrant couples (p. 1-2). The children are not migrants but have no right to remain. Although, many poor migrants have irregular status and live in squalid conditions²¹, there may also be irregular migrants who have the resources to take care of themselves and their families.

Poor migrants are known to live on the margins of society and to be almost invisible to the state. Sigona (2012) describes the everyday lives of poor, young undocumented migrants in detail. They lead lives characterised by fear and mistrust of others and are constantly looking over their shoulders. He further explains that:

The fear of deportation and the related issue of trust are specific to the condition of undocumentedness, although not affecting all undocumented migrants in the same way and shape the way undocumented migrants build their social worlds. The range of social activities young undocumented migrants engage in is the result of a continuous negotiation between their needs and aspirations and the constraints because of their lack of status. These constraints affect young undocumented migrants differently because they are the result of the intersection between their lack of status and their country of origin, place of residence, gender, and previous and current individual experiences (p. 62).

Poor migrants find that they must often negotiate not only a border but also their lives in the destination country to survive and avoid apprehension. This is not always easy, and they must be extra vigilant to avoid any kind of confrontation, as the above shows.

²¹ See <http://www.bbc.co.uk/news/uk-17183171>

Migration policies, as I have previously noted, tend to favour the rich (Datta et al., 2009). Many of these policies are designed to attract high-skilled migrants, the so-called best and brightest. These migrants tend to ease into life relatively easily since they have the resources to afford a smooth integration. Many of the professionals who migrate have already secured jobs or they can undergo further training in the destination country, which helps them to secure even better jobs later. The reality for relatively poorer migrants is different and much harder.

The dynamics and outcomes of migration from the ‘Global South’ to the ‘North’ for rich and poor migrants have consequences for how migrants make the journey and how they lead their lives in the destination country. In Chapter Five, I show that these dynamics also impact the transnational transfers between migrants and their relatives.

2.6 The role of migration motivations in migration

Apart from the role of resources in remittance transfers, this research also argues that migration motivations are important in determining the nature and direction of remittance transfers. Reasons for migration not only shapes their activities in the destination country but also their engagement with their relatives and potentially their remittance transfers. This section therefore explores the migration motivations literature and its implication for remittance transfers.

This study conceptualises migration motivations as the driving force of migration and argues that the reasons for migrating also impact the nature of transnational transfers. These reasons include personal as well as structural factors. Personal factors are the individual micro-level desires and expectations that influence migration (e.g., the desire

to acquire wealth, get an education and go on adventure, among others). Structural factors are the broader socio-economic, political, institutional and cultural forces both in origin and destination countries that drive migration. Castles (2010) suggests that 'migration is actually one part of the process of transformation of these structures and institutions, which arises through major changes in global political, economic and social relationships' (p. 1566). Some societies have 'cultures of migration', and migration forms an accepted and widely practiced form of life (Faist, 2000a). Jónsson (2008), for example, discusses how young Soninke men from Mali aspire to migrate internationally because of the structural and cultural features of the local Soninke community. She argues that the 'culture of migration' among the Soninke drive their migration aspiration; if for political or other reasons they are unable to migrate, they are rendered 'involuntarily immobile' (Jónsson, 2008 p. 2).

These personal and structural factors, together with resources that migrants have (economic, social and cultural capital) influence their motivations to migrate and as this research will show remittance transactions between migrants and their relatives. Below I have chosen to focus on explanations of migration motivations from the 'South' to the 'North' that scholars have discussed and analysed. These explanations provide a useful framework for analysing the relationship between migration motivations and remittances. I discuss the micro-level rationale for migration- both economic and non-economic - and explore the decisions individuals take, either by themselves or with the assistance of their family. I show that these migration motivations, which can overlap and are not purely economic or non-economic, potentially influence migrants' experiences, how they interact with others in the destination society and how they engage transnationally with their relatives including decisions regarding remittances. I

focus on the micro-level decisions because remittance transfers are rooted in migration motivations and migration decision-making (Cohen, 2011).

2.6.1 Economic reasons for migration

Economic reasons for migrating permeate the migration literature, leading to concepts and terms such as ‘economic’ and ‘labour’ migration or migrant(s). The most basic definition involves migrating to places where an individual has opportunities to make a livelihood. Real income and the probability of employment are important determinants of migration in this regard (Black, Natali and Skinner, 2006). The literature suggests that, for young, productive individuals, moving to earn a living drives their migration ambition (Datta et al., 2009; Lucht, 2012). Neoclassical economic theory of migration, which scholars use to explain the migration motivations and decisions of poor families and households, views migration as a product of wage and employment disparities between regions (Sjaastad, 1962; Todaro, 1970). Individuals from low-wage origin areas seek to maximise their income by moving to high-wage destination areas (Todaro, 1969). Potential migrants compare expected wages- net of potential unemployment risk and total moving costs- then make their migration decisions accordingly. NELM theory views migration as a household or family act to tackle economic uncertainties in the origin areas (Stark and Lucas, 1988; Stark, 1991). These economic uncertainties, such as insufficient job opportunities and lack of economic security, propel households to send their members to other areas as part of risk-diversification strategies; their earnings provide a hedge against shocks to domestic income (Stark, 1991).

Both the neoclassical and new economics perspectives focus on the economic conditions that initiate labour migration and underlay many discussions of economic

reasons for migrating. The literature highlights several economic reasons for migrating, including search for employment, income and better standard of living, which I explore next. Focusing on migration motivations and remittance transfers, it is reasonable to assume that migrants who primarily moved for economic reasons are more likely to send remittances home. Finding employment and/or getting increased income abroad may mean that migrants can provide for themselves and support their families as well.

2.6.1.1 Migrating for employment

One of the dominant reasons for migration is employment. Lack of employment opportunities in origin areas, often expressed as high rates of unemployment among the youth, underemployment, low wages for skilled workers and ‘lack of prospects’, drives people to search for employment opportunities elsewhere (Di Pietro, Girsberger and Vuille, n.d; UNICEF, 2017). Migration for employment is prevalent among many young people (Ali, 2007). Finding work is a means to an end because it enables migrants to take care of themselves and their family members by sending remittances. In some societies, to be considered an adult means having a job (Arnett, 1997). If it is difficult to find employment in origin areas, people with access to some resources will be more likely to migrate to places where they can get jobs, allowing them to lead lives they envisioned for themselves. Although in some cases, the reality might be different and as I have explained previously in section 2.5, they may be underemployed.

The underemployment situation means that in many cases, migrants obtain jobs beneath their qualifications but take them anyway because they want to make ends meet. Also, because most jobs in the higher sectors of the economy are reserved for natives and migrants from other ‘developed’ countries (see Massey et al., 1993; Castles, de Haas and Miller, 2014), most migrants from ‘developing’ countries are forced into

employment in the lower sectors of the economy. These highlight arguments made by scholars from the segmented labour migration school of thought who discuss challenges faced by migrant workers from ‘developing’ countries who work in the West. Segmented labour market theory attributes migration to the labour demands inherent in industrialised economies (Piore, 1979). Proponents of this theory argue that migrants fill the unskilled jobs that are undesirable to native workers due to low wages and status. These are mainly the ‘3D’ jobs: dirty, dangerous and demeaning. Migrants from ‘developing’ countries seek livelihoods abroad as a response to both short-term and long-term economic uncertainties they face in their own countries (Taylor, 1999). By getting employment, migrants are able to earn some extra income (no matter how small) with which to take care of themselves and fulfil their social obligation to their relatives back home through sending remittances.

Migrants often capitalise on their increasing cultural connections to other parts of the world, including the ‘developed’ regions due to globalisation (Castells, 1989; Sassen, 1988, 1991). Economic globalisation- which refers to increasing flows of production factors (capital, labour), products (goods, services), and technology between national economies (Di Pietro, Girsberger, and Vuille, n.d; Shangquan, 2000) - means employment opportunities are available elsewhere if not in one’s origin country. When individuals consider a destination country with both job opportunities and some similarities in culture, language and way of living (perhaps due to colonialism), they may choose to migrate there.

2.6.1.2 The prospects of higher wages

The prospect of increased income is closely tied to migrating for employment opportunities. According to the literature on this migration motivation, real wage

differences between rich and poor countries drive migration. Neoclassical economic theory of migration was developed to analyse internal movements in ‘developing’ countries but applies to international migration, too (Castles, 2010). Neoclassical economic theorists like Todaro and Harris (1970) and Massey et al. (1993) note that countries with large labour reserves relative to capital have low wages, while countries with small labour reserves compared to capital are characterised by high wages (p. 433). The most likely migrants are individuals whose education and occupation permit higher earnings in destination countries than in the origin country. The subsequent difference in wages propels workers to move from low-wage countries to high-wage countries. As a result of this movement, Massey et al. (1993) conclude that the supply of labour decreases and wages rise in the capital-poor country, while the supply of labour increases and wages fall in the capital-rich country, leading to equilibrium in international wage differentials (p. 433).

Uncertainty in the origin economy leads individuals facing risks to their domestic earnings to migrate (Stark and Bloom, 1985). Increased income means that migrants can provide for themselves and their families while also improving their declining standard of living. Stark (1991) argues convincingly that in the presence of uncertainty in origin areas, risk consideration ranks as the most important factor in family migration decisions. The decision to migrate, in his view, is motivated by a drive towards risk diversification- a desire to increase or spread family income sources so they can secure their livelihood and avoid falling back into poverty. With increased income, migrants can send remittances to take care of relatives who have stayed behind. For some migrants, a marginal increase in their salaries means they can provide for their relatives, and many of them live frugally to be able to do so (see King, Castaldo, and Vullnetari,

2011 p. 6). What Stark does not specify is how the decision to migrate for risk diversification happens. Individuals may decide on their own to migrate while others and their relatives deliberate and take migration decisions together. In the latter case, family members choose who should migrate for employment outside and who should remain to earn income from several sources to meet their needs. Those who migrate for income reasons may send transnational transfers to their relatives back home so that their family can make ends meet.

2.6.1.3 Decline in the standard of living

A decline in the standard of living can also motivate migration. This decline can happen at two levels: when bad judgement either in business or at work means that people lose their source of income (Banerjee and Duflo, 2007b) and when structural forces, such as political and economic unrest, disrupt multiple aspects of life, including standard of living (Hussain, 2014). Also, political and economic policies can make it harder for people to earn a living to improve their standard of living (Roe and Siegel, 2011).

These micro- and macro-level disruptions mean that people migrate to places where they envisage getting good jobs and higher incomes that will lead to their previous, if not better, living standards. Of course, it is also possible that these migrants may struggle to find work when they reach the destination country. With the resources they have, they search for employment, so they can fend for themselves and their families.

In summary, these economic explanations for migration assume that people are utility maximisers- only interested in going where they can get the best jobs and the highest incomes. In other words, if the income earned and benefits outweigh the costs of migration, we can expect migration to occur. But framing the advantages and

disadvantages of migration in strict economic terms like income-maximisation and employment motivations often fails to explain real-world migration trends. Likewise, migrants do not generally migrate to areas where the highest income and work opportunities are the greatest, nor do they migrate when it would be economically advantageous to do so (Hammar et al., 1997). We need to consider non-economic reasons, also because these affect the nature and direction of remittance flows between migrants in the 'North' and their relatives in the 'South'.

2.6.2 Non-economic reasons

Non-economic reasons, though important in influencing migration decision-making, remain critically understudied and under-theorised in migration research. While Sjaastad (1962), an early migration economist, argues that both 'monetary' and 'non-monetary' elements might be involved in migration decision-making, in many cases, 'non-monetary' factors are not considered important determinants (Haug, 2008 p. 587). The dominance of economic motives in migration research is a large part of the reason. Also, scholars generally couple non-economic reasons with economic motivations instead of analysing them separately. By examining other reasons for migrating- joining people in the destination country, seeking social status, preferring a different lifestyle and pursuing additional education- we can better delineate the decision-making processes and by extension better understand their role in remittance transfers.

2.6.2.1 Migrating to join family, friends or acquaintances

The location of family, friends and acquaintances abroad can encourage and direct migration by increasing the potential migrant's awareness of conditions and opportunities in the destination country. When an individual has relatives in the destination country, migration becomes more attractive because the person will have help adjusting to a new life. Staying with a familiar person eases the shock of migrating

to a new place (Berry, 1997). Also, advice and information from family or friends can reduce the economic and non-economic costs of migration. Helpful to understanding this pattern is cumulative causation theory, which posits that the growing web of social ties between origin and destination fosters the migration of individuals connected to prior migrants (Massey, 1990).

Through an individual's family, friends and other acquaintances, a potential migrant has access to a migrant network. Migrant networks are 'sets of interpersonal ties that connect migrants, former migrants and non-migrants in origin and destination areas through ties of kinship, friendship and shared community of origin' (Massey et al., 1993 p. 488). These networks play a crucial role in migration because they tend to increase the likelihood of international movement by lowering the costs and risks of movement. Similar to an individual's family or friends in the destination country, networks provide relevant information and can give migrants a place to stay when they arrive in the destination country (Haug, 2008). Network connections constitute a form of social capital that people can draw upon to gain access to migration and offer a foothold in the destination society, including the labour market. These migrants' connections also make it possible to facilitate informal remittance transfers; migrants rely on their connections to send and receive transfers.

2.6.2.2 Social status and upward mobility migration motivation

Individuals concerned about their social status (or lack thereof in the origin country) may migrate to enhance opportunities for social mobility. In 'developing' countries, people aspiring for social status can be frustrated by the lack of opportunities for advancement (Fielding, 1992). The relationship between geographic mobility and social mobility (as in the case of increased educational, occupational and income

achievement) has been well documented (Findley 1977; Huang and Yeoh, 2005). In particular, studies from ‘developing’ countries suggest that individuals and families may be motivated to move to cities and other ‘developed’ country destinations to guarantee their social status and that of their children. Findley (1977) contends that the migrant’s drive for social status is based on perceiving education as a major means of occupational and economic mobility (p. 28). Families undertake such migration-motivated projects, which sometimes require transnational relocation of one or more of their members, to increase their status.

Migration may increase the social status of migrants and their relatives (Nieswand, 2013). This increase is especially important as a motivator in societies that attach prestige to migration (Jónsson, 2008). Once a person has migrated, especially to the West, those in ‘developing’ countries expect this person to not only pull him/herself out of poverty but also his/her family and the entire community (Kabki, Mazzuccato and Appiah, 2004). The migrant is expected to show kindness by giving gifts to community members; once the migrant does so, he/she is put on a pedestal and is well respected in the community. If the migrant does not live up to this expectation and does not send remittances, then comes home ‘empty handed’, the community sees the migrant as a disgrace. Among the Akans of Ghana, such a migrant is considered *burger wa ye mmere* (migrant or ‘been-to’ who has become weak), meaning that a migrant without money has no power and has to endure disdain and mockery (Nieswand, 2013).

2.6.2.3 The Lifestyle preference as a motivation for migrating

Researchers investigating non-economic reasons for migration have also emphasised changing lifestyle preferences (see Benson and O’Reilly, 2009; De Jong and Gardner, [1982] 2013). The lifestyle reason is usually applied to Europeans who migrate to

places where the cost of living is relatively cheap, allowing for a comfortable lifestyle (Benson and O'Reilly, 2009). Benson and O'Reilly (2009) argue that the lifestyle motive seems strongest for higher socioeconomic status groups and for retired persons whose place of residence is no longer tied to work. Lifestyle migration has become an important analytical tool to explain why the relatively wealthy from 'developed' countries search for a better way of life (Benson and O'Reilly, 2009, p. 1). These migrants are mainly retirees from the UK and other northern European countries who migrate to warmer climates for a better quality of life. Their preferred destinations are Spain and Malta (among others) where they are treated to the 'Mediterranean lifestyle' of a slower pace, outdoor living and wonderful cuisine (Benson and O'Reilly, 2009, p. 4; Díaz Hernández, Domínguez Mujica, and Parreño Castellano, 2016). These warmer destinations are not far from home and these retirees can still access their retirement benefits which they spend on luxurious travel. Lifestyle migration scholars argue that the health benefits of warmer weather, the coast and the relaxation experience influence decisions to move to these areas (Sunil et al., 2007 cited in Benson and O'reilly, 2009; Díaz Hernández, Domínguez Mujica, and Parreño Castellano, 2016).

Such lifestyle concerns are not exclusive to European migrants or those from the 'North'. Berriane et al (2013) point out that such lifestyle concerns apply to Moroccans who move to the city from the countryside and to SSA migrants who consider themselves 'adventurers' and are looking to experience other parts of the world. Indeed, the desire for adventure and curiosity can encourage migration to newer environments to pursue new lifestyles (Hyodo, 2012). Positive media portrayals of migrants' lives in origin countries, as well as the sometimes flamboyant lifestyles of migrants who visit home, escalate the desire to migrate (Mano and Willems, 2008).

2.6.2.4 Educational reasons for migration

Literature from ‘developing’ countries is awash with studies of people migrating to shore up their human capital with educational qualifications from the West (see Hagopian et al., 2005; Arthur, 2014). They migrate to accumulate what is considered more valuable cultural capital and to gain a foothold in the competitive labour market in their origin country. In the postcolonial African context, the pursuit of higher education abroad has continued. UNESCO’s statistics show that from 2003 to 2014, the UK and the US each hosted around 40,000 graduate and undergraduate African students a year (Breeze and Moore, 2017). China surpassed this number in 2014, making it the second-most popular destination for African students, after France, which hosts just over 95,000 students (Breeze and Moore, 2017). ‘Developed’ countries generally welcome foreign students, who significantly contribute to the destination country’s economy with their tuition fees and local spending. A recent BBC news article, for example, reported that international students alone add £20 billion to the UK economy²². Beyond pursuing an undergraduate or graduate degree abroad, African students also migrate to receive various training and qualifications that will help them acquire better jobs when they return home (Breeze and Moore, 2017). This type of educational pursuit is tied to the broader aspiration of wanting a better life and a potentially higher status in the origin society.

In understanding the educational migration of East Asians to the West, Waters (2005) argues that educational opportunities are increasingly differentiated by geography. Parental choice in education is ever more closely aligned with spatial mobility, which in turn is a reflection of social status. Through mobility, the children of middle class

²² <http://www.bbc.co.uk/news/education-42637971>

families can access the most desirable forms of education. The growth of the international education market, which started after World War II (Bloland, 1969), has transformed the scale at which middle class parents globally exercise choice, expanding the number of opportunities for their children to accumulate valuable cultural capital. Middle class social reproduction is increasingly tied to acquiring formal academic credentials even as educational opportunities for all social groups have expanded. Borrowing from Bourdieu (1984, p. 133), Waters (2005) argues that working-class competition has forced middle class parents 'to step up their investments so as to maintain the relative scarcity of their qualifications and, consequently, their position in the class structure'.

Waters (2006, p. 189) notes that for many middle class households, education is a family endeavour, and migration is the means to this end. Families from higher socio-economic backgrounds in 'developing' countries are no exception and parents may mobilise resources to sponsor a child's education abroad to increase or uphold their social status but also to give the child a competitive advantage over others in the global labour market. Moving abroad serves a dual purpose: it presents children with the opportunity to obtain a scarcer, more valuable type of cultural capital (a 'Western university degree') but it can also be a response to failure or anticipated failure of the local education system, an inconceivable outcome for middle class families. According to Waters (2006), migration enables these children to gain a university education, which facilitates the social reproduction of their families' class status.

2.6.3 Connecting economic and non-economic motivations for migrating

The economic and non-economic migration motivations I have outlined above are closely intertwined, and each reason for migrating contains both economic and non-economic dimensions. For example, achieving a higher social status and lifestyle is tied to having a good job and a good income, which is linked to having a good education. Someone migrating for educational reasons may do so not only to accumulate cultural capital but also to secure a better job and higher wages. This might then predispose them to certain lifestyle preferences and elevate their social status in the origin society. Having relatives abroad who can facilitate migration and make the transition into life abroad more smoothly eases the anxiety that comes with migrating to a new place. These migration motivations are often separated in the literature and analysed differently, but the separation between economic and non-economic motivations is largely artificial.

De Jong and Gardner ([1982] 2013) note that although the evidence is meagre, it appears that potential migrant groups are represented in various migration-motivation categories. In a seminal series of publications, Massey et al. (1993, 1994, 1998) argued that the assorted causal configurations, implied by different theories, are not mutually exclusive. Income-maximising migrants can exist alongside migrants who seek to diversify risks, or those who join family or friends in the destination. Social, political and economic conditions in both origin and destination countries also influence migration motivations more broadly. Garip (2012) notes that each migrant type becomes prevalent in a specific period, depending on the economic, social and political conditions in the two countries. Different types of migrants are found in different contexts and periods, and different theories identify them (Garip, 2012 p. 395).

Migrants, consciously or not, decide to migrate for multiple reasons based on their socio-economic background. The different configurations of migrants and their migration motivations reflect their socio-economic backgrounds and access to resources which has potential implications for transnational transfers which I explore next.

2.6.4 Access to resources and migration motivations

The access to resources - economic, social and cultural- that migrants have also affects the motivations that drive their migration. Migrants from affluent backgrounds may not migrate for risk diversification purposes, which has dominated the literature on migration motivations for African migrants and migrants from other ‘developing’ countries (see, for example, Lucas and Stark, 1985; Adepaju, 1995; Osili, 2007). They migrate for other reasons that may include improving their career prospects and expanding their horizons, among others (Black, 2004; Breeze and Moore, 2017). Regarding the issue of ‘brain-drain’, research on high-skilled migration from Africa shows that many professionals leave because they perceive few career prospects in their origin countries (Black, 2004; Anarfi, Quartey and Agyei, 2010). Other factors, such as poor working conditions and an overconcentration of personnel in urban centres, are also crucial in their decision to migrate. Clemens (2007) shows that migration of health professionals from SSA to the West, for example, has more to do with large domestic supply of health workers in countries ill-suited to absorb new health professionals. Migration of these groups had more to do with career development than risk diversification. These migrants moved to fulfil their career ambitions.

Motivations for migration can differ from the explicit reasons people give to acquire visas. Restrictive immigration policies lead migrants to adopt various strategies to

outwit the system, including providing information on visa applications that they perceive will increase their chances of success. For example, someone migrating with the aim of joining a spouse may apply for a student visa instead of a family visa, because student visas are generally considered more favourably. I elaborate on this in Chapter Six.

The reasons for migration shape how migrants interact and navigate their engagement with the destination society. Dalsin (2016) argues that migration motivations influence the migrant's decisions, activities, attitudes and outlook. When people migrate to provide for family in the origin country, they are more likely to sacrifice their wellbeing and live under arduous conditions (Tharmalingam, 2011). Their inability to do so will mean hardship for their relatives at home. Scholars need to pay particular attention to diverse migration motivations and how they affect transnational transfers between migrants and their relatives.

Considering the ways access to resources shapes migration- how the journey is initiated, the motivation for migration and how migrants lead their lives in the destination society- I argue that migrants' resources also shape their interaction with their relatives back home and the expectations both sides have around transnational transfers. Depending on their access to resources and concomitant migration motivations, a migrant either sends remittances to relatives in origin areas or receives remittances from those relatives. This study attempts to show that the migrant's access to resources shapes their transnational transfer behaviour, which is laden with social responsibility. If relatives back home depend on the migrant for assistance, the migrant may be obligated to do all he/she can to provide for them, even if the migrant is

struggling. On the other hand, if the migrant's relatives are well off and have access to other resources (such as social, cultural and economic capital), they may depend on the migrant for remittances and the migrant may not be obligated to send any. More importantly, if the migrant finds him/herself in a difficult situation in the destination country, the migrant can count on relatives for assistance because they have the resources to help.

2.7 Temporality and transnational transfers

Another aspect of transnational transfers this thesis explores is the temporal dimension of these exchanges. I examine how the nature, volume and direction of transnational transfers change over time by closely examining the experiences and changes that occur in the lives of both migrants and their relatives. In the context of 'South' to 'North' migration, the literature suggests that, after migration, migrants send remittances to their relatives to ease the economic hardship that they face (see for example Gupta, Pattillo and Wagh, 2009). The supposition: the migrant goes one way and then remittances go the other. Remittances are treated as transfers that happen at one snapshot in time without regard to how they change over months and years. But, as I show, the time dimension deserves investigation because doing so unravels their changing nature (that is, the various stages these transfers undergo).

Over time, individual-level factors, such as changes in the personal circumstances of migrants and their relatives, can lead to fluctuations in the nature and intensity of transfers. Loss of employment, in particular, may mean migrants may have to stop remitting and rely on other means to live in the destination country. These other means

may include relying on relatives in origin countries to send them assistance, creating a directional shift in transnational transfers.

Temporality of transnational transfers can be examined at two levels: 1) how transfers transpire based on the decade in which people migrated and 2) how things have changed for people over time since their migration. In the first case, those who migrated in the 1980s can be expected to reduce their remittances depending on their circumstances and the circumstances of their relatives, while those who migrated in the last four years, can be expected to send remittances intensely once they get settled and are employed. Berg (2011) discusses diasporic generations, which means people from the same country who have dissimilar experiences in both origin and destination countries based on when they left. She concludes that people from similar areas belong to different diasporic generations because their experiences range so widely. I borrow from Berg (2011) to discuss how Ghanaian migrants who migrated to the UK at different times vary in their sending and receiving of transnational transfers. In the second case, individual circumstances over time matter. Remittances change with the passage of time (Merkle and Zimmermann, 1992; Brown, 1997; Cohen, 2011) as migrants and their relatives age and their lives change. There may be unforeseen difficulties for migrants or their relatives, such as job loss or ill health that suddenly reduce or cause remittance transfers to cease. Migrants and their relatives may therefore find other ways of supporting one another in the face of such changes.

The variation in transnational transfers over time is also potentially tied to the migration stage. Scholars expect that when migrants newly arrive at their destination, they may depend more on their relatives in origin areas for assistance, but, as time goes on and

they become established and more independent, they become less reliant on their relatives (Lucas and Stark, 1985; Taylor, 1999). After migrants have settled in the destination country, they may begin to send remittances. Cohen (2011) argues that remittances from low-income migrants tend to grow in the short-term and for about five years, increasing as the migrant's income rises and as her/his work becomes more regular. He further contends that remittances can decline over time.

Decline of remittances over time is due to several factors, including strain in the relationship (as has already been implied). Remittances also possibly decline as the length of a migrant's stay in a destination country increases, families become established in the origin areas or reunite in their destination countries (Amuedo-Dorantes, Bansak and Pozo, 2005) or migrants return to their origin countries. An individual migrant's altruism, community traditions and family pressures can mediate some decline in remittance rates. Researchers have, in fact, found that remittances often do not decay but instead continue to flow from migrants to non-migrants over time, even crossing generational barriers (Brown, 1998 cited in Cohen 2011 p. 106). In cases where remittances decline either because of difficulties migrants face or their relatives becoming more established, migrants may still maintain some form of transnational connection with their relatives rather than severing them completely.

Migration is essentially a time and space venture, with both aspects indispensable to the undertaking. However, the space dimension has received a significant amount of attention in the literature to the neglect of the time aspect (Cwerner, 2001; Griffiths, Rogers and Anderson, 2013). Borrowing from Griffiths (2014), I conceptualise 'time as a social phenomenon relating to questions of when' (p. 2); in other words,

transnational transfers change with the passage of time as migrants' lives change and those of their relatives' also change. This research focuses on changeability: the start, peak and declining nature of transfers between migrants and their relatives with the passage of time.

Early remittance research shows some form of temporality is involved in transfers between migrants and their relatives. NELM scholars, who view migration as a risk-diversification activity in which household members pool resources to increase income, argue that migrants and their relatives enter into coinsurance contracts; 'reverse remittances' flow to migrants during times of unemployment in the destination area, and remittances flow to the family when crops fail (Lucas and Stark, 1985; Stark and Lucas, 1988). We see that relatives and the migrant send remittances for some time, depending on who needs assistance. However, subsequent scholarship on remittances largely has failed to continue such analyses. Instead, researchers have tended to focus on remittances that migrants send after migration.

Paying closer attention to changes in the lives of migrants and their relatives may provide some insights into the temporal nature of transnational transfers. Scholars have conceptualised these changes as life course, and in family studies have explained them as reflecting 'how society gives social and personal meaning to the passage of biological time' (Hagestad, 1990 p. 2). A life-course perspective emphasises the importance of time, context, process and meaning of human development and family life (Bengtson and Allen, 1993).

Discussing life course in migration, Griffiths, Rogers and Anderson (2013) note that:

What is particular about life course is that migrants directly experience it as time. The life course is the passage of time, marked personally and collectively. It is thereby intimately related to subjectivity (p. 12).

A life-course analysis in transnational transfers shifts the emphasis from the productive mid-life, which tends to inform much remittance research, to the longitudinal life of migrants and their relatives, which includes starting a family, ageing and retirement (Griffiths, Rogers and Anderson, 2013).

Focusing on the life course of migrants and relatives in relation to transnational transfers underscores the nature of their transnational exchanges (which could involve children, parents, grandparents or great-grandparents) and their sense of responsibility to one another. This sense of duty or responsibility, which goes both ways, changes with the passage of time, affecting the direction, volume and nature of transnational transfers. As children become older, their responsibilities towards their parents change, and they may have to provide more assistance for them while simultaneously caring for their young children. As parents become older, their duties towards their growing children may dwindle.

To borrow the words of Shanti Roberstson (2015), employing a temporal approach to transnational transfers seeks to break down embedded assumptions about the linearity of transnational transfers. The idea that remittances peak and decline over time aligns with the remittance decay hypothesis, which is based on the assimilationist model of migrant integration. In this approach, remittances to origin countries decrease over time as migrants become more integrated in the destination country (see Brown, 1998). As migrants complete their education, get married, eventually become citizens, etc., their ties with their relatives and networks in origin countries weaken, thereby reducing the

flow of remittances. Remittances can also decline or decay over time as the ties linking migrants and non-migrants become strained (de la Garza and Lowell, 2002; Gammage, 2006).

However, assimilation or integration does not necessarily mean that migrants' ties with their origin countries weaken. These terms, which I use interchangeably, are defined as the incorporation of new elements- immigrants- into an existing social system. Assimilation refers to the social position of migrants in the host society, particularly in terms of their education level, labour market position, informal social contacts with natives and the extent to which they endorse the host society's prevailing moral standards and values (Snel, Engbersen and Leerkes, 2006 p. 287).

Research shows that assimilation does not always equate with migrants ceasing to engage in transnational activities (see Snel, Engbersen and Leerkes, 2006), and this includes sending or receiving remittances. I argue that even though remittances may reduce or stop as the circumstances of migrants and their relatives change, they do not sever their transnational ties. In fact, these connections may improve and become stronger because the relationship may have moved beyond remittance transfers, which, as other scholars have previously discussed (see de Haas and Fokkema, 2010; de Haas and Van Rooij, 2010), can cause tension between migrants and their relatives.

2.8 Remittance decay hypothesis: Integration, transnationalism and transnational practice

The remittance decay hypothesis states that the longer migrants stay abroad, the lesser their bonds to the origin country and the lower their remittances (Merkle and Zimmermann 1992; Brown, 1998). In other words, long-term integration in the

destination society equals gradual decline and eventual cessation of transnational ties and engagement, and hence a reduction of remittances to origin countries. This raises the fascinating question of how transnationalism [migrants forging and sustaining multi-stranded social relations that linked their societies of origin and settlement (Schiller, Basch and Blanc-Szanton, 1992 p. ix)] and integration are related when it comes to remittance transfers. Basch and Blanc-Szanton (1994) explain transnationalism by referencing social exclusion, economic insecurity and racism within the urban economies of industrialised countries. The limits to integration and acceptance in the place where migrants spend most of their day-to-day lives encourage them to retain transnational links. However, being integrated may also facilitate transnational activities. Access to the labour market, which integration implies, makes it possible for migrants to fulfil transnational responsibilities like sending remittances, thereby maintaining ties with their relatives.

Goldring (1998) argues that transnational practices are motivated by migrants' quest for social status. She writes that contributing to community development projects in particular 'enhances one's status and may reinforce one's identity as a member of the community' (1998, p. 189). Rather than exclusivity, integration and transnationalism are complementary; together they make it possible for migrants to participate in the destination society and fulfil responsibilities to their relatives.

As noted previously, more assimilation or integration does not mean remittances decrease. I focus on economic integration precisely because it grants migrants access to the labour market, which makes it possible for them to earn an income that they can then remit to their relatives. Social, cultural and other forms of integration are also economically important for migrants. Through social integration, migrants make

friends and establish networks that can facilitate gaining employment. Knowing the language and culture of the destination country, as well as its regulations, also make it easier for one to socialise with others. This knowledge may also come in handy when applying and interviewing for jobs, because one understands the etiquette and employer expectations.

Several studies have explored the impact of transnationalism on the integration process (Snel, Engbersen and Leerkes, 2006; Wessendorf, 2007; Mazzucato, 2008; Erdal and Oeppen, 2013). In her work on second-generation Italians in Switzerland, Wessendorf (2007) reflects that, growing up as children and adolescents, second-generation migrants lead ‘highly transnational lives’ and engaged in many ‘transnational activities’ (p. 1084). Not only did this provide them with a ‘third space’ in which to articulate their identity, but such transnational links provided the means through which return migration among the second-generation could occur. Mazzucato (2008) also notes that migrants are usually ‘doubly engaged’. They invest in the home country and contribute to their relatives’ daily expenses while also participating in the economy of their destination countries at the neighbourhood, city and national levels. Long-term integration does not necessarily mean cutting ties.

2.9 Transnational transfers, social relations and reciprocity

Sending remittances does not only fulfil material familial obligations but also highlights emotional and relational transactions within families. The social relationships within which remittances occur are therefore important for dissecting the practice. While discussing the importance of ethnography to the study of remittances, Carling (2014) notes that perhaps ethnography’s greatest contribution to the study of remittances has been the joint analyses of material, emotional, and relational aspects of remittance

transactions. Using the concept of script which are culturally defined conventions regarding behaviour, Carling (2014) discusses various relational aspects of remittances. He notes that remittances are sent to fulfil various social responsibilities, and the transactors involved in the exchange ascribe various meanings to the remittances that they send and receive. For example, they conceive of remittances as donations, authorisation, blackmail, help, sacrifice, compensation, investment, gift, allowance, pooling, repayment, obligation and entitlement. Systematically comparing the characteristics of the various remittance scripts, he identified their similarities and differences and concluded that remittances may serve as requitals (what recipients may offer, or be expected to offer, in exchange for remittances), relinquishments (whether and how senders give up ownership of the money that is transferred), gratitude (whether remittances express or invite gratitude, and how gratitude may be expressed or not) and positioning (how the remittance transaction affect the proximity and hierarchy between the sender and the recipient). He also argued that remittances could be segmented. In other words, remittances can be combined by assigning portions of a transfer to different scripts either explicitly or implicitly. Remittances also can be layered meaning that they could be superimposed through selective, deceptive or disparate communication (Carling, 2014). His analyses highlight the personal and social dynamics of remittance transactions.

This research will show that remittances are more than just the transfer of material resources; they are enshrined in pre-existing social relationships between migrants and their relatives. Building on Carling's (2014) analysis, this research will highlight that the pre-existing social relationships between migrants and their relatives shape the nature of interaction between them and the remittance transfers that occur between them, that is, what is remitted, why it is remitted and to whom.

Relations between family members are typically reciprocal. Levi-Strauss (1969 cited in Tsai and Dzorgbo, 2012) has argued that reciprocity constitutes a fundamental social structure of many families. According to Levi-Strauss (1969 cited in Tsai and Dzorgbo, 2012), in exchange relationships, offering resources entitles one to receive, and receiving makes one compelled to offer resources in return. The mutual benefits from such give-and-take interactions builds connections, trust and a community sanctioned by an overt norm of reciprocity (Tsai and Dzorgbo, 2012). Tsai and Dzorgbo (2012) note that extensive exchanges in kin relationships ‘establish a firm belief that help is always on the way, and they facilitate a feeling of security against risks brought about by the rhythm of abundance and shortage’ (p. 215).

The rhythm of abundance and shortage clearly plays out in the context of migration and remittance transfers where migrants or migrants’ relatives who have the resources support other family members who are in need of assistance. When family members support one another, it is usually done discreetly. Carling (2014) describes remittance exchanges between family members as restrained. He notes that remittance scripts can be elusive and are often elicited in subtle ways. Indeed, as Åkesson (2011) points out in her analysis of remittance relationships, there is often what Bourdieu referred to as a “taboo of making things explicit” in such exchanges. By thinking of remittances in terms of scripts and the subtle ways they are elicited, I further our understanding of why remittances are sent to specific family members and what their consequences are.

A number of scholars have combined the study of remittances with theories of gift exchange by drawing upon the work of Marcel Mauss, Marshall Sahlins, and others (Cliggett, 2003, 2005; Monsutti, 2004; Åkesson, 2011; Erdal, 2014 cited in Carling, 2014). According to Carling (2014), theories of the gift exchange can serve to elucidate

the nature and degree of reciprocity in remittance transactions. He further notes that a key theme in philosophical and anthropological gift exchange theory has been the claim that the pure gift is theoretically impossible, because even the recognition of gifting constitutes requital for the giver. At the same time, a gift is no longer a true gift if it is explicitly and immediately reciprocated (Carling, 2014 p. 225). Beyond an exchange of material goods, reciprocity espouses an exchange of responsibilities, and the earlier discussions in this chapter hint at the social aspects of reciprocal exchanges between migrants and their relatives. Sahlins (2004) has developed a model which accounts for these social aspects. He distinguishes between generalised, balanced and negative reciprocity. Generalised reciprocity is found among close kin, where the social component is more important than the material one; the link is not cut off when someone fails to reciprocate. Balanced reciprocity, he argues, is usually found among neutral strangers, and refers to the direct exchange of goods and services of equal value. Those who are hostile towards one another engage in negative reciprocity, which is the attempt to obtain something without giving something in return. Over gaining violates the norm of reciprocity, which can deepen hostilities. These three types of reciprocity may apply to migrants and relatives who send remittance transfers.

Among kin, relations take turns supporting one another. There is a guiding principle for support and assistance that includes intergenerational family. A popular Akan proverb expresses this normative view: 'If your parents look after you to grow your teeth, it is obligatory for you to look after them to lose their teeth'. Transnational transfers may function as a kind of mutual insurance and risk reduction. Migrants support their families when they need it, and if these migrants find themselves in difficult situations, they can rely on assistance from their kin.

Exchange relations between siblings operate differently from those between intergenerational relatives. These relations can be described as being short span and almost instantaneous. Jones (1992) contends that short-term reciprocity is more likely to occur in relationships such as those between siblings or friends who are close in age. Implicit in such an understanding is the notion that reciprocity should be equal and balanced. In contrast, a parent-child relationship can be described as long-term reciprocity, in that parents care for their children when they are young, while children care for their parents when they become old. The same can be said of sibling relationships if they are far apart in age thereby belonging to different generations.

Jones (1992) therefore argues that the relationship between parents and their children cannot be reciprocal in the short-term because it is based on an unequal distribution of power and resources (when children are young, their parents have the power and the resources to cater for them. As parents become older and weaker, their children become adults and power and resources shifts towards the children who then cater for their parents). However, sibling relations, particularly, if the siblings are close in age and therefore belong to the same generation (Coe, 2014), can be characterised by equal power and resources and therefore one can expect balanced reciprocity among siblings. Also, sibling relations can be characterised by fierce competition (with siblings wanting to outdo/outshine one another) which makes balanced reciprocity more likely among them.

The above discussions present applicable situations where various transnational transfer types are possible (see Table 1). There may be instances where migrants send remittances and receive remittances in return from their relatives, or instances where they send remittances and do not receive remittances in return. The same situation

applies to relatives of migrants who send remittances to migrants and receive remittances in return, or who send remittances and do not receive remittances in return. The other possible scenario is where nobody sends or receives remittances.

Table 1: Types of transnational transfers based on reciprocity

Migrants	Relatives
Send	Send
Send	Do not send
Do not send	Send
Do not send	Do not send

2.10 Analytical categories: The intersection of resources, migration motivation and temporality in remittances and transnational transfers

The above discussions of access to resources, migration motivations and temporality do not operate independently. I argue that they interconnect and that certain configurations of resources, migration motivation, time and social relationships between migrants and their relatives cluster around specific types of transnational transfer patterns. They form several analytical categories outlined below.

Firstly, migrants from ‘developing’ countries who are more likely to send remittances to their relatives back home may come from poor backgrounds with few resources; their migration may have been a collective effort of other family members. They are more likely to migrate for economic reasons, including risk diversification or for income improvements to support their relatives back home. They are also more likely to migrate during periods of political and economic instability in their origin countries. They may also have pre-existing social responsibility to their relatives, in terms of being the main provider for the family. Having reached the destination country, these poor migrants are more likely to remit intensely after they have found employment. The social relations between migrants and their relatives may be fractious because of the social

conflict that potentially underlie remittance transaction. As the years progress and their relatives' circumstances improve, they may gradually reduce the amount of remittances they send. The decline of remittances may not necessarily mean that the relations between migrants and their relatives have become strained.

Secondly, it should be noted that, after migration, the circumstances of poor migrants from poor backgrounds may or may not improve. Migrants from poor backgrounds who experience upward social mobility may be able to remit more easily without too much pressure on their purse strings. The lack of pressure on purse strings may mean that social relations between migrants and their relatives may not be fractious. But migrants who experience downward social mobility may not be able to remit as easily. These migrants may experience intense pressure on their income because they have to cover their own basic living costs and send remittances. This tension may lead to disagreements and conflicts between migrants and their relatives.

Thirdly, migrants from 'developing' countries who come from wealthy family backgrounds are less likely to send remittances. They are more likely to have decided independently to migrate, and accumulating resources for migration may have been relatively easier because of their access to various types of capital. They are also more likely to migrate for non-economic reasons like education or lifestyle reasons. They are also more likely to migrate during periods of relative political and economic stability in their origin countries. Having reached the destination country, these wealthy migrants are less likely to remit, largely because their relatives back home do not need their support. In the instances where they do send remittances, it is mainly as tokens of appreciation, not to solve any particular issue their relatives may have. The social

relations between migrants and their relatives may be cordial because they may not quarrel over remittances since both migrants and their relatives can provide for themselves. Over time, their circumstances might change, and they may call on their relatives for assistance and *vice versa*.

Fourthly, after migration, the circumstances of wealthy migrants from wealthy backgrounds also may or may not improve. If these migrants experience downward social mobility, they may receive remittances from their relatives, who have the resources to support them. The remittances that relatives send may increase during specific periods when the migrant needs them and decline once the migrant is able to re-establish him/herself. Also, a decline in remittances from relatives to the migrant does not necessarily mean their relationship has soured.

The above discussions have potential policy implications for migration and remittances. In many ‘developing’ countries remittance policies focus on how remittances sent to ‘developing’ countries can be maximised to improve the lives of those who receive them and how they can be used to promote development of origin countries (see Cáceres and Saca, 2006). Since migration is undertaken by migrants from different socio-economic backgrounds with different migration motivations at potentially different time periods, the one size fits all approach to current migration and remittance policy formulation should be revised to account for the different needs of various migrants and their relatives. Relatives of migrants potentially send remittances to migrants; policies should therefore focus on how the process can be improved and made less cumbersome by providing the needed infrastructure to make transfers easier and cheaper. I elaborate more policy implications in chapter eight.

2.11 Conclusion

This chapter examined transnational families and argued that they include more than members of the nuclear family. Transnational transfers may occur in transnational families of which the extended family is a crucial aspect. Though NELM creates analytical room to conceptualise individual migration beyond an income maximising paradigm, it does not extensively explore the social dynamics within remittance sending and receiving families. Using NELM as a starting point, this chapter has shown the need for the elaboration of the social dimension of remittance practice. Material resources are important in shaping the relational aspects of family lives when migration occurs. As discussed, access to resources not only influences the initiation of migration but also affects migrants' transnational transfer behaviours in the destination country. The resources migrants and their relatives possess can potentially influence the nature and direction of these transfers. This is because the socio-economic background of migrants and their access to resources affect the behavioural expectations that shape interaction between migrants and their relatives prior to migration; these factors continue to influence their transnational engagement, including material transfers.

This chapter also discussed migration motivations, which is important for the analysis in this study. Migration motivations potentially influence whether migrants will send remittances and whether they will receive remittances from their relatives back home. Although the literature gives various reasons for migration that are generally grouped into economic and non-economic motivations, I argued that separating them is arbitrary. Motivation to migrate usually combines both types, with either economic or non-economic motivations carrying more weight depending on the individual's circumstances. Based on the motivations for migrating and the period in which they

migrated, it is possible to identify different diasporic generations. Migrants' access to resources also influences their migration motivations and shapes their experiences in the destination country, such as whether they seek any type of employment, pursue higher education or professional credentials or just live normally. In turn, these experiences shape their transnational transfers with relatives in origin countries.

The chapter also examined the temporality of transnational transfers. By drawing on the remittance decay hypothesis and notions of reciprocity, I showed how transnational transfers between migrants and their relatives fluctuate over time. Economic integration plays an important role in these transfers because it grants migrants access to the labour market, which increases the potential to remit. Although remittances can decline over time, transnational ties between migrants and their relatives may become stronger, largely because the tension that may come with remittances reduces, allowing migrants and their relatives to focus on other aspects of their relationship. The time of migration is also important in understanding these transfers because, depending on the life phase of migrants and their relatives (e.g. productive years or retirement years for example), remittances may be at the beginning, peak or declining phase of their life.

As noted, intersections of resources, migration motivation, time of migration and nature of pre-existing social relationships potentially influence whether a migrant will send or receive remittances. Those from rich backgrounds with access to various resources may not send remittances upon their arrival and subsequent stay abroad. Those from poor backgrounds may migrate for economic reasons and, upon their arrival and subsequent stay at the destination, may send remittances to their poor relatives back home who need their assistance. I build on these themes in chapters Five, Six and Seven. The next

chapter explores the context in which transnational transfers occur. I examine exchange relations among family members in Ghana and the history of Ghanaian migration to the UK.

CHAPTER THREE

Exchange relations among families in Ghana and the history of Ghanaian international migration to the UK

3.1 Introduction

This chapter examines exchange relations among families in Ghana and the history of Ghanaian migration to the UK to provide context for remittance transfers. Family relations in Ghana which are characterised by various reciprocal exchange relationships between spouses, parents and children, siblings and the broader extended family are crucial for dissecting the nature and direction of remittance transfers. The structure and function of familial relations in Ghana are undergoing various changes due to urbanisation and Christianity, to name a few and these have implications for migration and remittance transactions. This chapter discusses these relations in detail to showcase how they may impact remittance transfers. The remainder of the chapter explores historical links between Ghana and the UK, which has led to the establishment of social ties based mainly on family connections that facilitate migration from Ghana to the UK. Ghanaian migration is predominantly a family affair with various members migrating to improve the family's livelihood. Ghanaian international migration has undergone various changes with Ghana currently being considered a migrant sending and receiving country. After independence in 1957 and prior to the economic hardship and political instability from the mid-1960s to the late 1980s, Ghana received large numbers of migrants from in and around Africa. Thereafter, it rapidly transformed into a major migrant sending country because of the political and socio-economic turmoil that the country experienced. However, due to the relative political and economic stability of the last two decades, the country has had a more balanced net migration rate (IOM, 2009). The UK is the third most important destination country for Ghanaian migrants

after other West African countries and the US respectively (DRC, 2007).

The following sections explore exchange relations in Ghanaian families and drivers of Ghanaian international migration to the UK to provide an overview to the analysis undertaken in the subsequent chapters.

3.2 Family and exchange relations in Ghana

Kin or family in Ghana are organised as lineages, divided into smaller 'houses'-corporate units that comprise all the descendants of a common ancestor, including the living, the dead and the unborn (Coe, 2013 p. 124). Exchange relations within families are rooted in reciprocity, where family members provide economically, socially and emotionally for one another. Family members take turns in caring for one another out of a sense of responsibility for the family because of the mandate of their forebears which admonishes them to care for one another (Nukunya, 2003). This mutual care is important especially in the absence of any meaning welfare support from the Ghanaian state. As previously noted in Chapter Two (section 2.2), Akans are the largest ethnic group in Ghana and most Ghanaian migrants are Akans. Though the discussions about family relations are applicable to most ethnic groups in Ghana, the claims I make about family relations primarily refer to the Akans. Family is the bedrock of individual's life and family is everything to most Ghanaians. As such individuals rely on their family for sustenance and support.

A family which is able to cater for its members is highly regarded and respected in the society (Nukunya, 2003). Therefore, families do their best to cater for their own members emotionally, socially and materially. Socially and emotionally, they visit and check up on one another if they are not living in the same household. Failure to do this

incurs repercussion and reprimand from family elders (Nukunya, 2003). Materially, they cater for one another by sharing resources. For example, an individual will work hard with the intention of fending not only for him/herself and his/her nuclear family (if he/she has one) but his/her extended family. Migration can be seen as a means for families to accumulate resources in order to fulfil these familial obligations. Migration also does not change the fact that family members may continue to take care of one another, financially, socially and emotionally. However, family relations are undergoing some transformations in Ghana with an increasing focus on nuclear families. Nevertheless, social exchange among family remains important. The exchange relations which have relevance for the analysis in this thesis are those between extended family members, married couples and nuclear families (parents and their children and sibling relations). In the following sections, I examine these familial exchanges and their potential implications for remittances.

3.2.1 Marriage and exchange relations

Exchange relations between husband and wife in a marriage has potential implications for remittance transfers which this research explores. Traditional gender expectation of husbands as breadwinners and wives as homemakers may not always apply in marriages especially when it is the woman who migrates for economic reasons. This implies that residential arrangements are important regarding how exchange relations transpire. Marriage among the Akans (and to some extent the Gas) is characterised by a duolocal residential pattern where couples continue to reside in their own homes even after marriage. Marriage for these ethnic groups does not necessarily mean that the couples are supposed to live in the same space. Mazzucato et al., (2013) notes that in Ghana, a rather high proportion of spouses live apart together, irrespective of migration, that is, spouses live in different residencies in the same town or in different areas of the

same country or in different countries (p. 6). Living apart after marriage creates a social distance that couples find desirable. Clark (1994) notes that her informants who preferred a duolocal marriage claimed that the social distance it preserved created a more peaceful longer-lasting marriage with greater mutual respect. Specifically, living separately 'prevents quarrels' over use of money, time and personal movements by reducing knowledge of each other's decisions. Virtual ignorance of the husband's amount and source of income is not uncommon, and some women openly welcome it. As long as he contributes adequately to the children's expenses, it is better not to know about the rest. Besides, he is more likely to pay his share if he does not know the full extent of your own income. Living together will lead to jealousy 'when you see each other going out and coming in' (Clark, 1994 p. 340), implying suspicions of adultery.

Exchange relations within Akan marriages is such that women have autonomy over their own resources and have the power to dispense these resources however they see fit. Women in matrilineal systems are said to be independent in marriage, managing their own economic activities and keeping separate budgets from their husbands. Furthermore, family support for a married woman upon dissolution of her marriage is greater in matrilineal than in patrilineal systems (Fortes, 1950 cited in Clark, 1994). The strength of this family support from the matrikin has been identified as a primary factor in the high incidence of divorce among the Akan (Fortes, 1950 cited in Clark, 1994).

Even though women remain economically independent in marriage, men are expected to be the economic providers and women the nurturers. The reciprocal exchange relations between couples is such that men provide 'chop money', and women do domestic chores. 'Chop money', an economic payment which symbolises giving food

allowance (Clark, 1994) signifies the man's authority and responsibility in the marriage and entitles him to food and other domestic duties from his wife. Failure of either party in the marriage to reciprocate is enough grounds for divorce.

Sending chop money may continue even after international migration. Adiku (2012) found that to reassert their authority men continue to support their spouses after migration. Both men in Ghana and those abroad with resources continue to support their spouses. However, the processes of urbanisation and influences such as Christianity, western culture and the desire to attain middle class status has contributed to making living together after marriage more common (Nukunya, 2003). Thus, when couples are apart either because of migration or other reasons, their ultimate aim is to live together. In the case of migration, they send remittances to cater for one another and they save towards their eventual reunification (see Djajić, 2008).

The gendered division of labour within marriage potentially affects remittance transfers between migrants (who are married) and their family members back home. Since men and women may be expected to continue to fulfil their respective responsibility in marriage, that is, men as breadwinners and women as nurturers, remittance transfers may be interpreted differently by family members depending on who sends them. If remittances are sent, it may be assumed that it is 'the man of the house' who sends them always. I explore this further in Chapter Six.

3.2.2 Nuclear family and exchange relations

Social exchange within nuclear families occur between parents (married couple), between parents and their children and between the children (siblings) which has implications for remittance transfers. When children are born, it is the responsibility of their parents to ensure that they thrive and are cared for. As parents also get older, it is

the responsibility of children to take care of them in their old age. Exchange relations between parents and children are therefore important and are characterised by reciprocal relations. Before the introduction of formal classroom education, parents could receive immediate reciprocal exchanges for the support they provide for their children because these children help with their parents' economic activities; they would work on farms or help with fishing etc. (Coe, 2014). Children also assisted in the home by helping their parents thereby returning some of what they had been given through their household labour. Coe (2014) notes that among farmers, children probably began to contribute to household production at an early age, in part to relieve their mother's work. They might start contributing as baby minders from the age of six or seven, allowing the mothers of toddlers to go to farm (Gottlieb, 2004 cited in Coe, 2014 p. 46).

However, with the introduction of formal class room education, children's care has become more expensive as schooling has become more popular and parents cannot immediately extract reciprocal contribution from their children. One of the changes that formal classroom education has brought to exchanges between parents and children is that it has made it more difficult for parents to get some form of immediate reciprocal exchange from their children. Parents have to wait longer because of the demands of this form of education which has become very expensive as well. In addition to the very expensive nature of education, the cost of raising children has increased also because children go to school rather than help with their parents' economic activities. Furthermore, schooling is only part of what is necessary for a child to be launched into adulthood and make a living. Coe (2014) observes that children sought apprenticeship as seamstresses, tailors and bakers etc. after they completed school, for which fees and equipment were required.

In this research, I will argue that even when children migrate to further their education, in most cases they continue to receive support from their parents further pushing back a reciprocal exchange to a later time. The launch into adulthood in terms of material stability which will enable them care for their ageing parents takes longer to materialise. Coe (2014) argues that parental care becomes a debt a young person incurs, which gives the adult providing care certain rights over the young person. How does this play out in terms of remittances? Sections 6.8 and 6.8.1 of Chapter Six explore this question.

The traditional expectations that parents have for their children of marriage and eventual procreation to continue the family lineage is also gradually changing. Among the younger generations marital norms are changing, and marriage is taking place later in life as children want to travel and experience other cultures and/or to complete their education or training before settling down. The gendered division of labour with husbands as breadwinners and wives as homemakers also is changing as more women continue to engage in economic activities. This may influence remittance transfers between parents and their children especially their married daughters. I explore this further in Sections 6.7 and 6.7.1 in Chapter Six

Exchange relations between siblings are important in families and even more crucial in remittance transfers. About siblingship among the Akans, Meyer Fortes observed that ‘the lineage is like an army, but your own mother’s child is your true sibling [that is, your closest kinsman]’ (cited in Van Der Geest, 2013 p. 53). The relationship between siblings is complex; some are characterised by love and affection while others are characterised by rivalry and jealousy depending on various factors such as age difference, ambition and how they were raised. Van Der Geest (2013) in his investigation of sibling relations in Kwahu observed that competition and envy among

siblings, especially sisters, was common. Siblings may be wary of one another because of competition over their parents' love and inheritance. This sense of weariness mean that siblings interact with one another cautiously almost as though they do not know one another; similar to how strangers would interact. Since sibling relationships can be characterised by suspicion and mistrust, exchange between siblings may occur as though it was happening between strangers which means that the exchange between siblings is equal in value and immediate. In chapter 7, I explore the extent to which pre-existing sibling relations affect the nature of remittance transfers.

3.2.3 Extended family and exchange relations

The exchange relations within extended families also potentially has implications for remittance transfers. Extended family members perform important tasks for migrant family members which affect their transnational relationship including remittances. The extended family is a network of relations linking individuals with relatives outside the nuclear family (Nukunya, 2003 p. 161). The extended family among the Akans is crucially important and is involved in every facet of family life. It performs various functions for its members; from looking for marital partners and ensuring the continuity of the lineage to safeguarding the economic productivity of its members (Awusabo-Asare, 2014). Therefore, the extended family can be described as the backbone of the family structure. Relations in the extended family are such that everybody is considered a close relative. As an example, such closeness can be seen in the fact that there is no word for cousin; a cousin in most Ghanaian languages including the Akan language is brother or sister. Also, aunt or uncle is 'little or big mother' or 'little or big father' depending on the order of birth. The close-knit nature of families means that exchange relations that occur among kin are rooted in reciprocity. The ensuing paragraphs in this

section will describe the ways in which the extended family engages in reciprocal transactions and its potential implications for remittance transfers.

One way in which the extended family plays an important role in the lives of individuals is marriage. They arrange marriages by looking for potential partners for their relatives of marriageable ages. They ensure that the potential marriage partner comes from a good family, does not have any disease, or social misdemeanours. Having looked for a spouse for their relatives, they expect reciprocation in the form of lineage continuation. Newly married spouses therefore have to procreate to grow the lineage. The extended family continues this role even in the face of migration. A male migrant of marriageable age can ask his relatives to seek a partner for him. When a suitable partner is found, the migrant sends remittances to perform the marriage rites and ceremony and then the wife joins the husband to create a family of their own. A female migrant who has found an ideal partner back home can ask her relatives to do background checks on the man. She may send remittances to facilitate this and her family reports back to her. Once she is satisfied with their assessment and report, the marriage can go ahead, and her husband joins her after the marriage ceremony.

Another way in which the extended family is crucial to the individual is raising children. When child(ren) are born, the extended family is instrumental in raising them to become important members not only of the family but of the community as well. When migration occurs, the extended family becomes crucial in raising children who stay behind. A common way of raising children in Ghana is child fostering where family members take care of other member's children. Child fostering is also called child circulation in the anthropological literature of West Africa (Goody, 1982, Isiugo-Abanihe, 1985 cited in Coe, 2013). Fostering means that children spend several years

away from their biological parents being raised by others in their homes. This can create respite for biological parents who may not have time to raise their children or who may be struggling to find the resources to care for their children. Foster children may also provide that extra assistance foster parents may need either in their domestic or their economic activities. Fostering does not necessarily always involve children going to live with their foster parents. Coe (2014) notes that there are two types of fostering; fostering in and fostering out. Fostering out is what I have described above and fostering in is when relatives are brought into the home to raise and nurture children.

Fostering can create a strong relationship between the child and his or her foster parent(s). Coe (2014) notes that child fostering is constructed from previous debt-care exchanges between kin; taking care of somebody makes the person indebted to the carer and demands reciprocation. Migration provides a good example of debt-care exchanges. Children whose parent(s) have migrated are usually cared for by members of the extended family who expect some form of reciprocal exchange for their services or efforts. There are immediate and long-term reciprocal exchanges. The immediate exchange fosterers receive is usually remittances, which not only caters for the children of migrants they are caring for but is also enough to cater for their own needs and those of their children. Carling describes this as following a compensation script: that is, when remittance recipients provide services for migrants, the money that is sent can represent compensation, or payment, for the service rendered (see Carling, 2014 p. 232). Long-term reciprocity occurs when the children become older and can take care of their foster parents. Anybody who raises a child expects some form of reciprocation. Failure to reciprocate leads to accusations of ingratitude. Fostering can also lead to tensions within the extended family with complaints of neglect and irresponsible spending of resources by foster parents (Dankyi, Mazzucato and Manuh, 2015).

Among the Akans an important aspect of their extended family relations is that between a man and his sister's children. Matrilineality means that children inherit properties from their mother's families. Daughters inherit from their mother and sons²³ inherit materially from their uncles. An Akan man believes he cannot completely trust that children born by his wife are truly his own because of the difficulty of verifying paternity in the past. He however believes that his sister's children are his true blood relation. Hence, they are family because of the bond that exists between them since they have the same mother (Awusabo-Asare, 2014). Therefore, the uncle-nephew/uncle-niece bond is very important and has implications for migration and exchange relations. Many uncles have raised their nephews and nieces, and as I have noted previously, many uncles have sponsored the migration of their nephews and nieces. This, therefore, has implications for exchange relations that may transpire between uncles and nieces/nephews. Uncles may send remittances to support their nephews and nieces when they are in trouble abroad and nephews and nieces may feel indebted to their uncles.

The role of the extended family in individual and family affairs is declining. Their role of arranging marriages has declined since individuals increasingly are finding their own spouses. Also, parents increasingly are raising their own children leading to a decline in fosterage. Some scholars have therefore argued that individuals are abdicating their responsibilities to their extended families (Nukunya, 2003; Awusabo-Asare, 2014). Nukunya (2003), for example, argues that there is an emphasis on marital ties and nuclear family relations at the expense of extended family relations. Nukunya (2003) contends that well-educated people and others influenced by factors of change like to

²³ Akan children inherit their soul or spirit (*ntoro*) from their father and their flesh and blood (*mogya*) which is the basis of kinship from their mother (Awusabo-Asare, 2014).

shirk their extended family responsibilities because they have found it necessary to get closer to their spouses and children. Specifically, they prefer to spend more time with their nuclear family, confide in them and spend more money on them etc. than with their kinfolk (Nukunya, 2003 p. 150). He elaborates that the bungalow residential system adopted by the elite or middle class people greatly helps in this regard because it is built for the nuclear family and their 'house boys' and 'house girls'²⁴. Nukunya (2003) mentions other considerations like government policies and conditions under which most of these people are made to work especially those salaried employees in Government and large private establishments. In such circumstances, accommodation if provided by the employer, is meant for the employee and his or her nuclear family. Fringe benefits never extend beyond nuclear family nor do the financial entitlements emanating from employment.

Christianity is also changing extended family relations and exchanges within it. Christianity is currently the dominant religion in Ghana, with approximately 70% of the population being Christian according to the 2010 census. The majority of Ghanaian Christians (28%) are Pentecostal or Charismatic which are newer versions of Christianity. Conversion to Pentecostalism serves as a break from an older or former life including family. Daswani (2010) contends that for many Ghanaians, conversion to Pentecostalism is a second conversion, one that provides discontinuity from what is considered unproductive kinship relations, traditional religious beliefs, and a non-Pentecostal Christian past that are seen as holding them back from a good life (p. 453). New converts form new social relations characterised by reciprocal arrangements with their new family members. They rely on their new relations in Christ Jesus to fulfil

²⁴ House boys and house girls are boys and girls who help in running the household of the elite in society.

their various aspirations including migration aspirations. Many of these churches have branches abroad and if migration occurs, they continue to attend these churches and cultivate new relationships with their new relatives in Christ abroad. These new relationships are also characterised by reciprocal exchanges which is most visibly played out in terms of helping others to migrate or assisting them with the transfer of cash and/or in-kind remittances. Church members may send migration invitation to others in the church back home who have become their new relatives and they may carry remittances on their behalf.

Extended family relations take turns in caring for one another revealing reciprocal exchanges. Even in the face of change in the extended family as I have elaborated above, members still maintain reciprocal exchanges. When people migrate and they find themselves in difficult situations, they will more likely call for assistance from their relatives with whom they have a relationship. The sentimental relationship and social obligations between family members ensure that they are responsible for one another's welfare. They will therefore send remittances to alleviate the hardship that their migrant relative may encounter and *vice versa*.

3.4 Family relations, migration and exchange relations in Ghana

Migration does not necessarily mean that family relations described above change drastically. Anthropological studies have noted that many African family systems are very flexible, with familial responsibilities and roles distributed among extended family members (Goody, 1982; Bledsoe, 1990 cited in Mazzucato et al., 2013). Recent socio-anthropological studies indicate that living transnationally can be a rational and even functional strategy in many African contexts (Bledsoe and Sow, 2011) instead of an

imposed state of being while awaiting reunification (Mazzucato et al., 2013). In such arrangements, there are reciprocal exchanges between migrants and their relatives. These exchanges are shrouded in the social obligations that govern these relations where relatives take turns to support one another. They provide emotional, social and material support for one another. Family members provide for one another and migration does not change this. Migration does not necessarily mean that migrants and their relatives break away from traditional roles and responsibilities. Migrants and their relatives may be expected to continue engaging in exchange relations and fulfilling their responsibility to one another. Migrants and their relatives may continue to care for one another as they would, had migration not occurred. Relatives of migrants therefore form an important social capital resource for migrants, and as the empirical sections demonstrate, migrants rely on their family in origin country when all else fails.

Ghanaians have been migrating to the UK for several epochs. Strong historical links between Ghana and the UK has led to the establishment of social ties based mainly on family connections that facilitate migration from Ghana to the UK. The next section explores the history of this migration and the role of familial resources in shaping this migration.

3.5 Ghanaian migration to the UK: More than just labour migration

Table 2: Top 10 migration destinations from Ghana (1975-2009), by period

1975-1989		1990-1999		2000-2009		1975-2009	
Country	Percent age of migrant s	Country	Percent age of migrant s	Country	Percenta ge of migrant s	Country	Perce ntage of migran ts
Nigeria	42.8%	United Kingdom	26.6%	United Kingdom	27.8%	United Kingdom	23.3%
Libya	8.7%	USA	23.0%	USA	27.2%	USA	21.2%
United Kingdom	7.8%	Nigeria	6.9%	Italy	7.6%	Nigeria	13.3%
USA	7.1%	Japan	5.9%	Nigeria	4.7%	Italy	4.8%
Germany	4.9%	Germany	5.4%	South Africa	4.0%	Germany	4.2%
Gabon	4.8%	Mali	3.9%	Spain	3.5%	Libya	2.6%
Lebanon	3.1%	Australia	3.8%	Germany	3.2%	Spain	2.3%
Spain	2.8%	France	2.7%	Norway	3.0%	South Africa	2.1%
Côte d'Ivoire	2.4%	Italy	2.6%	Canada	2.6%	Canada	2.6%
Italy	1.7%	Togo	2.5%	India	2.5%	Japan	2.0%
N	173		165		273		611
Sample includes first migration of heads of households, their spouse(s) and their children, who left at age 18 or over in 1975 or later							
Note: Former German Democratic Republic and Federal Republic of Germany have been grouped together for all periods.							

Source: Adapted from Schans et al., (2013). This data is from the MAFE (Migrations between Africa and Europe) project which allowed for the reconstruction of the trends in departures and returns of Ghanaian migrants by computing retrospective rates of migration. They also used household surveys. The household questionnaire of the surveys conducted in Ghana provides the dates of the first international migration (for at least 12 months) of the head of household, of his/her partner(s), and of his/her children. This information is available for migrants, regardless of their current country of residence (still living abroad or return migrants), and the date of first return is available for those who returned after their first departure. The household questionnaire also recorded the dates of birth, gender, and level of education of the head of household, the partner(s) and the children, whether they migrated or not. Further information on the method can be found here: Schans, D., V, Mazzucato, B, Schoumaker & M.L Flahaux (2013). *Changing patterns of Ghanaian migration*. MAFE Working paper 20. Retrieved November 2 2013 from MAFE (Migration between Africa and Europe).

The table above shows that the UK has been a favoured destination for many Ghanaian migrants for many decades. Compared to other countries, the UK has received the most migration from Ghana since the 1970s. I elaborate some of the reasons for this.

Migration is often undertaken in consultation with the family. Ghana has a long history of migration to the UK. Ghanaian migration to the UK was consolidated during the colonial times which saw an increased travel between the Gold Coast as a colony and the UK as a metropole. Much of this travel was conceived as transient, and Gold Coast residents and their families often saw this journey as temporary. The internal migration in the Gold Coast for work and other livelihood purposes extended to Britain. For example, sailors along the coast found work on British ships and migrated to port cities like Liverpool and Bristol, where small migrant communities emerged (Akyeampong, 2000). Strong historical links between Ghana and the UK led to the establishment of social ties based mainly on family connections that facilitated migration from Ghana to the UK. Families pull resources together to ensure the migration of members. Once a family member migrates, it becomes relatively easier for others to join. The first migrant ensures relative ease of subsequent migration by assisting with documents, accommodation, information about jobs among others.

Though Ghanaian migration is now mainly characterised as economic to improve family livelihoods (see Anarfi et al., 2003), during the colonial times, migration was for administrative training to help govern the state and to protest against the colonial government. During colonial times, a select group of Gold Coast residents went to Britain mainly for vocational and educational purposes often accompanied by their relatives to help with the administration of the colonial state under the indirect rule policy of the colonial government. Gold Coast elite, especially the upper and middle classes (who were the economic and political elite), dominated migration to Britain during the colonial period to fight for a more inclusive form of colonial governance and subsequently independence (Rohdie, 1965). These individuals with the support of their families went to Britain to protest against colonial rule and demand fairer treatment of

indigenous people. Labour or economic migration to the UK during this period was minimal (Anarfi et al., 2003). This was perhaps because, during this era, Ghana remained an attractive destination for labour migrants because of colonial economic policies, which developed cocoa plantations, large scale gold mining and lumbering (SIHMA, 2014). Many Ghanaians worked in these sectors while at the same time attracting migrants from the West African sub-region.

Being the first SSA country to gain independence in 1957, political and economic optimism thrived in the late 1950s and early 1960s. In this period, Ghana continued to be one of the major destinations for West African migrants, especially in relation to mining and plantation work (Bump, 2006). Some sections of the Ghanaian population, however, continued to migrate to the UK for educational purposes. The Ghanaian elite and their families who had the resources to afford this type of migration, continued to pursue migration to the UK. Also, the newly-independent state continued to sponsor the migration of individuals and their families for education and other training purposes to help with the administration of the state. In the immediate post-independence era, most emigration from Ghana to the UK was mainly for educational purposes. There were, however, other reasons for migrating to the UK, including further skills training, shipping, trading and foreign service postings (Asiedu, 2005).

Many Ghanaians also migrated because they were opposed to the Nkrumah (Ghana's first president) regime. Many political opponents of the regime migrated to the UK during this era to avoid arbitrary arrests and detention having witnessed what happened to some of their colleagues (Chesterton, 2013). This era also saw increased activity from the business community, with some businessmen and women also migrating to the UK to engage in trading activities, buying items from the UK to sell in Ghana

(Austin, 1970). This was a lucrative business venture because, even though Ghana had recently become independent, there was still a fascination with European lifestyle in terms of cuisine, clothing and other commodities among some sections of the Ghanaian society.

Ghana adopted a liberal migration regime towards other Africans due to Kwame Nkrumah's pan-African ideology (Awumbila and Ardayfio-Schandorf, 2008). The Alien's Act of 1963, however, sought to regulate the inflow of foreigners into the country. Foreigners were required to have resident permits and a quota system was introduced (Benneh, 2005). However, due to an ailing economy and growing popular sentiment against the monopoly of migrants in some sectors of the Ghanaian economy, the Progress Party government of the Busia administration, issued the Aliens Compliance Order in 1969, which obliged every migrant to obtain a permit within two weeks or leave the country. It is estimated that about 200,000 foreigners, mostly Nigerians, left Ghana within six months of the order (Benneh, 2005; Awumbila et al., 2008).

Until the late 1960s, free movement for members of the Commonwealth of Nations, (of which Ghana is a member) meant ease of movement to the UK²⁵. Many Ghanaian families took advantage of this to migrate to the UK and there was to and fro movements between the two countries during this era (Harper and Constantine, 2010). With worsening political, social and economic conditions from the mid-1960s, many

²⁵ The Commonwealth, formerly known as the British Commonwealth is an intergovernmental organisation of 53-member states that were mostly territories of the former British Empire. See Bloom, T., & Tonkiss, K. (2013). European Union and Commonwealth free movement: A historical-comparative perspective. *Journal of Ethnic and Migration Studies*, 39(7), pp. 1067-1085, for free movement in the Commonwealth until the introduction of legislations in 1968 to curb the movement of Commonwealth nationals.

Ghanaians and their families who had gone to the UK for schooling and had returned to Ghana, began to move back there for settlement (Anarfi et al., 2003). Many who had gone to the UK earlier decided not to return to Ghana. The turbulent socio-economic conditions in Ghana from this period until the late 1980s slowly led to the diversification of Ghanaian migrants and an increase in the numbers of labour migrants out of Ghana. Emigration became a basic family survival strategy with families sponsoring the migration of others to increase their sources of income. This period also saw the diversification of Ghanaian migration to other destinations like the Netherlands and Germany (Schans, et al., 2013). Prior to this, Ghanaian migrants came from the upper echelons of the society with resources and connections.

The continued political and economic turmoil led to changes in the composition of Ghanaian migrants to the UK. Inasmuch as families with resources and connections were able to migrate for better lives, families and individuals lower down the economic ladder also began to move elsewhere to improve their livelihoods. The economic and social malaise that engulfed the country meant that working class families at the bottom of the social and economic ladder were also looking for alternative means of survival. Many of these people were more likely to migrate within the sub-region especially to Nigeria, first before moving outward to Europe and North America (Anarfi, 2003; Adepaju, 2005).

The political and economic instability that continued to engulf the country persisted into the 1980s and 1990s as a result of military dictatorship, economic mismanagement and the introduction of harsh economic recovery policies. The Rawlings-led

administration²⁶ at the time stifled opposition political and economic activities (Haynes, 1991; Kleist, 2011). Many were arrested and their businesses were shut down. This meant that many Ghanaians who migrated during this era were economic migrants, political opponents and asylum seekers. Many received asylum status as a result of the political unrest and the ensuing witch-hunt that had swamped the country (Kandilige, 2017a) and were able to extend an invitation to their families to join them. They included university lecturers, medical doctors, nurses, lawyers, architects and a plethora of low-skilled youths of both sexes who left the country to seek better opportunities abroad.

Nigeria, which had discovered oil in commercial quantities in the mid-1950s, became the destination of choice. Nigeria was in much need of both skilled and manual labour and Ghanaians migrated to Nigeria to meet the country's growing manpower demands. However, by the mid-1980s, foreigners were scapegoated because of socio-economic and political turmoil in Nigeria, and many Ghanaian migrants were badly affected. Nigeria deported nearly 2 million Ghanaians in the mid-1980s (Anarfi et al., 2003; Bakewell and de Haas, 2007). The dire socio-economic conditions in Ghana coupled with drought meant that returning and staying there was not an option for many returnees, so a number of returnees and deportees emigrated to other African and European countries, including the UK.

Paths into Europe have been determined by where travel permits are easiest to obtain (Peil, 1995; Kleist, 2011; Grillo and Mazzucato, 2008 cited in Schans et al., 2013),

²⁶ Jerry Rawlings is a former head of state and president of Ghana. He led a military uprising in 1979 and overthrew the government of Ghana's third republic in a coup d'état in December 1981. He was then elected president and he served from 1992 to 2000.

although the more highly skilled and educated Ghanaian tends to go to English speaking destinations to be able to practice their professions (Schans et al., 2013). In the case of the UK, expansion of migration from Ghana in the late 1980s and 1990s took place in the context of an expanding labour market as the UK emerged from recession to enter a period of considerable economic growth, which continued until the most recent economic crisis of 2008 (Schans et al., 2013). Ghanaian migration to the UK has grown, through asylum migration²⁷ and the direct recruitment of healthcare professionals (especially doctors and nurses) into the country's National Health Service (NHS) since the mid 1990s.²⁸ The majority of recently-arrived migrants from Ghana to the UK comprise students and those struggling to improve their own livelihoods and that of their families in Ghana (Manuh, 2003; Peil, 1995; Van Hear, 1998 cited in Krause, 2008).

Student migration (as I have already discussed) forms an important component of Ghanaian migration and it has been occurring for a long time (Peil, 1995). There are two basic types of student migration from Ghana to the UK: sponsored and unsponsored students. Sponsored students include those who get funding to pursue their studies abroad. The funding can be from the government of Ghana or from other sources including other governments and the universities. Unsponsored students are those who have to rely on their own resources, including other family members, to fund their education. Regarding sponsored students, the government of Ghana has been instrumental in providing scholarships for thousands of Ghanaian nationals through the Ghana Scholarship Secretariat (GSS) and the Ghana Educational Trust (GET) Fund,

²⁷ Ghanaians migrated to the UK to seek asylum during the height of political turmoil in the country in the 1980s (Kandilige, 2017a)

²⁸ It should be noted that since the 1990s there has been the tightening of immigration controls in the UK for many African countries including Ghana

among others. However, the government has recently reduced the number of scholarships it awards. Scholarships have also increasingly become tied to political party affiliations, with governments more likely to support individuals who belong to their party. Also, students who secure government of Ghana scholarships face tremendous challenges in receiving their funding while abroad because of delays in transfers. Increasingly, therefore, people are turning to unsponsored means of funding their education and relying on their family and network members.

Ghanaians form a significant part of the 'new African Diaspora' (Van Hear, 1998; Koser, 2003) in the UK. Ghanaian migrants can be considered a comparatively well-established group in the country. Second and third generations have been born in the UK, and older generations are now returning to Ghana (Anarfi et al., 2003; Krause, 2008; Wong, 2014), while others circulate between Ghana and the UK. The number of Ghanaians migrating to the UK has grown over the years. According to Bump (2006), 2001 census data from England and Wales shows that roughly 56,000 Ghanaians were living in those parts of the UK. This number is almost double that of the 1991 figure of 32,000. The 2011 census data from England and Wales recorded approximately 94,000 Ghanaian-born residents in the UK (Office for National Statistics, 2013). Bump (2006) attributed this growth to the number of Ghanaians who are given work permits and student visas, but, taking into account the many Ghanaians who have difficulties in achieving legal immigration status, the actual figure of Ghanaians in the UK might be much higher than these estimates.

Some Ghanaians draw on their own economic resources to migrate. This is the case for those who are relatively wealthy and have the economic wherewithal to support their

own migration. Others who do not have the economic clout to sponsor their own migration rely on their social capital, especially relatives who can support them. Seeing that Ghanaian migration to the UK has been long standing, many potential migrants have established contacts, that is, families in the UK that they can rely on to migrate. Some scholars have in recent years described Ghanaian migration as driven by a response to lack of economic opportunities (Kleist, 2011; Mazzucato, 2011). Families come together to sponsor the migration of one of their members. By doing so, they find ways to overcome the economic hardships they encounter. The UK provides them with the opportunity to be able to do so. The pre-established networks of friends and family belonging to potential migrants in the UK are very useful in terms of showing newly-arrived migrants the UK way of life. Family and network-related migration has therefore intensified since the 1990s (Agyemang, 2011). These established communal networks of friends and family have continued to drive Ghanaian migration to the UK.

Today, Ghanaian migrants have established formidable communities in various towns and cities in the UK. Ghanaian migrants in the UK are mostly concentrated in Greater London. Out of the 94,000 Ghanaian residents in England and Wales, 63,000 are located in the London area (Office for National Statistics, 2013). They are mostly concentrated in the boroughs of Southwark, Newham, Hackney, Lambeth, Haringey, Brent, Lewisham, Enfield and Croydon (Vasta and Kandilige, 2010). It should, however, be noted that there are smaller populations of Ghanaians outside London in Birmingham, Manchester and Milton Keynes (Office for National Statistics, 2013, p. 585).

The composition of Ghanaian migrants in the UK includes high and low-skilled migrants, migrants employed in low paid and high paid jobs, rich and poor migrants and migrants from diverse ethnic, class and socio- economic and cultural backgrounds. This serves as a comparative tool to present a balanced perspective on transnational transfers. Researching Ghanaian migrants in the UK, Vasta and Kandilige (2010) reveal a blend of high and low-skilled migrants working in various sectors of the UK economy, especially the informal sector. Also, Spence (2005), in analysing the London Labour Survey, shows that 32% of Greater London Ghanaians are in managerial, professional or associated professional jobs. The occupations of the remaining 68% ranged from administrative and skilled trades through to low-skilled and unskilled work. This blend makes Ghanaian migrants in the UK a good case study to explore diverse transnational transfer dynamics and motives.

For a long time, Ghanaian migrants in the UK have predominantly come from the Akan ethnic group. Ghanaians from other ethnic groups are, however, also increasingly migrating. Some of the reasons that can explain the dominance of the Akans on the Ghanaian international migration scene include the fact that they are one of the main ethnic groups in Ghana, comprising roughly 48% of the country's population. Their early contact with Europeans may also have a role to play in their long history of international migration (see Gocking, 2005). However, the 2010 Ghana census demonstrates that Ghanaian emigrants came from all 10 administrative regions of the country, even though the Northern and the Upper regions send the least number of international migrants (Ghana Statistical Service, 2013). Ghanaian migrants from minor ethnic groups, such as Dagomba or Gurma, should not be overlooked. They are very conscious about maintaining their cultural heritage, especially in the face of the

dominance of Akan languages, which comprise the primary languages used for communication at many functions (Krause, 2008). The majority of Ghanaian migrants are Christian, either Catholic, Presbyterian, Methodist or belonging to one of the various forms of protestant, neo-Pentecostal and African Independent churches, which are often shared with other Africans, especially Nigerians (Hunt, 2002, p. 262, cited in Krause, 2008).

Krause (2008) notes that the Ghanaian ‘community’ comprises different overlapping groups based on ethnic background, time of arrival, profession, political orientation and religious affiliation. There are also a number of Ghanaian associations active in the UK. These associations are based on common denominators that vary widely, such as areas in the UK (e.g. the East London Ghanaian Social Club), professional groups (e.g. the Ghana Black Cab Drivers Association, the Ghana Nurses Association), home regions (e.g. the Brong Ahafo Association, the Mfantse Mponu Kuw Association), old school connections (e.g. the Okuapemman Old Students Association), and ethnic groups (e.g. the Ewe Association) (Krause, 2008 p. 238). It is fitting, then, to speak of communities in the plural, even though *Ghanafo* or *Ghanatso* (people from Ghana) are often addressed as a single community (Krause, 2008 p. 238). These associations, based on ethnicity, profession or hometowns, have fostered intercontinental links with Ghana.

3.6 The pattern of transnational transfers

Ghanaian migration to the UK reveals a pattern of transnational engagement with Ghana. The Immigration Act, 2000 (Act 573) and the Diaspora Affairs Bureau at the

Ministry of Foreign Affairs and Regional Integration²⁹, introduced a range of rights for Ghanaians living abroad whose ‘new passports’ did not allow dual citizenship. Those who could have dual citizenship were encouraged to do so and for ‘Africans in the Diaspora who want to return to Ghana and set up home and businesses among others to return to the country’. The transnational nature of Ghanaian migration can be observed at the micro, meso and macro levels.

The micro level involves migrants’ engagement with friends and family in Ghana at the individual level (Coe, 2011; Wong, 2006; 2014). Some of these engagements include migrants taking care of relatives at home and relatives at home making sure that the migrant is doing well and adjusting favourably to life abroad. Migrants send remittances to cater for the needs of their relatives. Relatives also cater for migrants’ children, their properties and businesses. And as I will show in this study, relatives also send remittances to cater for migrants.

The meso level involves transnational engagement by various hometown associations and other groups with their origin communities. Their activities include visits, material donations to their communities and contribution towards various projects and development activities. Kandilige (2017b) analyses collective fundraising and the strategies employed by Ghanaian hometown associations in mobilising collective remittances for development in origin communities. He argues that the diversity of strategies adopted by Ghanaian hometown associations in mobilising collective

²⁹ The Diaspora Affairs Bureau established in 2014 built on the success of the Ministry of Foreign Affairs and Regional Integration’s Diaspora Support Unit (DSU), established in 2012 with the support of IOM Development Fund (IDF). The DSU was established as part of a national diaspora engagement project to provide a sustainable link between Ghanaian diaspora and various government agencies to achieve development and investment goals. Read more here: <https://www.iom.int/news/landmark-diaspora-affairs-bureau-launched-ghana> or <http://www.ghanaiandiaspora.com>

remittances for development purposes enhances their contribution to their origin communities directly without reliance on the Ghanaian state or other development agencies to bring progress to their communities, which are usually rural areas.

At the macro level, Ghanaian migrants engage in diverse transnational activities with the Ghanaian state. For example, the Ghana Investment Promotion Centre (GIPC) organised a homecoming summit in 2001 on the theme ‘harnessing the global Ghanaian resource potential for accelerated national development’ and a recent one was organised in 2017. The objectives of these summits are to marshal non-resident Ghanaians abroad for development purposes. According to Wong (2006), the election of John Kufour as Ghana’s president in 2000 (whose administration people perceived as being open to business and also included many skilled return migrants) encouraged Ghanaians to engage in transnational business and investment activities with the country. It also made return more attractive to emigrants. The Ghanaian government, through its high commission in the UK, also organises activities to encourage Ghanaian migrants to engage with Ghana. Apart from registration of Ghanaian nationals and the provision of consular services, the Ghana high commission in the UK provides advice and information on investment opportunities back home for Ghanaian migrants and other potential investors. This is crucial because manifestations of international transfers will take place in a transnational context, and research evidence indicates that Ghanaian migrants maintain such ties with their home country.

3.7 Conclusion

The exchange relations and social obligations that family members have towards one another are crucial in determining the nature and direction of remittance transfers. Family relations are undergoing changes in Ghana due to modernising forces such as

Christianity and urbanisation. However, the core function of the family remains the same. Family members take turns to care for one another depending on who has the resources to do so. When migration occurs, relatives back home perform tasks for migrants that migrants would normally perform such as raise children which may then elicit reciprocal exchanges in terms of remittances. Therefore, remittance transfers are driven by the sense of responsibility that family members have towards one another.

Family relations are also important when it comes to Ghanaian migration to the UK. Family relations lead to the formation of strong ties which facilitate migration. The history of Ghanaian migration to the UK is diverse revealing different groups of people who migrated out of Ghana at different times. The diversity of Ghanaian migration to the UK makes it possible to delineate different types of transnational engagement they may have with Ghana such as remittances. During the colonial and independence era, Ghanaian migration to the UK was dominated by the political and economic elites and their families who migrated for training purposes to help with the administration of the state. The turbulent post-independence era led to more diversity in Ghanaian migration as Ghanaians from lower socio-economic backgrounds also began to migrate mainly to other African countries for trading purposes and short visits. These migrants subsequently moved to other European countries (including the UK) for their livelihood.

Recent Ghanaian migration to the UK has been increasingly dominated by students who manage to secure funding either from the government of Ghana or from other sources to pursue further education. Ghanaian migrants in the UK have formed a few relatively well-established migrant communities which help maintain their common Ghanaian and individual ethnic identities. Not only do they contribute to the UK's socio-

economic development; they also continue to maintain transnational linkages with Ghana at the micro, meso and macro levels.

Ghanaian migrants (from diverse backgrounds; rich, poor, high-skilled, low-skilled etc.) are part of the 'new African diaspora' and have established communities in the UK. They have continued to maintain transnational connection with Ghana at the micro, meso and macro levels which is important because transnational transfers take place against a transnational backdrop. This will show the different variations of transnational transfers.

CHAPTER FOUR

Research methodology

4.1 Introduction

This chapter presents the methods used in collecting and analysing the data for this research. To understand the nature and direction of transnational transfers, this study analysed detailed remittance data, collected using qualitative methods from Ghanaian migrants and their relatives. There have been recent calls for migration research to reflect the transnational ties migrants maintain with their origin countries. In line with this, the study employed multi-sited and matched sampling methodology to reflect, not only the multiple localities of Ghanaian migrants in the UK and their relatives in Ghana, but also the spread of the transnational ties and engagement they maintain with Ghana. Multi-sited research and matched sampling approach also helps to capture the perspective of both migrants and their relatives regarding transnational transfers. This chapter details the methods used in soliciting, collecting and analysing data for the research. The chapter also reflects on my position as a Ghanaian migrant conducting research among my co-ethnics and the issue of rigor and credibility in qualitative research. The chapter concludes by discussing the socio-demographic characteristics of the Ghanaian migrants and their relatives I interviewed for the purpose of this research.

4.2 The approach: Multi-sited and matched sampling methodology

I investigate transnational transfers through the experiences of Ghanaian migrants in the UK and their relatives in Ghana. Previous studies that have investigated transnational exchanges in the Ghanaian migration context have drawn mainly on quantitative analysis of remittances (see, for example, Quartey and Blankson, 2004;

Quartey, 2006; Adaawen and Owusu, 2013) or have studied only one aspect of the practice: either only remittances that move from migrants to relatives (see Adams Jr, 2006; Quartey, 2006; Adams Jr and Cuecuecha, 2013), or remittances that move from relatives to migrants (see Mazzucato, 2009a; 2011). Very few studies have focused on both remittances that migrants send to their relatives back home and the remittances that relatives back home send to the migrant and the perspective of both senders and receivers, which is what this study explores. I employ multi-sited and matched sampling methodology, in studying transnational transfers between migrants and their relatives.

According to Adam Jr and Page (2003) the literature on remittances tends to be made up, either of a myriad of individual case-studies based on single villages, regions or countries, or of broad-brush comparative studies which take a global perspective based on statistical data. These authors conclude that it is rather rare to find comparative analyses based on in-depth field studies. Various scholars have suggested that multi-sited research lends itself well to understand cross-border flows (Marcus, 1995; Falzon, 2009; Amelina and Faist, 2012). In his seminal article, Marcus (1995) offers six possibilities for studying such flows: following the people, things, metaphors, stories, lives, and/or conflicts. For researchers who have since employed this or similar research approaches, however, the challenge has been to combine multiple locations with an in-depth understanding of the different localities and to be able to contextualise the often-fragmented information that one draws from multiple sites (Rutten, 2007 cited in Mazzucato, 2009b). Using matched sampling methodology helped to understand transnational transfers between migrants and their relatives. Matched sample methodology involves studying a phenomenon or a person(s) in one location and a network of theirs in another location. Following transnational transfers across multiple

locations contextualises these flows, which would be difficult to do from a fixed point. It allows for tracing the journey of these transfers, which makes it possible to understand not only the decision-making process but also migrants' thoughts about these transfers and the process these transfers undergo.

By following and tracing transnational transfers, I was better able to comprehend the micro level decision-making process, the rationale and the trajectories of these transnational transfers including the methods and strategies used in sending and receiving these exchanges between migrants and their relatives. This approach made me privy to details that a one-sided approach might otherwise obscure. The ideal matched sampling strategy involves gathering data concurrently between two or more locations to highlight the simultaneity in transnational connections between migrants and their origin countries (Mazzucato, 2009b). However, due to logistical constraints, the matched sample methodology that this study employed was carried out in stepwise fashion. That is, I worked in one location first; Oxford before moving to the other locations (London, Milton Keynes, Northampton and Manchester) in the UK. I, however, travelled between Oxford, London, Milton Keynes and Northampton depending on the days I had scheduled interviews with respondents, and I lived in Manchester for a month conducting interviews. The same applied to Ghana; I conducted interviews in Greater Accra first before moving to the other regions.

4.2.1 The field

Transnational transfers in this study move between geographical locations in the 'global South' and the 'global North'. A study that investigates transnational transfers must therefore follow the economic exchanges that move between migrants in the 'global North' and their relatives in the 'global South'. Adopting a multi-sited research

approach makes it possible to follow these transfers. I chose to study these transnational transfers from the vantage points of two locations: UK (Europe) and Ghana (West Africa). Within these two locations, these transfers also move between different places and individuals before reaching the intended recipient. For example, they move from a migrant in, say, Reading to another in London before crossing borders into Ghana, where they also move from the capital, Accra, to the designated recipient living in another city, say, Koforidua. The social relations pertinent to transnational transfers in this research were located within these two sites. In the UK, Ghanaian migrants are one of the biggest African groups in the country, as I have already established. They are located mainly in the Greater London area, with some segments of the population living in other parts of the country, like Manchester and Milton Keynes.

In Ghana, I interviewed relatives of migrants in five regions based on contact details provided by migrants in the UK during interviews and interactions. The regions include Greater Accra, Ashanti Region, Central Region, Eastern Region and Western Region. This was done with the intention of tracing and following the transnational transaction from the destination country to the origin country. I decided on the strategy of tracing transnational transfers from the destination country to origin country and not the other way around (from origin country to destination country) because I was already resident in the UK at the start of the research and data collection. I therefore started with the migrants and traced the transfers to their relatives in Ghana.

4.2.2 Methods of data collection

In understanding transnational transfers between migrants and their relatives, I chose to spend as much time as practically possible conducting fieldwork. I spent roughly 16 months in the field. Data for this thesis was gathered mainly through semi-structured

interviews and complemented by participant observation, where I observed and also took part in the act of sending remittances on behalf of migrants and their relatives. Participant observations provide researchers with a yardstick against which to measure the completeness of data gathered by other means (Becker and Geer, 1957; Cornwall and Jewkes, 1995). They can provide additional information and complement other methods used to collect data. The interviews and information gathered from participant observation formed the bulk of the main data for analysis. This was complemented with existing literature on remittances, which allowed me to address the research questions. Interviews and participant observation made it possible to explore the nature of transnational transfers between migrants and their relatives.

Data collection was done in two broad stages and was multi-sited. The first involved in-depth interviews with Ghanaian migrants living in the UK. As a Ghanaian migrant living and studying in the UK, my network of friends and colleagues enabled contact to be established with the Ghanaian migrant community. I was in contact with the Ghanaian migrant community for 13 months but formal interviews with informants lasted for 6 months from November 2014 to April 2015. The length of time spent among the community was to enable me to establish myself among them and for them to familiarise themselves with me before collecting data.

The second stage involved interactions with their family members in Ghana. I spent three months in Ghana, from May 2015 to July 2015 speaking to the relatives of the migrants I interviewed in the UK. The relatively shorter time spent in Ghana was because interviews were conducted with people whose names came up in interviews in the UK as having sent and/or received transnational transfers from the migrant, so I did not spend time soliciting new respondents. I also interacted with other family members

of the migrant I met at the homes of relatives of migrants who were not mentioned by the migrant during the interviews. This was to interrogate whether they knew the migrant, what the nature of their relationship was with the migrant and whether the migrant sent them remittances, or whether they have ever sent remittances to the migrant.

Altogether, I spent a total of 16 months actively collecting data. Ryan and Dundon (2008) note that, when carrying out qualitative research, in order to elicit quality data and positive engagement of the highest form, the relationship between researcher and respondents should be comfortable and trusting. This comes with the passage of time. After 16 months of actively collecting data, I have also continued to maintain informal relationships with many of my respondents where I communicate with them from time to time. Among other things, maintaining this relationship has enabled me to seek clarification on issues raised during the formal interviews.

4.3 The fieldwork

The fieldwork for this thesis was undertaken in the two countries displayed in the diagrams below. The choice of investigating transnational transfers among Ghanaian migrants can be described as a convenient and an intentional one. In my master's research, I investigated transnational family arrangements among Ghanaians. One of the interesting findings from that research was that husbands in Ghana were supporting their wives, who were resident in the 'global North'. Having found that these 'South' to 'North' transfers transpire among Ghanaian migrants and their relatives from my earlier research, a natural progression seemed to be to continue investigating transnational transfers more broadly among this group by exploring not only one aspect

of transnational transfers but both. By investigating transnational transfers from the perspective of both senders and receivers, I contribute to the existing literature by aiming to understand the circumstances under which remittances flow to relatives of migrants and conditions under which remittances flow to migrants from their relatives.

4.3.1 Data collection in the UK

I started data collection by attending a predominantly Ghanaian church in Oxfordshire. Oxford has a sizeable Ghanaian migrant population. The 2011 census puts the number of Ghanaian born residents in Oxfordshire at 595 (Office for National Statistics, 2013). This number excludes irregular Ghanaian migrants, which may mean the figure is much higher. The auto industry in Oxford attracted many Ghanaians who thought they might find work in the BMW manufacturing plant in the county. The universities in the city have also attracted a number of Ghanaians, with many prominent Ghanaians (including former presidents and vice presidents) being alumni of the University of Oxford. Many Ghanaians also work in the care sector and other service provision sectors. A friend and colleague whom I had told about my research introduced me to the pastor of the church. One reason for starting from the church is that majority of Ghanaians are very religious (Assimeng, 1989). Everywhere they find themselves, they establish religious organisations and edifices, especially churches to fellowship and worship God. I started attending this church in May 2014.

On the first day, I met the pastor and introduced myself and I also told him what my research was about. I mentioned that I wanted to interview some of the members of his congregation. He assured me of his support. From May 2014 to October 2014, I attended the church regularly and engaged the members of the church in informal conversations about their lives and settlement in the UK. To become more integrated

in the church community, I joined the drama troupe, the ushering department and the catering and hospitality team. During festivities such as Easter, Christmas and church anniversaries, the drama troupe organises and stages a play, usually from the Bible, to educate and entertain members of the congregation. The ushering department and the catering and hospitality team welcomes worshippers to the church and provides refreshments for members during and after church service respectively.

By joining these groups, I became more enmeshed in the church community. By the time I started the interviews in November 2014, I was no longer the ‘new comer’ or the ‘stranger’. My status as a Ghanaian student abroad also facilitated my interaction with the Ghanaian migrants in the sense that many of them wanted to contribute to my scholarly efforts and help me complete my course. They would ask many questions about my research. Therefore, I always went to these meetings fully prepared to be questioned extensively about my research. I utilised their interest in my study to establish further contacts that would assist me with getting more respondents for my research.

During such interactions, respondents opened up and we had honest discussions about their lives and daily experiences in the UK. This approach raises ethical questions like how to deal with all the sensitive information migrants relayed to me, particularly when it pertained to irregular migrants. I dealt with this by explaining to my respondents in detail what my research was about, and I was clear in conveying to them that the interviews would be used for my research, which would be presented in a monograph after my studies. After giving this information, I asked if they were still interested in providing me with information before collecting the data. I also anonymised the identity of respondents by giving them pseudonyms.

At the end of each interview, I asked participants to introduce me to their friends or relatives who were living in other parts of the UK and who were not part of the church. Many participants were willing to introduce me to some of their friends and other network members. Thomson (1997) argues that snowballing makes it possible to take advantage of the social networks of identified respondents to provide a researcher with an ever-expanding set of potential contacts. This approach was to ensure that ‘non-joiners’ (others who do not attend this church) were captured, even though I admit that not all ‘non-joiners’ were captured. To ensure the diversity of the sample, I established contact with another person in London, who introduced me to other Ghanaian migrants in that area. I attended birthday parties, funerals, baby showers and baby naming ceremonies where I met more Ghanaian migrants. I also asked this group of migrants for further referrals, which many of them gave me. Through the process, I spoke to 70 Ghanaian migrants in the UK. They were resident in Oxfordshire, London, Milton Keynes, Northampton and Manchester. I spoke to 15 migrants in Oxfordshire, 20 in London, 10 in Milton Keynes, 10 in Northampton and 15 in Manchester.

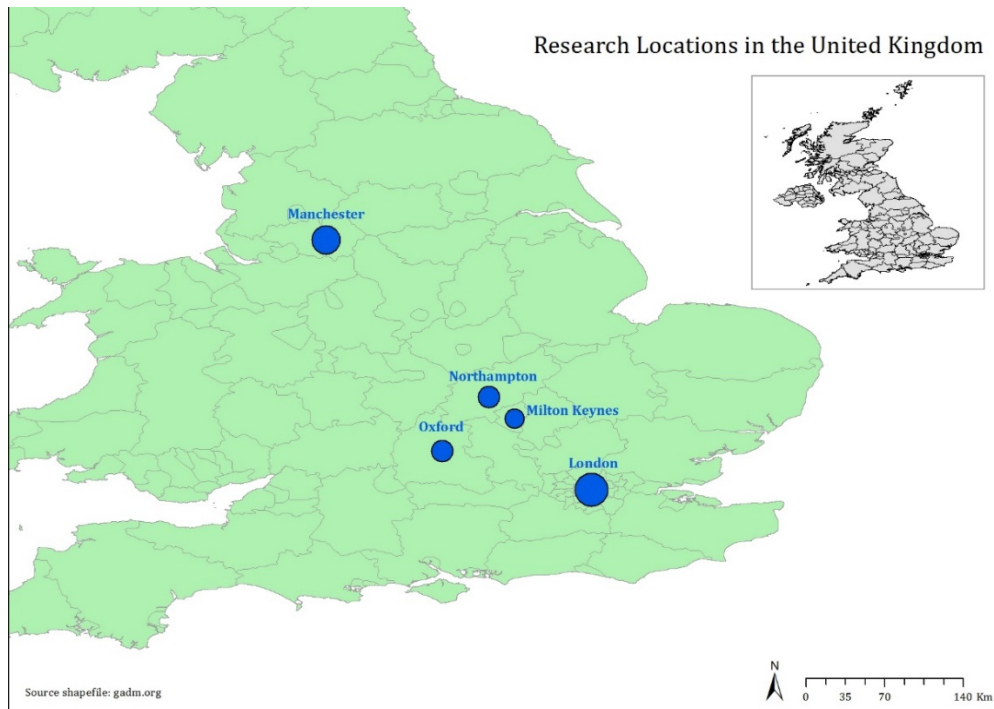


Figure 3. Map of research locations in the UK

4.3.2 Data collection in Ghana

After the UK phase of data collection, I interviewed 51 relatives of the migrants in Ghana. I interviewed at least one relative of the migrants I spoke to in the UK, there were, however, a couple of migrants, for whom I interviewed two of their relatives. Since I already had contact details of the participants in Ghana, contacting them was relatively straightforward. I served as a courier for migrants and their relatives, carrying goods and money from the UK to Ghana and *vice versa*. I started calling potential respondents in the second week of my arrival in Ghana, and we arranged convenient times for interviews. Sometimes participants were busy with work or other activities and so could not make the interview appointments. This meant that new interview times had to be scheduled. I was only able to interview 51 relatives of migrants because some migrants did not want me to contact their relatives; they made this very explicit and did not give me their telephone number. There were other instances where the telephone numbers I had been given did not work in Ghana, even though they were working

perfectly when I contacted respondents when I was still in the UK. When I realised this, I contacted their relatives in the UK to give me alternative telephone numbers of their relatives, assuming they had changed their numbers, but this was met with a non-response from respondents in the UK. Some potential respondents also failed to show up for interviews, and subsequent attempts to reschedule proved futile.

In addition to the mobile phone numbers, I also asked where in Ghana the family members of the migrant resided. After initially compiling the locations, the relatives were spread across 8 of the 10 regions of Ghana (Greater Accra, the Eastern Region, the Western Region, the Volta Region, the Brong Ahafo Region, the Ashanti Region, the Northern Region and the Central Region). However, in Ghana, there were a lot of changes to the residential locations of migrant family members. What I found striking was how family members who were originally living in the Northern and Brong Ahafo regions moved to other southern regions (Ashanti and Greater Accra), while those in the Volta Region moved to Accra. Also, some who were living in Greater Accra had moved to the Ashanti Region. They moved to settle while others went temporarily to conduct business or visit other relatives. Literature on Ghanaian internal migration suggests that inter-regional migration from the north to the south of the country is driven by economic factors particularly the search for employment, even though other reasons, like marriage, figure as well (Castaldo, Deshingkar and McKay, 2012; Adaawen and Owusu, 2013).

The implication of this was that I did not go to the Northern, Brong Ahafo and Volta Regions to conduct interviews. I conducted 19 interviews in the Greater Accra region (Tema, Ashongman Estates, Bortianor, Ridge, Abelenkpe, Labadi, Osu, Amasaman,

Cantonments, Dzorwulu, Lapaz, East Legon, Shiashie, Kaneshie, Kanda, Nungua, West Legon, Tesano and Oyarifa), where the bulk of migrants' relatives resided. In the Ashanti region (hometown of many of the respondents in this study), I interviewed 12 relatives of migrants. They were resident in Sepaase, Obuasi, Asokore, Mampongten, Agogo and the Kumasi Metropolitan Area (Maakro, Apeadu and Kejetia). This is in line with other studies which have found that many Ghanaian migrants are Akans and hail from the Ashanti Region (see Mazzucato, 2011; Nieswand, 2013). I conducted 11 interviews in the Eastern Region (Nkawaw, Koforidua the capital, Asokore and Mamfe in the mountainous region). In the Western Region, I spoke to six relatives of migrants in Prestea and the Takoradi Metropolitan Area. In the Central Region, I interviewed three relatives of migrants in Kasoa.

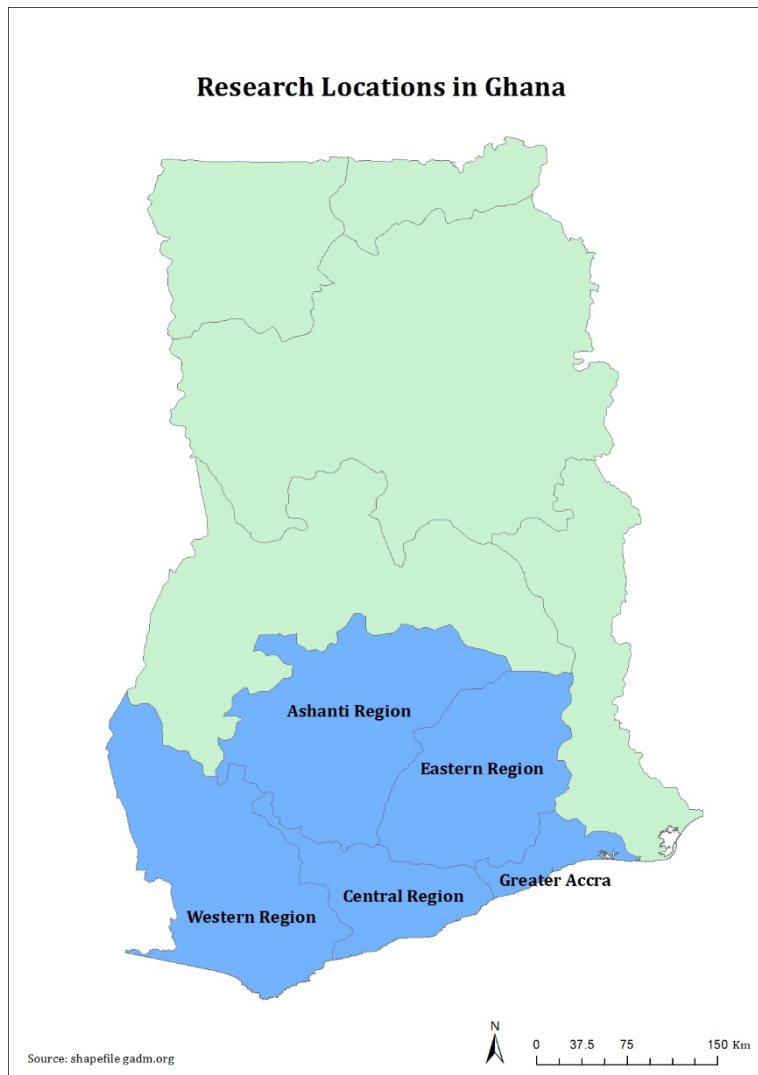


Figure 4. Map of research locations in Ghana

4.3.3 The nature of interviews and participant observation

I mainly used interviews in soliciting information. I followed the interview guide loosely allowing the conversation to flow as naturally as possible. The interviews lasted roughly between 30 minutes and two hours. Interviews remain one of the most powerful methods of understanding our fellow human beings (Fontana and Frey, 1994, p. 361). I tried as much as possible to conduct interviews in the respondents' homes, both in Ghana and the UK. This was to enable me to decipher the socio-economic status of migrants and their family members (in term of their residential areas, number of rooms in the house or apartments, the furniture and decorations etc.). In addition, I asked

respondents some socio-demographic questions³⁰. I asked about their socio-economic backgrounds, their migration motivation, migration trajectory, the various resources they drew upon in their journey to the UK and their conditions of life in the UK. In addition, I asked questions about transnational transfers: how often migrants send remittances, to whom, how and why; and how often they received remittances from Ghana, who from, how and why. In Ghana, I asked about their socio-economic backgrounds, their socio-demographic characteristics, their migration trajectory and how often they travelled. Furthermore, I asked questions about remittances: who they received remittances from, how often and why? Likewise, I asked questions about remittances they sent to their relatives living abroad: who they sent remittances to, how often and why?

During the interviews and informal conversations with respondents, some of them recounted narratives about their friends and acquaintances regarding transnational transfers. The use of narratives is an advantageous investigative resource in qualitative research, in which the narrative is a traditional form of communication whose purpose is to serve content from which the subjective experiences can be transmitted (Muylaert et al., 2014). These narratives respondents relayed about their friends and acquaintances largely bore resemblance to their own experiences of transnational transfers more generally in terms of reasons for engaging in the practice, items sent and/or received, and the methods involved. I draw on one particular narrative to highlight the burden transnational transfer puts on relatives of migrants.

These interviews were complemented by participant observation where I observed migrants and their relatives during the packaging of items and cash to be sent to their

³⁰ Interview guide can be found under the Appendix section (pp. 350- 354).

relatives. I also participated in sending remittances for migrants and their relatives. After my interviews in the UK, I mentioned to respondents that I would be going to Ghana to speak to their relatives. Almost 90% of the respondents agreed, and, as I have already mentioned, gave me their contact details. Some of the respondents, however, wanted me to send items and money to their relatives in Ghana, which I agreed to do. Since I only had a limited amount of space in the two 23kg bags I was allowed by the airline, I was only able to carry a few items for these respondents. Two of them bought extra baggage and I was able to deliver their items to their relatives. This made it possible for me to follow the preparation and processes involved in undertaking these transnational transfers.

4.3.4 The organisation and coding of the data

I recorded interviews and took copious field notes. I also recorded various observations I had made during fieldwork. On my way back from the interviews, either on the train or bus (in UK) or *trotro*³¹ or taxi in (Ghana), I reflected and jotted down my observations from the interviews. These observations formed the skeletal structure of my arguments. By reflecting on these, I was able to tease out the relevant issues that guided the bulk of the discussions in my thesis. From this initial sketch, various codes were developed and then compared with the literature leading to the development of themes.

The transcribed interviews and notes taken during fieldwork and my observations were coded and analysed manually by identifying recurring themes and concepts and the factors associated with them. I approached my data using an iterative strategy- a

³¹ Trotros are mini vans in Ghana, which are used for public transportation. They are the most common way of travelling in Ghana.

systematic, repetitive and recursive process in qualitative data analysis (Mills, Durepos and Wiebe, 2010). This meant that I transcribed and analysed my data as I collected them, using the analysis to inform further research. This was important because, during the initial analysis, I was able to spot and address some gaps in my interviews while still in the field and while the discussion was still fresh in my mind. The advantage for the respondents was that they were able to talk about issues that did not figure in their awareness during the initial interview.

The relationship between socio-economic backgrounds and transnational transfers, migration motivation and transnational transfers, and time of migration and transnational transfers were of particular importance. I matched the socio-economic backgrounds of migrants against whether a migrant has ever sent remittances to Ghana or whether he/she has received transfers from Ghana. I examined the various reasons they give for doing either. I also matched their reasons for migrating with remittances to decipher whether the motivation for migrating had any bearings on their decisions to send remittances and whether it influenced the relationship between migrants and their relatives. Last but not least, I examined the year of migration and transnational transfers to delineate the various dynamics involved; whether migrants or their relatives were at the peak, middle or declining phase of sending remittances and what that meant to them.

The analysis focuses on the transnational dyadic relationship between migrants and their relatives along the Ghana-UK migration corridor. Borrowing from Mata-Codesal, King and Vullnetari (2011), my use of the term ‘corridor’ implies a linear system along which flows of people, money, material goods, socio-cultural influences and human relations pass and interact with each other (p. 4). By and large, people go one way, as

migrants, and money flows back as remittances in the other, but this is far from the whole story. People move back and forth, some as circular migrants or as visitors at home; remittances may occasionally flow in the opposite direction (to support migrants at critical moments); and material goods are certainly bi-directional (e.g. foodstuffs, clothing), as are the social behaviour, interactions and emotions associated with migration and remittances (Mata-Codesal, King and Vullnetari, 2011).

In mapping out the transnational dyadic relationship between migrants and their relatives, I borrow from Carling (2007, p. 17) in describing the pairing of senders and recipients as not purely functional for the transmission of money or material goods between one person and another, but is embedded within and is expressive of (and indeed has the capacity to change) personal and family relations. Remitters can send money or goods to more than one person, and a non-migrant can also send or receive remittances or gifts from more than one migrant. To capture this complexity, I use Mata-Codesal, King and Vullnetari's (2011) terms of 'main dyad' and 'secondary dyad' to distinguish between amounts and consistency in remittance transfers (p. 11). Thus, each individual who sends or receives remittances is part of a 'main dyad' and may belong to none, one or several 'secondary dyads'. Likewise, a remittance recipient may have a main 'supplier' but also (potentially) one or more subsidiary remitters sending smaller amounts of money or gifts on a less regular basis (Mata-Codesal, King and Vullnetari, 2011, p. 11).

4.4 Content analysis and typology development: A grounded theory approach

In terms of data analysis, I employed content analysis and typology development approaches. I did this based on the grounded theory approach to data analysis.

Grounded theory approach, developed by Glaser and Strauss (1967), serves as a means of systematising and adding rigor to the process of analysis and the development of theory from data. With this approach, the explanation of a phenomenon should arise from the findings of the research. The key to analysis here is the development of ‘thick description’. Geertz (1973) argues that beyond mere description, the approach to qualitative analysis should include different techniques to code development and the examination of inter-relationship to check overall rigour of analysis with the aim of producing a ‘thick description’. According to Denzin (1989):

A thick description does more than record what a person is doing. It goes beyond mere fact and surface appearances. It presents detail, context, emotion, and the webs of social relationships that join persons to one another (p. 83).

Borrowing from Denzin (1989) and elaborated by Ponterotto (2006), I provide a ‘biographical, historical, situational, relational and interactional description’ (Ponterotto, 2006 p. 545) of transnational transfers. Highlighting these provide contextual basis for transnational transfers of Ghanaian migrants and their relatives. I group together similar characteristics of respondents based on their socio-demographic and socio-economic backgrounds, reasons for migrating, year of migrating and conditions of life in the UK and Ghana.

Based on the above attributes, I developed separate categories or clusters. For example, wealthy migrants or poor migrants, migrants who migrated for education reasons or those who migrated for family reasons, those who migrated in the 2000s or those who migrated in the 1980s. I analyse the relationship between the various categories; for example, whether poor migrants migrated for economic reasons and whether they migrated to the UK in the 2000s. I then analysed their relationship with the origin and destination country. I examined the strength of their connections in the destination, as

well as, the origin country (their circle of social relations and how often and why they interact with them and what about). I also grouped together the various material transfers that migrants and their relatives send and the direction of these transfers, that is, whether they move to migrants from their relatives or from relatives to the migrants or both. I then fed the themes I had developed with segments of the interviews, making sure there was interaction between themes and the interviews.

This gradually led to the development of different scenarios of transnational transfers between migrants and their relatives, which I then developed into a typology of transnational transfers with various types of remittances. Typology refers to ‘conceptually derived interrelated sets of ideal types’ (Doty and Glick, 1994 p. 232). Adopting Burnard’s (1991) approach, I grouped and aggregated together similar narratives and experiences of migrants and their relatives under one heading and discussed them. For example, I delineated different migration motivations and the corresponding transnational transfers. I then discussed the various reasons that can explain the nature and circumstances surrounding the transfer. I also did the same for the other themes in this research as well.

4.5 Ethical dilemmas and considerations

I sought ethical clearance for this study from the Central University Research Ethics Committee (CUREC), Oxford in the UK and the Ethics Committee for the Humanities (ECH), University of Ghana. The aim of these committees is to ensure that ‘research on human subjects is conducted according to the established principles and good practice in their fields and in accordance, where appropriate, with legal requirements’ (CUREC, Form 1A). I followed proper procedure ethically in conducting this research

such as ensuring confidentiality, potential respondents had the right to refuse, there was no penalty for non-participation and anonymity.

The two key ethical issues in this research relate to consent and vulnerability. These issues were important in this research because data collection involved talking to some migrants whose position in the UK could be considered vulnerable particularly because of their irregular immigration status. Below, I discuss the issues of informed consent and conducting research among migrants whose positions are precarious.

4.5.1 Informed consent

All the participants in this research were voluntary. Before each interview, I sought consent from participants before interviews began. However, my active participation in the Ghanaian community meant that respondents might have lost sight of my intent and purpose. Hammersley and Atkinson (1995) noted that, as time wears on in data collection, participants may lose sight of the intention of the researcher over time and forget that everyday situations constitute research data (Hammersley and Atkinson, 1995). In many instances, I had conversations with respondents outside of the formal interview setting, which constituted rich information for the research. To ensure that the principle and practice of informed consent was respected, I asked participants to confirm again that they were willing to take part in the research. This was particularly the case when I considered that the information they have given me was good material for my research. Participants, however, never forgot that I was writing a book and that they were helping me finish my course. Every once in a while, one of them would ask how my book was coming along and when I would finish the course.

4.5.2 Fieldwork among vulnerable migrants

Another important issue, which this research brings up, is doing research among vulnerable migrants. Vulnerable migrants in this research are irregular migrants. Because I wanted a comparative perspective, I interviewed different groups of Ghanaian migrants to show how differently they do transnational transfers. This was one of the reasons that informed my decision to start in a church, because I thought it would be easier to get access to different groups of migrants (including irregular migrants). The precarious situation of migrants makes them seek out places of refuge, where - at least for a short period in a day - they can forget about their perilous situation. The perilous situation also makes irregular migrants very suspicious of strangers in their safe places and makes them very alert. The high level of alertness among irregular Ghanaian migrants in the UK is emblematic of the risky circumstances in which they find themselves. The sources of their vulnerability vary. Relationships of dependency with co-ethnics and weak integration in the UK have left many irregular Ghanaian migrants in the UK without much control over their lives. Much like the respondents in Sigona's 2012 study these migrants must negotiate not only a border but also their lives to survive and avoid arrest.

Expired visas and lack of proper documentation meant that their lack of legal residence placed them at risk. Some of them mentioned that if they are not careful about whom they talked to and interacted with, immigration officers might show up on their doorstep and take them into custody. They recounted to me that they had heard of or knew people who got into trouble with the law because they had interacted with so-called researchers. There were fellow irregular migrants who had been picked up by officials and more often than not, these immigrants were deported. Irregular migrants were more

sceptical of me. Many of them refused to be interviewed and they made this explicit. Others were less forthright in their refusal to engage in the research. They agreed initially, but subsequent attempts to reach them proved futile. Sometimes we arranged dates and times for interviews, but they failed to show up and they gave various excuses as to why they were unable to make interview times. When this happened, I did not continue to pursue an interview with them.

I did, however, need to assure them that their identity would be protected and that no harm would come to them by virtue of their interaction with me. This was not always easy to do because of their high level of distrust of so-called researchers. One way I found to approach this delicate balance and to prove myself worthy of their trust was not to start interviews right away after my ‘formal’ introduction to the congregation. Instead, I found ways of embedding myself in the community, as I have already mentioned above. I waited several months before conducting the interviews. By the time I started doing the interviews, I had switched from being a researcher to a ‘fellow sister in Christ Jesus’ in the church setting or ‘Ghanaian sister’ outside the church setting who needed information to complete her course at the university. By being a ‘sister in Christ Jesus’ or ‘Ghanaian sister’, I was perceived as more trustworthy than the other researchers, who had reportedly gotten migrants into trouble. They also then introduced me to others in their network.

4.6 Positionality and reflexivity

The guiding principle of reflexivity and positionality is to encourage critical understandings of social realities in both the researcher and the researched. These can be achieved through acts of reflections aimed at translating people’s experiences into

tangible forms of knowledge that bring tacit understanding of practices and experiences to a visible state (Costa and Murphy, 2015). Positionality and reflexivity have been conceptualised by social scientists as a central component of qualitative fieldwork and data collection. Berger (2015) notes that ‘researchers need to increasingly focus on self-knowledge and sensitivity to better understand the role of the self, that is, their biases, beliefs and personal experiences in the creation of knowledge’ (p. 220).

I often wonder whether I overly exploited my identities- as a young woman, a researcher, a Ghanaian migrant, a student, a ‘sister in Christ Jesus’, and a ‘Ghanaian sister’ to get information. As in the case of a ‘sister in Christ Jesus’, any time there was a church programme, I ended up having conversations with members about issues regarding my research. For example, they vented their frustration about the challenges they encountered when carrying items or goods and/or money for other people. Since, I was a member of the drama troupe and the ushering and catering team, I was invited and encouraged to be active in most church activities. This afforded me the opportunity to interact more with members of the congregation. These interactions almost always led to conversations about the difficulty of being a Ghanaian migrant, not to mention being an irregular migrant, and the stresses they encountered. The role of their relatives in Ghana in their lives also came up during such conversations. They expressed their frustrations if they were facing pressure from home to send remittances. Others also shared that despite the pressures, their relatives from home were more supportive and understanding of the difficulties they encounter as migrants in a foreign land.

My identity as a Ghanaian migrant conducting research among other Ghanaian migrants was also important in this research. It opened doors for me that under normal

circumstances would have remained shut. Respondents had a strong desire to help me with my studies, and my requests for interviews were rarely turned down. They went out of their way to find other respondents for me; they introduced me to their friends and network members outside of the church community. By treating my requests for interviews favourably and referring me to their friends and family, they were helping a fellow Ghanaian.

By and large, I was an insider studying my own people. This comes with some challenges, for example how to manage my biases and be objective in the representation of the group and their transnational practice. My aim with this research is not so much about achieving objectivity [as objectivity in research is debateable (Manning, 1997)], but more about how to reflect the reality of Ghanaian migrants in the UK and their relatives in Ghana regarding transnational material exchanges that ensues between them and their relatives. The challenge is how to present this work in a manner that reflects the true reality of different groups of Ghanaian migrants and their families who have migrated to the UK in different years and for various reasons and their transnational relationship with their relatives in Ghana. Being an 'insider' puts me in a unique position to decipher certain social characteristics that others might take for granted.

Ganga and Scott (2006) argue that, conducting interviews among one's own 'cultural' community as an insider gives the researcher a level of social proximity that, paradoxically, increases awareness between both researcher and participant of the social divisions that exist between them. One of the benefits of being positioned as an 'insider' within a study is that it provides the researcher with additional insight and

knowledge of the community being studied (Sudbury, 1998). My position as an insider in the Ghanaian migrant community made me aware of the social differences particularly socio-economic differences among the members of the Ghanaian community. My knowledge and experience of the group afforded me the opportunity to examine and explain these internal differences in greater depth to enable me to explain transnational practices among Ghanaian migrants. This would have been challenging had I not been an insider.

I was fully aware of the socio-economic divide between my respondents and myself. On one hand, I was the student from a working-class background who grew up in Abeka, a lower middle class/working class neighbourhood in Accra, Ghana and some of my participants were upper class migrants who grew up in wealthy residential neighbourhoods, went to elite schools and had a different upbringing and lifestyle. Their experiences were vastly different from my own. This somehow showed me as an ‘outsider’ to their way of life. I was therefore simultaneously both an ‘insider’ and an ‘outsider’. The question I kept reflecting on in my initial contact with these group of migrants was how do I ‘move-up’ this socio-economic scale and bridge this divide? The fact that I was studying at a prestigious university was a first step in general conversations. They found it fascinating that I was at Oxford, and this afforded them the opportunity to tell me about their own educational background and experiences. When they found out my hometown and/or home region, any geographical connections, however loose, worked surprisingly well to start a conversation. For their relatives in Ghana, the fact that I had met their relatives in the UK was always a nice icebreaker.

On the other hand, among the poorer and vulnerable migrants from lower socio-economic background who were largely irregular, I was in an upper socio-economic position. I had my documents, I was in school pursuing a PhD, and I did not have to live with the fear of being found out. Similar to the previous group of migrants I was both an 'insider' and an 'outsider'. To 'move down' to their position, interviews and interactions always started with a prayer. Religion was very important to them and they mostly invited God to be at the centre of everything they did. These respondents were more relaxed after the prayer and we carried on with the conversation. We would speak about God and how merciful He is, and then we would ease into the interview. With their relatives in Ghana, similar to the previous group, the fact that I had met their migrant relative also got the conversation going. They asked how the migrant was doing and whether the migrant had sent anything for them. The conversation then proceeded from there.

I was also considered the 'poor student' who needed information to complete her work. In many cases food was prepared and we ate before interviews began. It is considered rude to refuse an offer of hospitality and gift, and so in order not to offend respondents, I ate the food. I also left many interviews stuffed with food and other essentials, because I was perceived as the 'poor student' who was not working and therefore had no money and was undertaking this 'difficult task of writing a book about Ghanaian migrants' so I needed help. Many of the respondents who were older than me felt 'motherly' or 'fatherly' towards me. Others also regarded me as a younger sister, so by helping me with food and other essentials, as well as with information, they were in effect helping a daughter or a sibling.

4.7 Research quality: Rigour and credibility

Draper (2004) states that:

What is key is that the issue of rigor must be explicitly addressed in the conduct and presentation of qualitative research, with a clear audit trail provided for readers to allow them to assess the appropriateness of the methods of data collection and analysis, and the rigor of the analysis and interpretation of findings, and thus to evaluate their wider relevance' (p. 645)

A common criticism of qualitative data analysis is that it is very subjective and merely reflects the researcher's own biases and interests (Draper, 2004). There are, however, various strategies that can be used to enhance the rigour of the analysis and its validity. First, rigour in the data collection process concerns the selection of sites and participants and the ways in which the data is generated. The quality of the original data is significant for the quality of the subsequent analysis and conclusion (Mays and Pope, 2000). Books and articles on research methods have put forth quality criteria pertaining to specific methods. Kvale and Brinkmann (2009) for example, discuss several quality principles for an interview, some of which include 'the extent of spontaneous, rich, specific and relevant answers from the interviewee and the interview being interpreted throughout the interview' (p. 164). The last one they mention is that the interview should be 'a self-reliant story that hardly requires additional explanations' (p. 164). Rather than the interviews making up comprehensible stories by themselves, the dominant concern in this study is that the findings presented are sound and rigorous enough.

Additionally, being rigorous in the analysis enhances the credibility of the research conclusions. The first step to achieving this in the analytical process, is to account for the various assumptions and biases I came to the field with. Also, exploring

contradictions in the data and evaluating alternative interpretations enhances the robustness of the analysis (Patton, 2002). Continually coding and organising the data helped this process and inconsistencies in the findings were analysed to generate new interpretations. These inconsistencies were explored by treating both participatory, observational data and interview data ‘as text’ to erase the distinction between social life as it is performed and as it is narrated in order to explore the data together (Atkinson and Coffey, 2002)

Last but not least, being rigorous in the presentation is important. Bradshaw and Stratford (2010) argue that rigour in presentation allows a wider community of researchers and academics to appraise the credibility of the study. I have shared my work with colleagues and presented this research at various conferences, seminars and workshop at different stages of the research process (that is, proposal, methods, preliminary findings etc). I received comments and feedback which have helped to shape this study. Clarifying the various steps in the research process also gives others the chance to examine whether the methods employed, and the materials generated are suitable for reaching the research objective.

4.8 The profile of migrants

The migration literature suggests that the typical potential migrant is found to be ‘young, male, displaying relatively modern values and optimistic about the net benefits of emigration’ (Van Dalen, Groenewold and Schoorl, 2005, p. 741). The ‘typical migrant’ is also assumed to have some education or skills that can be used in the destination country to earn a living. The concept of a migrant has therefore been configured through masculinised definition of mobility and economic activity (Fortier,

2000 p.48). However, more recent research shows that migrants are diverse; they come from varied socio-economic backgrounds and they include women, children, married men and married women (Ryan, 2004; Garip, 2012). In what follows, I examine the socio-demographic and socio-economic characteristics of the migrants and their relatives whom I interviewed in this research.

Table 3: Profile of respondents

Respondents		Migrants=70		Relatives=51	
		Females=45	Males=25	Females=34	Males=17
Age	≤45	32	13	15	8
	>45	13	12	19	9
	Total	45	25	34	17
Level of education	Tertiary	31	21	17	13
	Secondary	11	2	7	3
	Basic	3	2	9	1
	No formal education	0	0	1	0
	Total	45	25	34	17
Occupation	High-skilled	24	12	13	14
	Low-skilled	15	9	11	1
	In school	4	1	2	0
	No job	2	3	8	2
	Total	45	25	34	17
Income ³² level per month	0 -1000	23	6	22	4
	1100 - 2000	11	9	4	7
	2100 - 3000	8	7	3	1
	3100 - 4000	1	2	2	2
	4100 - 5000	2	1	2	2
	5100 - 6000	0	0	0	1
	> 6100			1	0
	Total	45	25	34	17
Marital status	Married ³³	31	21	17	11
	Single	7	4	5	4
	Divorced	6	0	7	2
	Widowed	1	0	5	0
	Total	45	25	34	17
Legal status	Regular	37	15	N/A	N/A
	Irregular	8	10	N/A	N/A

³² The currency for migrants is pounds (£) and that for relatives of migrants is Ghana cedis (Ghc)

³³ This category also includes respondents not married but were living with a partner

	Total	45	25	34	17
Previous migration history?	Yes	26	19	19	5
	No	19	6	15	12
	Total	45	25	34	17
Previous Migration destination	Africa	15	5	17	6
	Europe ³⁴ /N. America	8	6	7	5
	None	22	14	10	6
	Total	45	25	34	17

Fieldwork (November 2014 - July 2015)

I interviewed 70 Ghanaian migrants. I spoke to 45 female respondents and 25 male respondents. The sample reveals a predisposition towards female migrants largely because they were more willing to speak to me. Receiving remittances from Ghana is perceived as shameful. There are beliefs among large sections of the Ghanaian migrant community that they should be sending remittances and if they are not, they should certainly not be receiving economic assistance from Ghana. However, even if they are receiving economic assistance from Ghana, they should definitely not be telling strangers about it. I therefore solicited respondents mainly through snowballing and the selection of respondents was dependent on their willingness to cooperate with me. Ghanaian migrant women were more open to chatting with me than their male counterparts.

The socio-demographic background of respondents reflects migrants in their productive years, with majority being between their 20s and mid-40s. This generally reflects global trend of the economically active being able to migrate (Böhning, 1995; Castles, de Haas and Miller, 2014). A national analytical report of the 2010 population and housing census in Ghana, showed similar trend; that is, Ghanaian emigrants were economically

³⁴ For the migrant category it means whether they have migrated to other European countries apart from the UK

active, with those aged between 15 and 64 accounting for 97.3% (Ghana Statistical Service, 2014).

The educational level of respondents was generally high. All interviewees had some level of education. Interestingly, majority of participants, 52 of the 70 had tertiary level of education. They included 15 women with bachelor's degrees, seven with diplomas and nine with master's degrees. Of the male respondents, eight had master's degrees, eight had bachelor's degrees and five had diplomas. Thirteen had secondary school certificates; they included eleven women and two men. Five had basic education; three women and two men. Thus, the Ghanaian migrants interacted with were economically active and highly educated. Black (2004) and Capps, McCabe and Fix (2012) note that SSA migrants are among the best educated immigrant groups in the US; this study found that Ghanaian migrants in the UK are no exception. Ensuring that as many Ghanaians have access to at least basic education has been the preoccupation of many Ghanaian governments. Free Compulsory Universal Basic Education (FCUBE) has been enshrined in the country's constitution. Education is also seen as a sure and guaranteed pathway to upward social mobility, so many families endeavour to educate their members to the highest level if they have the resources to be able to do so (Hurd and Johnson, 1967; Addae-Mensah, 2000).

Despite their level of education, a significant number of respondents were engaged in low-wage employment. Out of the 70 migrants interviewed, 24 were engaged in menial jobs while 36 were employed in high-wage employment. Migrants in high-wage employment included those whose occupation involved the use of some level of skills and/or training and have long-term job security. Their total compensation was also higher and they were involved in mainly administrative or supervisory roles. It also

encompassed high-skilled manual work like bus driving. Five respondents who were students were all pursuing master's degrees and five had no employment. The five respondents who mentioned they had no employment were in-between jobs, on pension or on maternity leave. Migrants in low-wage employment comprised those involved in manual labour like construction, those whose jobs are poorly paid and are on contractual basis like cleaners, and those in low paid service industries, like those working in restaurants. Their principal job was cleaning. This involved mostly mopping, hoovering and cleaning offices, restaurants, gyms, homes and supermarkets. A couple also served as kitchen hands in various restaurants.

The fact that a number of the participants were employed in low sector jobs meant that high educational qualification did not correspond to high-wage employment in the destination country. Vasta and Kandilige (2010) in their study argue that many Ghanaians feel a sense of de-skilling because they are unable to use their acquired skills and qualification in their jobs. For example, Betty³⁵, 45, who was a qualified teacher in Ghana, narrated how she and her husband struggled because they could not find employment that matched their qualification. She further explicated:

My husband was in a difficult situation; when after finishing his course in ACCA,³⁶ he was not working. When I say he was not working, I mean he wanted a proper job that goes with what he has learnt. But then he was not getting it, so he was doing care work, and the amount of money he was earning was not enough, so for a period of years we were really struggling. I was also working as a cashier in a supermarket with my teaching qualification and they also don't pay much (April 2015, Manchester).

³⁵ All names used in this research are pseudonyms

³⁶ Association of Chartered Certified Accountants

Betty's narrative underscores an important aspect of low-income employment. Due to their low-wage work and inability to make ends meet, Betty and her husband welcomed assistance from their relatives in Ghana. Betty's mother, a retired Bank of Ghana employee, supports her daughter and her son-in-law. It is Betty's hope that one day they will both find jobs that match their qualification. She stresses that if it does not happen soon, they will move back to Ghana.

Some respondents had relatively good jobs in Ghana before migrating to the UK. They were teachers, healthcare professionals, police and army officers. Upon migrating, however, they found themselves doing menial jobs in the UK. Mawuli, 47, holds a bachelor's degree and was an officer in the Ghana Armed forces. He now works as a carer in an old people's home. He is retraining as a nurse, with the hope of securing a better-paid job. Shai, 60, who had an undergraduate and a post graduate degree in accounting, had to retrain as a social worker to get a job with a reasonable income. In all, 10 respondents retrained, in order to get better jobs with better remunerations. These respondents retrained mainly in the health profession because of labour market demands, how quickly and relatively cheaply they can retrain. However, not all respondents who had good jobs in Ghana were engaged in menial jobs upon migration. I elaborate on this in the next chapter.

The income level of migrants illustrates that most of them earn low wages. When compared with the definition of Minimum Income Standard (MIS) in the UK, where single people need to earn at least £17,900 a year before tax to achieve MIS, and couples with two children at least £20,400 each (Padley and Hirsch, 2017), a significant number of the respondents were below this minimum income threshold level. Particularly

respondents who earned between £0 and £1000 per month and some of those who earned between £1100 and £2000 per month, and many of these respondents were engaged in low-wage jobs. Considering that many of the respondents fell below the minimum income threshold, the assistance they received from Ghana was imperative to their stay and survival in the UK.

Regarding residency status, I interviewed more regular migrants than irregular migrants. I spoke to 52 regular migrants as against 18 irregular migrants. What this reflects is that irregular migrants are not easily accessible among the Ghanaian migrant population and they are very sceptical about talking to so-called researchers for fear of being found out, reported to the authorities and subsequently deported as I have already explained. For example, Hibbah, whom I had interviewed previously, introduced me to Tsotso. Hibbah gave me her mobile phone number and assured me that she was interested in talking to me, so I called her. Hibbah had already informed me that she was an irregular migrant. The first time we spoke on the phone, she sounded very enthusiastic and willing to talk to me, but successive phone calls proved futile. She did not answer the phone and did not return my calls. Sometimes she answered but it was quickly followed by an excuse that she was busy and would call me back. I told Hibbah about the situation and she revealed she would be organising a party at her residence during the Easter holidays of 2015 and had invited her. She advised me to turn up to the party and conduct the interview. I attended this party but Tsotso did not show up. Hibbah subsequently explained that Tsotso called later and explained that she had been unable to attend the party because of illness.

Eleven respondents were single, six were divorced and one was widowed. Contrary to the popular images of lone sojourners, the majority of the respondents (52) were

married or living with a partner. Some got married in Ghana before joining their spouses, while others met their partners in the UK and subsequently got married. Increasingly, married people are also migrating, defying suggestions of the typically unmarried migrant (Pribilsky, 2004). For many of my respondents it was because they were married that was why they migrated in the first place to join their spouses who were living abroad. Fifteen respondents had their spouses in Ghana. Many of them also had children. While some of the children were living with the migrants in the UK, others were living with relatives in Ghana who were serving as their care givers.

The profile of the respondents I interacted with in this study are similar in many respects to the broader Ghanaian migrant population in the UK. According to the Office for National Statistics' Quarterly Labour Force Survey (2017), the mean age for people whose country of birth is Ghana is 43, which is similar to the respondents in this study, many of whom are in their mid-40s. Majority of the Ghanaian born residents in the Labour Force Survey are employed; approximately 82,500 of them and they mostly perform routine jobs which are common place chores such as manual jobs. Their weekly mean pay is approximately £390, which is similar to a significant section of respondents in this study as I have elaborated above.

The majority of migrants in this study have tertiary level of education. In their study of Ghanaian migrants in the UK and the Netherlands, Mazzucato et al. (2013) noted that 65% of Ghanaian migrants in the UK have acquired tertiary education. They explained that migrants who move to the former colonial country tend to be more highly educated because the educational systems in many African countries are based on those of the former colony and are conducted in the same language. Thus, more educated migrants

are attracted because they can more easily exercise their professions there. Additionally, migrants can reach higher levels of schooling because of the relative ease of integrating within a schooling system that is similar to their own in structure and language. Mazzucato and her colleagues also noted in their study that irregular Ghanaian migrants were not common in the UK which was the case for this study as well. Mazzucato and her colleagues concluded that a general pattern emerges in which migrants moving to a country with former colonial ties, tend to be slightly older and documented. This reflects the longer migration history between these countries and the time length migrants have had to establish themselves in the new country (Mazzucato et al., 2013). Therefore, Ghanaian migrants in this study bear similar characteristics to the general Ghanaian migrant population in the UK. The theoretical conclusions drawn in this research are based on interviews with these Ghanaian migrants.

The socio-demographic characteristics of respondents reveal migrants who can be considered wealthy and those who can be considered poor. The wealthy migrants were mostly regular migrants, with tertiary level of education, in high-skilled employment working eight hours or more in a day and earning decent salaries. They were married or had partners who were living with them in the UK. Others who were married were in transnational marriage arrangements in that their spouses were living in Ghana. They also were able to visit Ghana because of their regular status. The poor migrants, on the other hand, were irregular migrants, some with tertiary level of education but mostly with secondary and lower level education and employed in low-skilled jobs. The low-skilled jobs are such that poor migrants work few hours, sometimes three hours a day, thereby earning low incomes. To earn more income, they work two to three jobs. They were mostly working with other people's documents. They were also single and shared

cramped accommodation with friends or other people to reduce the cost of rent. They have also never visited Ghana since migrating because of their irregular status.

The distinction between respondents is striking because most respondents have some cultural capital (tertiary levels of education). This means that something else must be influencing the fortunes of migrants. This could be their differential access to various forms of resources. For example, migrants with economic capital, the right social connections and those whose connections were willing to use their resources to assist them seemed to be relatively better off than those without these resources. The differential access to several forms of resources is also crucial in influencing who is more likely to receive or send remittances.

4.9 The profile of the relatives of migrants

In addition to migrants, I interviewed their family members in Ghana. I interviewed 51 family members of migrants in total. The data gathered revealed that migrants are likely to engage in transnational transfer with someone who is slightly older than they are. This relative is usually over 45 years. The relative is usually either a parent, an uncle, an older sibling or an older relative.

Only one family member of migrants interviewed had no formal classroom education; 10 of them had secondary school certificates. Another 10 had basic school education. Similar to their migrant counterpart, the majority of migrants' family members had tertiary education; 30 respondents had tertiary level of education. Of the 17 women with tertiary levels of educations, ten had diplomas, six had obtained first degrees and

one had a master's degree. On the other hand, three men had attained diplomas, seven had first degrees and three had acquired master's degrees.

In terms of employment, 10 had no jobs. Out of the 10, eight were women and two were men. One was a full-time mother; the others were in-between jobs and retirees. Unlike their migrant counterparts in the UK, who were mostly cleaners, the 12 (one male and eleven) low-wage earners in Ghana were mostly petty traders engaged in table-top businesses. This involved selling foodstuffs and other consumer items on table-tops in front of their homes or in markets. They were mostly in the informal Ghanaian economy, where the majority of Ghanaians are employed (Overå, 2007).

The majority of migrant relatives were engaged in high-wage employment (30 of them). Out of the 30, five had their own big businesses and had employed others to work for them. The businesses they owned included wholesale and retail shops. The items sold included alcoholic and non-alcoholic beverages, frozen foods and groceries. Some of them earned approximately Gh¢7,500, equivalent to roughly £1,427³⁷ a month, which puts them in the high wage category in the Ghanaian context. The fact that many of them are high-wage earners in Ghana is crucial, because it demonstrates that they have some economic capital with which to support their migrant relatives abroad, who may need financial assistance from them. More importantly they also have social capital; many of them told me that 'they know people who know influential people who can help them and their relatives'. Two of the migrant network members were students in tertiary institutions.

³⁷ This is at a rate of GH¢1=£0.19

The levels of income are reflected in the kinds of occupation relatives of migrants were engaged in. Students and those who were unemployed mentioned that they earned no income. Their relatives abroad catered for them. Those in low-wage employment earned meagre income. They earned between GH¢0 and GH¢1000 per month. Eleven respondents (four women and seven men) earned between GH¢1100 and GH¢2000. Four respondents (three women and one man) earned between GH¢2100 and GH¢3000. Another four respondents (two women and two men) earned between GH¢3100 and GH¢4000. Two relatives of migrants (one man and one woman) earned above GH¢5000. It is important to note that only one of the respondents in Ghana was living below the extreme poverty line there. The Ghana poverty mapping report produced by the Ghana Statistical Service in 2015 pegs the extreme poverty line in Ghana based on what is needed to meet the nutritional requirements of household members per year at GH¢1314, this amount translates into £236.05. This shows that most relatives of migrants interviewed in Ghana are not desperately poor and looking for assistance from the migrant. It also highlights that some of them have the wherewithal to be able to help the migrant when the migrant needs assistance.

In addition, relatives of migrants have networks of friends, acquaintances and other family members whom they can rely on for support in desperate times. Kulsum, 46, whose sister Nasila, 45, lives in Northampton noted that she can always rely on her family members in Ghana to support her in assisting Nasila. When Nasila needed extra money to apply for her residence permit or leave to remain, their uncle in Navrongo was very instrumental in helping out. The data revealed that migrants interact with and rely on their siblings, usually older siblings, to supply them with remittances from Ghana. This is followed by a reliance on parents. Respondents also relied on other

distant relatives including uncles, cousins, nephews, nieces, grandparents and other family members. Kin relations are important in Ghanaian migration as I have previously established. They also play a crucial role in remittance transaction.

Nine respondents (five women and four men) were single. Nine (seven women and two men) were divorced and five, who were all women were widowed. The majority of migrant relatives I spoke to were married (28) and had children. The average number of children they had was three. One respondent, however, had nine children, two of whom were living in the UK. Respondents were more likely to engage in transnational practice with their relatives or people with whom they have close affinity. Goldring (2004), acknowledging the important role of family in remittance practices, conceptualised remittances in her study as workers or family remittances. Respondents engaged in transnational transfers with their family members.

Twenty-four relatives had a previous history of migration. They migrated to other African countries or outside the continent. In Africa, they had migrated mainly to other West African countries for trading purposes. Outside the continent, they have been to the UK on holidays; some stayed for a couple of years before eventually returning to Ghana. Others have resided in other European or North American countries before returning to Ghana. Having lived abroad, these relatives appreciate that life overseas is not rosy and can sometimes be challenging and are therefore willing to help family members who are in difficulties.

Similar to the migrants, these relatives could also be grouped into those who were relatively well off and those who were not. Relatives of migrants who were relatively

well off had a tertiary level education; some were employed in high-wage jobs by Ghanaian standards or owned their own retail or wholesale businesses. They were married with children and they lived in their own houses. They also lived in wealthy residential areas, like Abelenkpe, Tesano, Cantonments, Ridge, East and West Legon in Accra or Anaji estates and Airport Ridge in Takoradi. These relatives had also previously experienced migration. Poor relatives of migrants, on the other hand, did not have tertiary education. They were mostly engaged in table-top selling or were unemployed. They were married, lived in rented accommodation and had also never travelled to other countries. The experiences of these relatives of migrants affected their interactions with the migrants including their remittance behaviour.

4.10 The journey, the experiences and why sending transnational transfers are important for Ghanaian migrants

Before delving into the analysis of transnational transfers, I include a brief note on the migration trajectory of migrants, their experiences and why transnational transfers are crucial for them. The majority of respondents, 40, took the decision to migrate by themselves and later informed their relatives, some of whom made contributions towards the journey; others also relied solely on their own resources to migrate. Respondents who did not migrate as students were promised assistance from their network members in the UK in terms of pick-ups from the airport and accommodation among others. While the majority of network members kept their promise, many others broke theirs. Respondents mentioned being stranded at airports because their network members did not come to pick them up. One of the most striking narratives is that of Obed, 34, who migrated to the UK in the mid-2000s. The person who was meant to pick him up from the airport did not turn up, so, he just decided to take the London underground, (the Piccadilly line), purely on instinct. He did not get off until the tube

got to Cockfosters underground station and there was an announcement that ‘this train terminates here’. He got off and, by pure coincidence he bumped into a mate of his from university and he ended up staying with him for several months before eventually joining the British army, getting a place of his own and moving out. There were a couple more stories like Obed’s that respondents shared with me.

Respondents stated that experiences like the one above, have taught them to keep their promises, considering that they have been on the receiving end of broken ones. Relatives of respondents in Ghana, on the other hand, have been very supportive both financially and emotionally. Migrants therefore try as much as possible to make promises they can keep, and they do their best not to renege on promises regarding sending remittances to their relatives. This is important when we think about why some respondents in very desperate situations continue to support their relatives in Ghana despite their own dire circumstances. Part of the reasons has to do with these relatives being there for the migrant when others were not.

Another issue I want to discuss before delving into the analysis is that of gender. A gendered analysis revealed that there was no significant difference between men and women in terms of the nature, methods and uses of remittance transfers. As I have explained earlier, I spoke to more women than men because they were more open and willing to talk to me than the men. What was crucial was the issue of access to resources, their motivation for migrating and pre-existing social relationships, which, I explore in the next chapters. Both men and women sent remittances provided they had the resources and there was a need for them to provide assistance. The material transfers sent and received were similar. These items were mainly food, clothes, money and

medicine. They used the same methods to send and receive these items, including hand delivery by friends or relatives who were visiting, through the banks if it involved large sums of money and through the post for some items (like confidential documents). There was also no difference between the use of remittances sent by men and women or received by men and women. They were used for similar purposes, which included business investment, consumptive needs and for documentation purposes among others.

Also, both men and women migrated for economic and non-economic reasons. While more men can be said to have migrated for economic reasons, a significant number of women also migrated for economic reasons. When men migrate, they invite their wives or girlfriends to join them later and then they start a family. This was not the case for the women I interviewed. Most of the women in this study migrated to further their studies and then later took up jobs mainly in the NHS, with a few exceptions who migrated to join their husbands or boyfriends. I agree with Findley and Williams (1991) that women migrate for similar reason like men, it is therefore a myth to assume that women migrate mostly to join their husbands while men migrate for economic reasons. Men and women's remittance transfers differed depending on the expectations of their families, social obligation, access to resources and migration motivation. For example, women who migrated to join their husbands were under no obligation to send remittances while men who migrated to join their wives were expected to send remittances because they were breadwinners for their extended families before migration. I explore this further in Chapter Six.

4.11 Conclusion

This chapter discussed the research methodology that the study employed which is a multi-sited and matched sampling methodology. This methodology is suitable given the multiple localities of Ghanaian migrants in the UK and their relatives in Ghana. The methodology also enables the examination of the spread of the transnational ties migrants maintain with Ghana. Multi-sited research and a matched sampling approach also helped to capture the perspective of both migrants and their relatives regarding transnational transfers. The study used mainly interviews and they were complemented with participant observations, which allowed for the tracing of these transnational transfers to understand the processes and motivations behind them. The research also used content analysis and typology development to analyse the data by matching the various themes and the ways in which they influence the nature and direction of transnational transfers. By reflecting on my position as a Ghanaian migrant conducting research among my co-ethnics, I acknowledged how this position allowed me access to the Ghanaian community and how it shaped my interaction with the members of the community. I was able to identify certain key characteristics like how the different socio-economic positions influence remittance transfers that may not have been readily obvious to an outsider.

The chapter concluded by discussing the socio-demographic characteristics of the Ghanaian migrants and their relatives who were interviewed for this thesis. The socio-demographic characteristics reveal that the Ghanaian migrants I interviewed for this research have similar characteristics with the wider Ghanaian migrant community living in the UK. They come from various socio-economic backgrounds, the majority being in their productive years. The majority of respondents also had a minimum of a

bachelor's degree education. This, however, was not commensurate with their employment, even though there were some exceptions where respondents got jobs that matched their qualification. The relatives, with whom migrants engaged in the transnational transfers were older than them. Many of these relatives were gainfully employed or they had their own businesses and had social capital, which made them less dependent on the migrant and therefore allowed them to provide for themselves and support the migrant if need be.

Also, the negative migration experiences of migrants, when they initially arrived in the UK, have left an indelible impression on them to keep their promises regarding remittances, considering that they have been on the receiving end of broken ones. Meanwhile their relatives back home have remained very supportive both financially and emotionally. Migrants therefore do their best not to renege on promises regarding remittances to their relatives.

CHAPTER FIVE

‘Not a penny was raised from the UK; all the money I raised, I raised from Ghana’: The role of resources in transnational transfers among Ghanaian migrants in the UK and their relatives.

5.1 Introduction

This chapter analyses the role of resources (social, economic and cultural) in the study of transnational exchanges between migrants and their relatives- particularly in terms of who is able to remit and to whom and also who is able to receive material assistance from Ghana. It also highlights the day-to-day decisions that migrants and their relatives make regarding transnational transactions. The chapter contends that migrants from higher socio-economic backgrounds do not generally send remittances while those from lower socio-economic backgrounds with scarce resources are expected and generally send remittances to support their relatives back home. Migrants’ and their relatives’ access to resources and also who requires assistance in transnational families shape transnational exchanges. Contingent on the socio-economic positions of migrants and who needs help, migrants found it either uncomplicated or cumbersome to send or to receive remittances as part of their livelihood making strategy.

To analyse the role of resources and its impact on migrants and their relatives’ transnational transfers, this chapter focuses on the relationship between the socio-demographic characteristics of migrants and their families on the one hand and the bidirectional remittance patterns between migrants in the UK and their relatives in Ghana. In doing so, the chapter also explores the changing social relations between migrants and their relatives and how they affect remittance transactions which economic focused remittance studies have largely ignored. The data reveals a typology

made up of four types of transnational transfers: Exchanges between ‘wealthy migrants’ and their ‘wealthy families’; Exchanges between ‘self-made’ migrants’ and their ‘poor families’; Exchanges between ‘poor migrants’ and their ‘wealthy families’; and exchanges between ‘poor migrants’ and their ‘poor families’. The chapter also discusses the frequency, methods and uses of remittance transfers.

5.2 Frequency, methods and uses of transnational transfers and transnational relationships

Before analysing the role of resources in transnational transfers, I discuss the uses, methods and frequency of transnational transfers between migrants and their relatives. Literature abounds on the uses of remittances which migrants send to their relatives (see Banerjee, 1984; Adams Jr., 1991; Goldring, 2004; Miotti, Mouhount and Oudinet, 2010). However, little is known about how migrants use remittances they receive from their relatives. I explore the uses to which migrants put the remittances that they receive from their family members in Ghana. This is not different from the uses to which the relatives of migrants put remittances. Transnational transfers that migrants and their relatives send to one another based on utilisation can be categorised as follows: entrepreneurship transnational transfers; hardship transnational transfers; documentation transnational transfers; educational transnational transfers; spousal transnational transfers and ceremonial transnational transfers.

5.2.1 Types of transnational transfers based on utilisation

The uses to which migrants and their relatives put remittances show that remittances are fungible, a point some scholars have also made (see, for example, Taylor, 1999; De and Ratha, 2012). These scholars argue that remittances are not different from other sources of income that migrants or their relatives have access to. They therefore use

them to solve specific needs that they have. Remittances are earmarked for various uses and cannot be separated from other family income sources. Remittances in this research were used for both consumptive and productive purposes. The remittances were used to meet daily consumptive needs and they were also invested in businesses. Below are the uses to which respondents in this study put the remittances that they received.

One of the uses to which migrants and their relatives in this study put remittances was entrepreneurship. Labour market constraints both in Ghana and the UK (difficulty in getting employment, either because of stringent and discriminatory practices in the case of the UK, or unavailability of jobs in the case of Ghana) makes starting a business a viable alternative to earn a decent source of income. Entrepreneurship transnational transfers are remittances sent to migrants in the UK or relatives of migrants in Ghana for investment in businesses. Helping family members start a business is a way of ensuring that they become self-sufficient. Clark (1994; 1999) notes that providing seed money for business signifies care and support for relatives. This form of transnational transfer was common among migrants who send remittances to their relatives in Ghana. Respondents mentioned that they sent transfers which include monetary and non-monetary remittances to relatives in Ghana for business investments. While some respondents made cash investment, others made material investments by buying items from the UK which are then sold in Ghana. There were, however, two instances where relatives of migrants sent remittances to the migrant in the UK to start businesses. Remittances were sent to Ghana for businesses such as grocery shops, farms, electrical and building materials shops, among others. In the UK, remittances were sent to migrants for investment in a clothing business, and a hair salon and grocery shop.

Hardship transnational transfers are sent to migrants or their relatives when they fall on difficult times and are faced with sudden misfortune or unexpected abruption in their lives. When this occurs, relatives take turns to support one another. These transnational transfers are sent to migrants to assist them with shortfalls in their income supply. Without this support, migrants or their relatives in Ghana would find it challenging to cater for their daily needs. The assistance tends to be used to cover recurrent costs, particularly food, medicine, rent and utility bills. The data revealed two kinds of hardship transnational transfers: continual and sporadic hardship transnational transfers. Continual hardship transnational transfers are sent to migrants or relatives of migrants for a longer period of time and they are consistent (for example, on a monthly basis year after year). Sporadic hardship transnational transfers on the other hand, are sent to migrants or relatives of migrants on an *ad hoc* basis to resolve emergency situations like pay rent for a month. They are irregular and happened once or twice during the migrant's stay abroad. This is to help migrants or relatives regain their footing. Once this is achieved sporadic hardship transnational transfers cease.

Documentation transnational transfers are sent to migrants or relatives of migrants to help with acquiring legal papers for travel and/or to regularise their stay abroad. According to Coe (2014) consular services departments charge exorbitant amounts for visas and passport applications because they use these monies to run these departments. When it is sent to migrants, it is to assist them in the process of regularising their stay in the UK, for example, to help with paying for a visa extension or an application for a job or school to help migrants extend and regularise their stay. When it is sent to relatives of migrants in Ghana, it is to help with acquiring the right visa application documents to facilitate travel. Regarding the relatives of migrants assisting migrants to

regularise their stay abroad, other scholars have analysed the services that relatives of migrants perform for the migrant in the origin country, including chasing up school records, marriage certificates and birth certificates, which contribute to assisting the migrant with the regularisation of his or her legal status abroad (Mazzucato, 2011). This study extends the argument by highlighting the monetary assistance offered to migrants by their relatives in the origin country, which makes it possible for migrants to legalise their stay abroad. Relatives of migrants in Ghana sent monetary assistance to migrants to assist with the legalisation of their stay abroad.

Educational transnational transfers are sent for schooling purposes to cater for the educational and maintenance needs of students while they are in school. Education is important particularly if a family wants to attain a middle class status (Coe, 2014). Migrants in this study sent remittances to relatives to cater for the educational needs of their children, nephews, nieces, cousins and other relatives; the relatives of migrants in Ghana also sent remittances to cater for the educational needs of migrants abroad who may be the children, cousins, nieces or nephews of migrants. Remittances sent for educational needs cater for fees, accommodation, utility bills, stationery, groceries and maintenance. When students gain admission into various universities and tertiary institutions, they sometimes get funding for their studies. The funding comes from either their home country government or from other institutions or organisations in their origin country. In other situations, the funding comes from the university where they have gained admission, or from other funding bodies in the destination country. When migrants do not get funding, or are able to secure only partial funding, they turn to their relatives in Ghana for assistance in order to take up their place at the university.

Spousal transnational transfers are sent by husbands or wives to their partners. In this study, both husbands and wives sent remittances to support their other halves. Husbands sent mainly monetary assistance to their wives, while wives sent mainly items to their husbands. Husbands in Ghana supported their wives in monetary terms but also sent them items as well. Wives in Ghana supported their husbands by sending them mostly items. Husbands in the UK sent monetary assistance to their wives, and wives in the UK also sent mainly items to their husbands in Ghana. This assistance sent went mainly towards the upkeep of the house or to cater for their children. Husbands and wives send transfers to their partners out of a sense of obligation for the wellbeing of their families. In Ghanaian society, as in others, husbands and wives contribute to the upkeep of the home. There are gender norms and a gendered division of labour in Ghanaian family homes. Husbands provide financially for their families, while wives have more nurturing responsibilities.

Ceremonial transnational transfers are sent to migrants or their relatives in Ghana for the celebration of special occasions. Some of these ceremonies include weddings, baby naming ceremonies, birthdays and funerals. When either the migrants or the relatives of migrants celebrate a special event, they receive remittances as a way of honouring them. Fog Olwig (2002) notes that ceremonies are important in migratory family networks because they constitute events where scattered relatives can meet and validate their shared kinship and common origin (p. 205). However, physical proximity is not necessary for this validation to occur. By sending remittances, migrants or relatives are considered present and share in the joy of the celebration and ceremony. Their presence is acknowledged in this way.

Borrowing from Durand (1994 cited in Goldring, 2004), Goldring (2004, p. 832) notes that remittances are not a unitary package and that there are various ways of disaggregating them. Based on the uses of material transnational transfers, I have identified that remittances tend to be used mainly to cover recurrent costs such as daily expenses and education. They are also used for documentation and business investments so that migrants and their relatives can secure their livelihood. Remittances in this study are therefore primarily as a source of income for migrants and their relatives.

5.2.2 The frequency and mode of sending and receiving transnational transfers

The frequency of sending remittances for respondents in this study ranged from as frequently as once every other week, through to once every other year, to once throughout a period of migration. The frequency of sending remittances also depended on the frequency with which those who needed remittances requested it. In this study, migrants and relatives of migrants did their best to meet the remittance demands of those who needed it.

The method of sending remittances differed depending on the type (that is, whether it was monetary or consisted of items). It also differed depending on the amount or size. With large amounts of money, like those sent for businesses, there were three main methods of sending: 1) payment through the banks, 2) payment through money transfer operators such as Western Union, MoneyGram and UnityLink among others and 3) hand-carried remittances, where payment is made in person when the giver visits the recipient, or the money is given to a trusted individual who is visiting the UK or Ghana. Smaller amounts were sent 1) through money transfer operators or 2) are hand-carried.

Large items were sent through 1) transnational shipping companies or 2) in extra airline baggage. Smaller items were sent when travellers make space in their baggage.

The initial sums received for business investments were paid through bank transfers. Respondents instructed their bankers to make international payments. Some also had foreign accounts with their banks, so they made payments through these foreign accounts. Where the amounts were comparatively small, methods two and three were used: either it was carried by visitors or given to someone who was visiting or returning to the UK or Ghana. For example, Barbara, 46, who owns a shop in Manchester, got the £20,000 capital investments for her Ghana grocery shop, by receiving £10,000 when a friend of hers from church visited Ghana in December 2010. The second instalment of £10,000 was brought by her brother when he visited in January 2011. According to Barbara, they decided on this approach because her brother did not have a foreign account at his bank and the bank charges were too exorbitant. Coincidentally, this friend from church was going to Ghana around the same time they were trying to figure out how to avoid the bank charges, and this friend was happy to assist. According to UK regulations, a person can bring up to £10,000 to the UK without declaring it when entering the country³⁸. Barbara's brother was going to visit the UK in January 2011 but, because of this UK regulation, he could not carry the full £20,000 into the country without declaring it to Customs officials. Failure to declare this amount of money would have been a violation of the Currency and Foreign Transaction Reporting Act.³⁹ There are potential complications and detentions that can occur after the declaration of amounts bigger than £10,000 because of money laundering concerns⁴⁰. Barbara's friend

³⁸ <https://www.gov.uk/bringing-cash-into-uk>

³⁹ https://www.federalreserve.gov/boardDocs/supmanual/bsa/bsa_p4.pdf

⁴⁰ <https://www.gov.uk/bringing-cash-into-uk>

from church therefore made the process of sending this amount of money simpler for Barbara and her brother.

Money transfer operators were another very popular means of sending remittances. Both large and small amounts of money were sent this way. This study found that money transfers were possible in only one direction: from migrants in the UK to their relatives in Ghana. The relatives in Ghana could not use the services of money transfer operators when they wanted to send remittances to their relatives in the UK. Respondents mentioned they were informed by money transfer operators that money laundering concerns were the prominent reasons why they could not send remittances through these transfer agencies to their relatives in the UK. Respondents in the UK however, used money transfer operators when they want to send money to their relatives in Ghana quickly. The services of these money transfer operators are faster than bank transfers, and money can be received within minutes of sending. They use these services when they want money delivered as quickly as possible.

Even though money sent through the banks and money transfer operators is safer, sending smaller amounts via bank transfer and money transfer operators incurs significant charges. For example, sending £300 from Ghana to the UK requires the sender to pay a 25% commission, so, the person sending the money has to pay £375 in order for the money to be sent. To avoid unnecessary and exorbitant commissions, migrants and their relatives prefer hand-carried remittances.

None of the respondents reported losing money by sending it through friends, acquaintances and/or other relatives, even though they acknowledged that this was a

real possibility and a downside to this method. One respondent, Jojo, 39, who is a frequent traveller between Ghana and the UK, narrated his experience of having to pay £700 to a friend in London because he lost his friend's money. When he got to Kotoka International airport in Accra, his baggage was overweight, so he had to reduce the weight of his baggage. In sorting out his baggage he misplaced the money without realising it. It was only when he got on the plane that he realised the money was not in his hand luggage where he thought he had placed it. Jojo said he must have dropped the envelope at the airport without noticing it in his frantic efforts to reduce his baggage. He told his friend about the missing money, but his story was not believed. His friend thought it was a ploy to keep the money, so he demanded his money and Jojo had to pay back. According to Jojo, this experience left a bitter taste in his mouth. He has therefore vowed never to carry anyone's remittances. He admits, however, that he asks his friends to bring him money and items from Ghana. According to him, 'when the money gets lost, they will still pay, so I am OK with that'.

Large quantities of items are sent using transnational shipping companies or through excess baggage. When someone is travelling either to Ghana or to the UK, they buy extra baggage to carry items to migrants or their relatives. Using transnational shipping companies is also another way. Transnational shipping companies are common in Ghana and among the Ghanaian migrant community as offering door-to-door delivery. For a fee, usually £50 for a 50x50 inch box or £90 for a plastic industrial drum, they pick up items from specific addresses in the UK and take them to specific addresses in Ghana. These transfers also happen in one direction only: (from the UK to Ghana and not from Ghana to the UK). International shipping regulations make this impossible. Smaller transfers are hand-carried, and usually sent when someone is visiting.

Respondents ask their friends, relatives or acquaintances to make space in their bags so that they can send items to their relatives.

I agree with Pieke, Van Hear and Lindley (2007) who argue that state policies and the regulated financial sector have not kept up with changes in international financial transaction leaving an institutional gap in remittance transfers which is filled by the organic development among migrants themselves (p. 361-362). For example, since relatives of migrants especially cannot rely on banks, money transfer operators or transnational shipping companies to deliver money or items to their relatives abroad, who may be in dire need of these transfers, migrants and their relatives find other ways of sending these material transfers. Also, the high costs involved in sending these transfers 'formally', through banks, money transfer operators, transnational shipping companies and via airlines means that migrants and their relatives rely on riskier 'informal' means which can see them lose money or items. The methods that migrants and their relatives in this study use to send and receive transnational transfers are responses to the constraints they face in transferring money and items across 'South' to 'North' borders.

5.2.3 The transnational relationship between senders and receivers

Mata-Codesal, King and Vullnetari (2011) argue that remitters can send or receive money or goods to or from more than one person, and a non-migrant can also receive or send remittances or gifts from or to more than one migrant. The authors use the terms 'main dyad' and 'secondary dyad' to distinguish between levels of amount and consistency in remittance transfers (p. 11). They argued that each individual who sends or receives remittances is part of a main dyad and may belong to none, one or several secondary dyads. Even though the focus is on the 'main dyad' in some cases, I refer to

the ‘secondary dyads’ to understand the relationship and interaction between senders and receivers.

The dyadic relationship between migrants and their relatives which sees them exchange transnational transfers are varied and as follows:

From Ghana to the UK

- From parent(s) to child(ren);
- from sibling(s) to sibling(s);
- from uncle to nephew(s)/niece(s);
- from child(ren) to parent(s); or
- from spouse to spouse.

From the UK to Ghana

- From parent(s) to child(ren);
- from sibling(s) to sibling(s);
- from child(ren) to parent(s); or
- from spouse to spouse.

5.3 Patterns of transnational transfers

The table below presents an overview of the analysis in this chapter. The table discusses the patterns of transnational transfers observed in this study based on migrants’ and their relatives’ access to resources.

Table 4: Access to resources and transnational transfers

Migrants	Families of migrants	Nature of transnational transfers
Wealthy migrants	Wealthy families	Wealthy migrants do not send remittances to their wealthy relatives in Ghana. Even if remittances are sent, they are not need-based. They are tokens of appreciation. Migrants, however, receive transfers from Ghana when they need it.
Self-made migrants	Poor families	Self-made migrants send remittances to their poor relatives in Ghana. Self-made migrants are not likely to receive remittances from Ghana.
Poor migrants	Wealthy families	Poor migrants do not send remittances. They nevertheless receive remittances from their wealthy families in Ghana when they need it.
Poor migrants	Poor families	Poor migrants send remittances to their poor family members in Ghana through hard work, regardless of their own personal circumstances. Poor migrants do not receive remittances from Ghana even when they need it.

The table above depicts how migrants' and their relatives' socio-economic backgrounds and their access to various resources shapes their transnational transfers. The circumstances of migrants and their relatives can potentially change leading to further changes in transnational transfer practices. It is possible that migrants and their relatives can move in and out of these categories. For example, poor migrants can become wealthy migrants and *vice versa*; the same applies to their relatives. For each category, there is a specific way they approach transnational transfers depending on the circumstances of migrants and the situation of their relatives and who is more in need of assistance. Socio-economic backgrounds and the amount of resources that migrants and their relatives possess, determine the nature and direction of transnational transfers. These form the basis for how transnational transfers pan out.

5.4 Transnational transfers between wealthy migrants and their wealthy family members in Ghana

The first type discusses transnational transfers between wealthy migrants and their equally wealthy relatives. The most frequently discussed transnational practice among Ghanaian migrants is material exchanges or more specifically financial remittances, which can be conceived as a form of economic capital in transnational exchanges between migrants and their relatives. There have been numerous studies on the importance of remittances for relatives of migrants in particular and for the Ghanaian economy more generally (Quartey and Blankson, 2004; Quartey, 2006; Mazzucato, Van Den Boom and Nsowah-Nuamah, 2008; Adams Jr., 2011; Adaawen, and Owusu, 2013). The most common assertion regarding remittances is that they are sent to relatives of migrants because these relatives ‘require’ them (see Zickgraf, 2016). This may be true in some instances (and I analyse and elaborate this later) but it is not always the case. Among wealthy migrants and their wealthy family members this was not the case. These migrants rarely sent remittances to their relatives in Ghana and part of the reason for this is because these relatives are able to meet their own needs. There is therefore no social obligation in terms of material care. In the small instances where migrants sent remittances, they were sent as signs of gratefulness and for migrants to continue to maintain their social ties with their relatives and to avoid suffering social death. Norwood (2009) considers social death as a series of losses, including loss of social identity and loss of social relationships. Respondents in this study did not want to lose their place in the family. So, by sending small tokens they were reminding their family members of their presence. Wealthy migrants also received remittances from Ghana for similar reasons and this was crucial to the continuation of their lifestyles in the UK.

Wealthy migrants and their wealthy family members under this type of transnational transfers include respondents who can be described as coming from upper middle class backgrounds. They are prominent Ghanaians from opulent families who have exclusive social networks. These migrants grew up in wealthy residential areas in Ghana and their relatives continue to live in wealthy residential neighbourhoods in Ghana. They have at least tertiary level of education and fall under the high income earners category. They have multiple migration experiences to other countries. They also visit Ghana regularly and their relatives in Ghana also get the opportunity to visit them in the UK. They live comfortable lives in the UK and their relatives in Ghana also live comfortable lives. These migrants have strong and reliable social networks. These networks have resources that the migrant can rely on.

Migrants from wealthy families received assistance from their relatives in order to migrate. Relatives in either Ghana and/or the UK provided resources needed for the move, some of which included documents, advice, information and financial assistance. For instance, Nikki, 26 received an invitation letter from her uncle who is a prominent businessman in Ghana and who had properties in the UK, in order to migrate. When she moved to the UK, her uncle gave her one of his apartments in London to live in, before she found her own place. Nikki counts herself lucky, narrating she has heard that, when other Ghanaians move to the UK, they have to share lodgings and either sleep on the sofa or on the floor of a shared room, but she had a whole apartment to herself. As I have explained in Chapter Two, uncles feel responsible for their nieces and nephews. Therefore, Nikki's uncle's sense of responsibility towards her made him ensure that her transition into life in the UK was relatively easy by providing her with an accommodation.

Akyeampong (2000) and Vasta and Kandilige (2010) describe London as the great leveller. These scholars argue that Ghanaian migrants arrive in the UK often with high-level professional qualifications and education, but they end up doing menial jobs and experience a loss of status. They contend that ‘the elite rub shoulders with the illiterates’ (Akyeampong 2000 p.196) in competing for jobs in the often-over-crowded UK labour market. My data shows that this is not always the case, and that the upbringing and behavioural expectations of some migrants prevent them from taking up just any kind of employment. Yayra, 42, who comes from a prominent Ghanaian family, narrated her frustration when she was applying for jobs. She said she felt discriminated against because she got her nursing degree from Ghana and she refused to take up a cashier position she was offered in a supermarket. She said ‘my father did not put me through school to become a cashier. If I had taken that job, my father would have turned in his grave’. Yayra went on to obtain a master’s degree and then applied for a nursing position at a hospital, which she got. She narrated that to get a job that matches one’s qualification, one needs an educational qualification from the UK, which is exactly what she did.

Yayra was able to refuse her initial job offer because of her background and her upbringing. These shaped her attitude towards job application. In instances where other people would have just taken any job, she did not. This was because she felt that accepting any job would render her educational qualification and training useless. Also, she felt that she would be letting her deceased father and prominent family in Ghana down. It should also be noted that she had the resources to be able to apply and acquire a second degree as a form of retraining. Yayra’s social capital supported her; her

relatives in Ghana and her husband who was working with an investment bank in London. This put her in a position where she was not desperately looking for just any job. Yayra's example shows that in some circumstances, migrants have options and do not just settle for any kind of employment. This is however dependent on their resources and their socio-economic backgrounds.

Regarding transnational transfers, the majority of migrants in this study who come from wealthy families did not send remittances to their relatives in Ghana. The migrants explained that their relatives do not need remittances. These relatives have the resources to cater for their own needs. For rich people, migration is not an anomaly, it is part of life and remittances does not make much difference. Remittance research tends to focus on the money and items that migrants send to their origin countries (Smith, 2006). It often ignores the fact that some remittances are not wanted and that sometimes migrants make rather small, economically insignificant contributions (Cliggett, 2005, van Doorn, 2004), whereas other migrants do not send remittances at all (Qian, 2003).

Out of the seventy migrants interviewed, twenty-two did not send financial remittances to their relatives. There were ten respondents out of the twenty-two who can be considered wealthy migrants with wealthy family members in Ghana based on the characteristics given above who did not send remittances to their relatives. The dominant reason they gave for not sending remittances was that their relatives are materially self-sufficient, hence they do not require monetary remittances. The socio-economic backgrounds of relatives of migrants from wealthy families reflect individuals who are largely economically and socially well-endowed to meet their daily and future needs. They therefore draw on their own resources to overcome challenges

they encounter. Also, these relatives are able to mobilise their own resources either by relying on other relatives or social connections in Ghana to deal with whatever challenges they encounter.

Wealthy respondents who did not send remittances received transfers from their relatives instead. Cynthia's example demonstrates this. During my interactions with these migrants, one of them, Cynthia, 43, informed me out-rightly even before we sat down to do the interview that she does not send remittances to Ghana, but she stressed that she receives remittances from her relatives in Ghana. She then launched into a tirade about how she is tired of hearing about war, poverty, disease and famine in Africa. She further explained that even though these issues exist, there are positive stories that come out of the continent that deserve attention and the fact that her mother who lives and works in Ghana can afford to send her economic transfers when she needs it is one such positive stories. She concluded her outburst by adding that she was sure she was not the only person in such a situation where she had to rely on her relative in Ghana to support her in the UK.

Cynthia's rant highlights the crucial role of one's socio-economic background in influencing one's outlook and perspective on issues more broadly and their behaviours and attitudes. This woman comes from a privileged background. In our interactions, she tried to downplay how successful and well-endowed her family really was. Cynthia's late father was a prominent Ghanaian diplomat and her mother is a prominent businesswoman in the country. She was born abroad and grew up in a wealthy suburb of Accra, attended very prestigious schools in the capital and went to one of the esteemed universities in Ghana. During long summer breaks at the university, she

travelled and went on holidays to various exotic destinations, including London and it was on one such trip that she met her husband and they subsequently got married. After marriage, she migrated to the UK in 1998 to live with her husband.

After more than fifteen years of marriage, she and her husband are in the process of getting divorced. She had a very demanding job, which prevented her from spending time with her family. Cynthia felt she was missing out on the formative years of her children's lives since they were growing up fast. To be able to spend more time with her children, she decided to quit her job and start her own business. She saved up some money and informed her mother in Ghana about her plans and her mother agreed to assist her with part of the capital needed to start the business⁴¹. According to Clark (1994; 1999) resources are shared more freely between mother and child than in any other Akan relationship. This assertion can be said to hold true in most mother daughter relationships. Mother's do their best to provide for their children, so when Cynthia could not raise all the business capital by herself, her mother provided some of the funds and also turned to a family friend on Cynthia's behalf who also contributed. With immense help from her mother, Cynthia she was able to raise £50,000 from Ghana for her business in the UK. She stressed that 'not a penny was raised from the UK, all the money I raised, I raised from Ghana' not to mention the extra £18,000 that her mother has further injected in the business through-out the years.

The social capitals that migrants have in the origin countries in the 'South' are capable of providing economic assistance for migrants during their stay abroad beyond the

⁴¹ Cynthia started a clothing recycling business. The money went towards acquiring a warehouse and equipment needed to sort out the clothes.

initial stage. In this case, this respondent relied on her mother and another family member to assist with the economic capital she needed for her business. By sending remittances to migrants, relatives back home were nurturing their ties with migrants. The pre-existing relationship between them before migration was important for remittance transactions. Close-knit families do all they can to support one another and parents support their children when they need assistance. So, a number of respondents turned to their mothers back home for assistance when they could not rely on their relatives in the destination country. For example, Cynthia did not ask for assistance from her husband because their relationship has become estranged. This estrangement from her husband at the time also made it easier for her to turn to her mother and family friend. She did not have to rely on her destination country connections. Migrants' relationships with co-ethnics in destination countries can be fractious be they friends, relatives or acquaintances. However, such observations are rarely discussed in the literature (for exceptions see Portes, 1998; de Haas, 2010b). Respondents who had disagreements with their co-ethnics in the UK, turned to their relatives in Ghana who supported them. I elaborate this further in section 5.6.

Cynthia further explained that she did not go to the banks because it would have taken long for the banks to process and approve the loan she needed to start the business. According to her, the banks might also not have given her the loan, because they would have wanted to see a proper business plan, which she was unwilling to draw up. More importantly, she would have had to pay a huge interest on a bank loan, which she was reluctant to do. All of these obstacles in the UK, made her turn to her social connections in Ghana for financial assistance.

Since Cynthia's mother is a successful businesswoman, she also received valuable advice and information on how to run her own business. Her mother showed her 'the tricks of the trade' and advised her against common mistakes new start-up businesses make. Cynthia explained that most of her business acumen comes from her mother and the important lessons she has learnt in business comes from her. She doubts she would have learnt these things in a classroom. She acknowledged that but for her mother's input; financial as well as non-financial she would have failed. She has not paid back the initial capital her mother gave her to start the business and she has no plans of paying back. She says her mother does not expect to be repaid, at least not financially. She stressed that the grandchildren are the repayment for the business capital she received. By not paying her back, Cynthia has therefore converted her mother's remittances into a gift, and she feels that by providing continuity to the lineage through her offspring, she has reciprocated her mother. As noted in the literature, gift exchanges may not be readily reciprocated. It is possible that Cynthia will provide for her mother in the future should the need arise. The above example demonstrates that relatives back home will send remittances because of the nature of the relationship and if the migrant requires assistance. Remittances are also sent because migrants and their relatives want to remain a part of each other's lives.

Access to resources was important in determining whether or not respondents would receive remittances from their relatives in Ghana. The above respondent was able to receive transfers for her business because her relatives had the means to support her. Zickgraf (2016) argues that many migrants who might be considered upper middle class in fact come from upper middle class backgrounds. Their ability to migrate was because their relatives' financial backing and other resources allowed them to do so. Access to

legal migration is the preserve of elite groups, who have the right diplomas to qualify for work or study visa and who have the financial means to pay for migration (de Haas, 2014, p.10). Therefore, if for whatever reason these migrants need any form of assistance; financial or otherwise, they can rely on these relatives in origin country for support. With regards to resources, migrants holding economic, cultural and/or social capital have been found to have greater access to mobility than those with fewer resources (Van Hear, 2014). Migration and its outcomes are 'shaped by the resources that would-be migrants can muster and ... their capacity to mobilise such resources is largely determined by socio-economic background or class' (Van Hear, 2014 p.100).

In the remittance literature, there is the assumption that 'South' to 'North' migration by design triggers the flow of financial remittances to relatives of migrants in origin countries (see Ketkar and Ratha, 2001; Orozco, 2003; Gupta, Pattillo, and Wagh, 2009). However, 'South' to 'North' migration does not automatically lead to the flow of 'North' to 'South' remittances. For example, in all her time in the UK, Julitta, 32, has never sent remittances to her family members in Ghana. She explained that most of her siblings are living abroad and her mother who works with an insurance firm caters for her little brother who has recently completed medical school in Ghana and is awaiting his housemanship. Anytime she visits her family in Ghana, she sends clothes, shoes, bags and some food items not out of a 'sense of need' but as gifts. Julitta does this to maintain her relationship with them. Her relatives appreciate this and express their gratitude to her. By sending items, Julitta is performing her role as a family member and overtly reminding her relatives of her social presence. She is also ensuring that should she need assistance in the future, her relatives will reciprocate.

Wealthy family members in Ghana who can muster their own resources require another form of support from migrants. Data gathered reveals this support to be emotional. The emotional support includes being present for family members when they are going through challenging times. Supporting family members and letting them know that they can count on you, irrespective of the distance created by migration, is important. Technology has made transnational connection easier. The sense of responsibility that family members feel towards one another transcends space. Miriam, 68, Evelyn's mother whom I interacted with in Accra narrates how when she had to go to the hospital for a major surgery, she did not discuss the financial cost of the operation with Evelyn. Anytime they spoke either on the phone or Skype or WhatsApp, the conversation centered on her getting better and feeling well. They also prayed a lot and held strongly to their Christian Faith. When Evelyn asked about the cost involved in the surgery, she told her not to worry about the cost. Miriam had some money stashed away and her brother was also supporting her financially. She told Evelyn that what she wanted from her was her constant prayer for a successful knee operation. The support that this woman needed from her daughter was emotional and not financial. Miriam stressed that knowing her daughter was praying for her, gave her the strength, assurance and confidence to undergo the surgery. Because Miriam could draw on her own economic resources and financial support of her brother, she did not require monetary remittance from her daughter. What she needed was emotional and spiritual support, which her daughter duly provided. By providing the support that her mother needed, Evelyn was performing her responsibility as a daughter. Since Miriam has cared for her, the least Evelyn could do as a daughter was to be there for Miriam in whatever capacity Miriam needed her. Evelyn prayed for her mother and was her emotional fortitude in her time of distress.

My data reveals that when relatives in the origin country are enjoying higher material standards of living, they do not receive remittances from their relatives abroad. Adwoa, 34, asserts ‘my relatives don’t need for me to send them remittances because they are ok’. By saying ‘ok’, she meant that they were financially stable. Adwoa’s parents have recently retired and they invested part of their retirement money in a poultry farm which has recently begun turning massive profits. Apart from the monthly state pension allowance they receive; her parents get extra income from their poultry investment. She narrates that her parents tell her they would have invested in the business a long time ago, had they known about its viability and profitability. Through this investment, her parents have been able to hire a chauffeur who takes them to family meetings and functions and does grocery shopping for them. Since retirement, Adwoa’s parents have been enjoying a higher material standard of living, she therefore does not send them financial remittances, only small tokens of clothes shoes etc. which symbolises gifts.

The level of well-being of respondents’ relatives in Ghana also influenced the nature of their transnational relationship with migrants. Migrants’ relatives who were self-sufficient and therefore did not put undue pressure on migrants for remittances seemed to enjoy a cordial, less fractious relationship. Exchanges tended to be less tense and the ambience seemed more tranquil. Elsie, 31, a urologist in London, narrated that she feels her relationship with her relatives in Ghana, particularly, her siblings is affable, and she attributed it partly to the fact that, their relationship is not centered on remittances. She explicated further:

My siblings are doing well in Ghana, my big brother is a lawyer, my big sister is an accountant and my little brother has started his own events company. So for us, our conversations do not border so much on sending remittances, as it does for other families. We talk more about life in general and what’s new in

our lives. Our conversations centre more on life and is less about money and remittances (London February, 2015).

When she visits Ghana, she sends them items and when her siblings also visit her, they in turn send her items as well. Even though it is not solving any particular need, by sending gifts, migrants are making themselves visible and their presence felt, thereby strengthening already existing ties with their relatives back home.

Elsewhere relationships between migrants and their relatives have been described as strained due in part to remittance demands (Tharmalingam, 2011) to the extent that some migrants avoid 'early morning phone calls' from their relatives (Lindley, 2009) because such calls are almost always about money. This study illustrates that transnational exchanges between migrants and their relatives in origin country are not fraught with friction when the focus of the relationship is less about remittances. Migrants in this category did not send remittances to their relatives because these relatives did not require remittances. When they sent remittances, they were tokens of appreciation. By sending tokens of appreciation, migrants received symbolic reciprocal exchange in the sense of reaffirming themselves as members of the family. Migrants were reminding their relatives of their presence through remittance transfers. Relatives of migrants also sent remittances to support migrants who needed assistance, so that they can remain within the family circle. Remaining part of migrants' lives was important, so that relatives may receive reciprocal exchange in the future. By spending economically or materially migrants or their relatives were staking claims as members of the family; they were affirming themselves as members of the group.

5.5 Transnational transfers between self-made migrants and their poor families

The second type discusses transnational transfers between self-made migrants who are relatively wealthy and their poor families. Respondents in this category are ‘self-made’ because they did not originally come from wealthy families and they have not quite achieved the level of wealth of the previous group of migrants. Unlike the previous group of migrants who can be said to come from the upper middle class of the Ghanaian society, the migrants in this category have had to work their way up to be able to provide for their relatives in Ghana. They are self-made migrants who are able to assist their relatives back home more easily because of their newly acquired resources. This type reflects the ‘typical’ migration story and the more common remittance narrative that has been discussed in the literature.

Self-made migrants in the UK are responsible for their poorer relatives in Ghana. The transnational transfers that occur under this type are predominantly ‘need based’. While migrants have become successful in the destination country, their relatives in origin country may continue to struggle to make ends meet. So, the migrant becomes responsible for them and has to send them remittances in order for them to lead their lives. These remittances go towards meeting the consumptive needs these relatives have. The assumption that remittances are sent because relatives of migrants ‘require them’ holds true under this circumstance. These migrants send remittances often, sometimes on a biweekly basis so that their relatives can survive. Coe (2014) notes that Ghanaians abroad are exceptional in their remittance behaviour. They send remittances very frequently and far more than other migrants and those within Ghana remit.

Under this type of transnational transfers respondents upon migration have become wealthy when they originally came from poor families. This is the classic rags to riches story of upward social mobility as a result of spatial mobility. These migrants have become wealthy in the sense that they have been able to obtain their documentation and have become regular migrants. This granted them opportunities to access the labour market and get jobs that match their qualifications. They are therefore able to earn good income which makes it possible for them to cater not only for themselves and their nuclear families in the UK and/or Ghana but also to meet the needs of their relative in Ghana who are dependent on them.

Together with their relatives in Ghana, these respondents pooled resources together in order to facilitate their migration. For many of them, moving to the UK was their first migration outside of the continent. Many of them migrated to other West African countries before moving to the UK. Having arrived in the UK, respondents set about looking for jobs, so that they can support their relatives back home. Unlike the previous group who refused to take up just any kind of employment because of their prestigious family backgrounds, these groups of migrants were willing to do almost any kind of job despite their educational qualification. In fact, one of them mentioned that having acquired a degree in Ghana in spite of his personal challenges, prepared him for life as a migrant where he could do any job to survive.

Ben, 39, who has a degree in English from the University of Cape Coast was an English teacher in a secondary school before migrating. When he arrived in the UK, his first job was at McDonalds where according to him he was basically just ‘flipping burgers’. He mentioned that he had to take the job because he wanted to survive. He stressed that

if he had not taken the job, he would have gone hungry and he would have been thrown out of his accommodation. In addition, he had to support his parents and siblings back home. These respondents had to take up menial jobs because they had no choice. They did not have the luxury of picking and choosing what jobs to do. In this case migrants who were professionals back home competed with others who were less qualified than they were for the low-level jobs. This concurs with what Akyeampong (2000) and Vasta and Kandilige (2010) found in their study where according to them elites and non-elites rub shoulders in competing for low level jobs. Migrants in this category competed for the low-level jobs that the migrants in the previous category decided to forego.

Rather than the blanket suggestion that migrants from Ghana compete for low-level jobs, I argue that it is migrants who come from poor backgrounds, who have advanced degrees and have to support their relatives back home, who compete with other migrants in the labour market for low-level jobs. Unlike the previous group of respondents who come from wealthy backgrounds, the migrants in this category compete with others for these menial jobs so that they can survive and cater for their relatives back home as well. Migrants felt a strong sense of lack of resources and social immobility in Ghana and while they experience de-professionalism and de-skilling in the UK, they believed that their social mobility in the eyes of their relatives in Ghana improves. Also, the low-level jobs they do, pay more when compared to some professional jobs they had in Ghana. Vivian Kakari, 37 explained that she makes more money as a carer in the UK than she ever made as a secretary in a pharmaceutical firm in Ghana. Respondents therefore experienced upward and downward social mobility concurrently.

In spite of the challenges and their humble beginnings migration has propelled these migrants to become successful. They have achieved regular migration status and have very good means of making a living. Self-made migrants in this category were either married or had partners and they also had children. They do not come from privileged backgrounds as the migrants in the previous category. Nevertheless, through hard work and with a bit of luck they have become successful. For example, Ben while working for McDonalds applied for a master's degree in human resources. He got a place at the University of Edinburgh with funding. A couple of months prior to completing, he applied for a human resource position at a retail firm. He was called for an interview and he subsequently got the job. He has since risen through the ranks to become head of the Human Resource Department of the firm. The successes of these migrants have however not been automatically transferred to their relatives in Ghana. These wealthy migrants are therefore still responsible for their relatives in Ghana. These respondents send remittances to Ghana on a regular basis to fulfil their responsibilities to their relatives who are dependent on them for sustenance.

Interviews with these newly wealthy migrants revealed that most of them were breadwinners for their families before migration. This pre-existing social responsibility towards relatives back home continued after migration and they regularly provided for them. Remittance transactions were dictated by scripts or understanding between migrants and their relatives before migration. Remittance transfers are steeped in old social relationships. Providing for their families is what they are accustomed to and this shaped their transnational transfer engagement. Knowing that their relatives in Ghana are dependent on them for sustenance, migrants did their best to provide for them. Remittances from absent family members usually constitute a major source of family

income that satisfies basic needs, alleviates credit constraints, and provides a form of mutual insurance (Zarate-Hoyos, 2004; Sander and Maimbo, 2005; Miotti, Mouhount and Oudinet, 2010). Twenty-eight respondents in the UK sent remittances to their relatives in Ghana. These migrants did not receive material transfers from their relatives unlike the previous group. What they received in return was that their relatives did their bidding and made sure that, migrants' properties, businesses and other interests in Ghana were well looked after. Relatives reciprocated the remittances they received by performing services for migrants. Migrants appreciated that their relatives performed these services for them.

Migrants in good financial and socio-economic position sent remittances to their relatives in Ghana who were in difficult situations and in need. Education or entrepreneurship after migration allowed some migrants to acquire better conditions of life, which does not necessarily extend to their parents or broader family networks in Ghana. A migrant's success does not necessarily mean that their relatives in Ghana have become wealthy or well educated to enable them secure better means of livelihood or that they have the right connections to get employment with good remuneration to enable them live comfortably. Migrants' success, which does not necessarily translate to their relatives in the origin country, creates transnational resource inequality between them. The sense of responsibility that migrants have towards their relatives makes them want to bridge this gap. Migrant respondents therefore remit to close the material gap between themselves and their relatives. So, a wealthy migrant in the UK is still responsible for family members in Ghana. Respondents who sent remittances did so because their relatives in Ghana did not have the wherewithal or the means to cater for themselves. Interviewees who have been able to regularise their status, are more likely

to have a steady flow of income and therefore be able to meet the responsibility of catering for their families in Ghana. Data reveals that migrants, who have regular status, are able to secure good jobs, and are able to send remittances regularly to their relatives.

These respondents were able to support their relatives in Ghana without too much disruption to their own lives in the UK. These self-made migrants were able to maintain their standard of living in the UK despite providing for their family back home. Their relatives in Ghana needed their support and they were able to do so more comfortably when compared with their poor migrant counterpart. As Jimms, 37 explained ‘I can support my family in Ghana because I have a little extra money. I send it to them sometimes because they need it more than I do’ (Manchester December, 2014). Jimms supports his mother and his four sisters in Ghana. He sends on average £450 a month to cater for their daily expenses. His nieces and nephews also benefit from the amount of money he sends. His sisters use part of the money to buy school supplies and pay school fees for them to be able to attend school. Jimms stressed that he is providing for his family to ensure that his nieces and nephews have a better future.

Self-made migrants who sent the greatest amounts of money to relatives in Ghana were male respondents whose spouses and children were domiciled in Ghana. For example, David, 48, explains ‘I send money to my wife and daughter because my wife is a teacher trainee and if I do not support them, life will be unbearable for them. Mazzucato, Van Den Boom and Nsowah- Nuamah (2008) in their study show that spouses of household heads send the largest amounts of remittances to Ghana. They argue that these spouses remit on average \$474 over a 12-month period. Responsibility towards wives and children play an important role in facilitating remittance transfers. As noted in Chapter

Two, husbands are breadwinners in marriage and migration does not change that. Husbands continue to provide for their immediate family even after migration. In addition to supporting wives and children, migrants in this category had to support other family members as well. For instance, in addition to supporting his wife and children, Cudjoe, 29 sends remittances to provide sustenance for his ailing mother who had to stop working because of failing health.

The remittances that relatives of wealthy migrants received not only eased their financial burden but also raised the social position and status of migrants and their relatives in their community. On the one hand, migrants who remit gain socially through their actions, earning status *vis-à-vis* their sending community, and exercise tempered altruism and enlightened selfishness (see discussion in Lucas & Stark 1985). Thus, although migrants remit and support their origin families and communities, they are also compensated for their efforts: polishing up their social status and amplifying social identities as very important personalities in the origin communities (Stodolska and Santos 2006).

Having a relative abroad is an important social status marker in Ghanaian communities (Kabki, Mazzucato and Appiah, 2004). These families enjoy community goodwill and speak with great respect about their overseas relatives especially those who remit. Fulfilling financial requests from families gives a good name back home, which is culturally important for Ghanaians (Arhinful, 2001). There are whispers of community gossips about these migrants. They are stopped and greeted in the streets when they visit home and there is an air of importance around them. Interestingly, many relatives of migrants were aware of the circumstances under which migrants live. They knew their residence in the UK and the kinds of occupations they were engaged in. Migrants

have become successful in the sense that they have regularised their stay and are working and earning livelihoods legally. They relay their success and information surrounding it to their relatives in Ghana. This is in contrast to findings by Kabki, Mazzucato and Appiah (2004) where families in the Ashanti region did not know the circumstances under which migrants lived in the Netherlands. The migrants in their study were largely irregular migrants who lived precariously in order to remit. This has semblance with another group of migrants in this research (relatively poorer migrants), which I explore later.

The nature of relationship between these self-made migrants and their relatives appeared cordial. There is however inequality in this relationship with migrants in positions of power (because they provide for their relatives), which can create social tensions in the relationship. Relatives of migrants navigate these tensions in the relationship by adhering to their expected responsibilities. Migrants sent remittances and their relatives performed services for them in return. These migrants have accepted that it is their responsibility to provide for their relatives and so they do. Remitting did not put undue pressure on their purse strings, with the exception of one respondent who mentioned that because he had taken out a mortgage, he had to slightly reduce the amount of money he was sending to his family back home. These self-made migrants and their relatives have a tacit agreement regarding remittances and once this agreement is adhered to, civility prevails. This arrangement exists and there is therefore seemingly less tension in the relationship.

However, relatives who depend solely on migrants for sustenance are insecure and perpetually fearful that the migrant might stop sending them remittances. They dread

the dire consequences of not receiving remittances from the migrant. Therefore, they show profuse gratitude, for example, by running errands and taking care of migrants' properties and businesses, so that the migrant will continue to support them. There are hidden tensions between respondents and their relatives. This is largely due to apprehension on the part of relatives of migrants that should they disagree with the migrant or confront the migrant, they may lose their source of livelihood; the remittances that the migrant sends them. Jimms' family for example explained to me that they try as much as possible to do Jimms' bidding. If for whatever reason they are unable to perform a task for him, they inform him and explain to him their inability to do the task at that particular moment and promise to do it later, which they do. This is to prevent him from taking their non-performance of the task as insubordination, which might then lead to reduction in remittances or at worse cutting the remittances all together.

Respondents from poor families who after migration have become successful, feel a sense of obligation towards their relatives back home. Respondents do their best to provide for their relatives and they are able to do so more easily, because they have the resources to do so. Relatives of migrants on the other hand, do migrants' bidding in order not to upset the migrant, so that they can continue to enjoy remittances from the migrant and not lose their source of income. Remittance transfers highlight reciprocal arrangements between migrants and their relatives. This reciprocal exchange between migrants and their relatives mean that they are both fulfilling their social responsibilities within the family which makes them cater for one another.

5.6 Transnational transfers between poor migrants and their wealthy families

The third type discusses the transnational transfers between poor migrants and their wealthy family members in Ghana. This type reflects migrants whose circumstances have become dire upon migration and are therefore unable to send remittances to their relatives in Ghana. Interestingly, relatives of these migrants in Ghana do not need for the migrant to send them remittances. These migrants can be said to be from relatively wealthy backgrounds. Their relatives in Ghana have the wherewithal to cater for themselves, so they do not need for the migrant to send remittances. These migrants like those in the first category, and unlike those in the second category come from well-established family backgrounds and many of them migrated with the assistance of their relatives back home. They did not have to draw on their own resources to migrate. Instead their relatives in Ghana sponsored their migration.

Many of these migrants arrived in the UK as either students or visitors. Many of them did not set about looking for employment immediately after their arrival. They enjoyed their time as visitors or were enrolled in school. They started looking for jobs after their plans changed. For example, Dennis, 40, who moved to the UK in 1994 migrated originally as a student. His elder sister who owns a utensil shop at Makola, a big commercial market in central Accra was supporting him. He decided to quit the school because he had been promised a lucrative job and he found the course challenging. A decision he now regrets. He feels he should have 'slugged it out'. He did not get the job and attempts to continue his education have failed. He has now become an irregular migrant in the UK. He now does whatever job he can, to survive. His sister still supports him, but he does not want to become a permanent burden on her. He tells me that if his circumstances were different, he would not be a cleaner at a hotel, but he does not have

a choice. Initially, these group of migrants did not compete for low level jobs, but as their circumstances changed, they took up any type of employment so that they can survive.

Poor migrants under this type of transnational transfers are migrants for whom plans have fallen through. Theirs is the riches to rags story. Coming from a wealthy background, these migrants came to the UK with their own mapped out plans to succeed abroad, but these plans had to be abrogated because of unforeseen circumstances. They have become poor, because of their precarious situations and they live on the margins of society and are almost invisible to the state. These migrants are mainly irregular, and they work with other people's documents. They are not sure when and where their next income will come from, and they share cramped apartments with other migrants. They are trying desperately to regularise their status with little or no success. On the other hand, their family members in Ghana are part of the growing middle class. These family members are mostly public or civil servants. Others also work for various private firms or own businesses. They also have enough resources (social, cultural and economic) to take care of themselves without relying on the migrant.

These migrants received assistance from their relatives either in Ghana or the UK to migrate. They received advice, financial and social support from their relatives both in Ghana, and in the UK to facilitate their migration. They have now become irregular migrants living in desperate situations in the UK. Their circumstances do not make it possible for them to send remittances. There were twelve respondents who were unable to remit because of their precarious situations in the UK. However, these migrants received remittances from their relatives in Ghana. Their relatives in Ghana could

support them because they had the wherewithal to be able to do so, due to their wealthy status. These relatives of migrants had enough resources to live comfortably in Ghana.

Data gathered revealed that not all migrants found themselves in favourable positions upon migration. In some cases, after migrants had arrived in the UK, they were faced with a sense of disillusionment, because their strategies went awry. These migrants were left with very little, in terms of being able to cater for themselves. Therefore, they required assistance from their relatives in Ghana. Bobbie, 27, who migrated in 2007 to the UK at the insistence of her mother and sister, who were in the UK and amidst disagreement from her father, found that life, as an irregular migrant is not the easiest. Her mother passed away in 2011. She agreed to migrate because her sister had promised to help her sort out her documentation after her visitor's visa expires. She stressed that this promise was imperative to her travel to the UK. She emphasised that she has regretted coming to the UK. According to Bobbie, she should have listened to her father and attended the Ghana Institute of Journalism, which was what he wanted her to do. She explained that this is because:

when you have come to the UK and now you are an illegal immigrant, you then know that you have enemies, even your blood sister will refuse to help you...you need help Geraldine, nobody will help you (London January, 2015).

She mentioned that at one point, she even thought of reporting herself to the police. This was when her sister, who had promised to help her sort out her documents, once her visa expires, refused to assist her. There was a man from Belgium, who had agreed to 'y3 awari3'⁴² with her, so that she could get her leave to remain or permanent settlement. All that was needed was the money. The gentleman had agreed to take

⁴² The literal translation of 'y3 awari3' which is an Akan phrase is 'to do marriage' which means a marriage arrangement with the sole purpose of securing legal documentation

£13,000 for the arrangement and her sister had promised to help her with the sum. When it was time for the payment to be made, her sister kept finding excuses as to why she could not give her the money. Today, her car has broken down, tomorrow, she needs to sort out some things among other excuses. There was no way Bobbie could have provided the money all by herself on her meagre salary. She strongly feels that her sister disappointed her. Bobbie insists her sister should have helped her, because she was in a position to do so. Bobbie's sister, Bubune came to the UK in 1999 and has been working as a mental health nurse. She earns approximately £2000 a month in addition to the financial support her husband gives her. Bobbie believes that Bubune was in a position to help her but refused to do so.

In the end, the marriage did not happen, and Bobbie felt extremely disheartened that when she really needed help from her sister, she did not help her. The tension between Bobbie and Bubune was so palpable that Bobbie had to move out of her sister's apartment and she got a place of her own. Having fallen out with Bubune, their relationship has become strained, and Bobbie does not rely on Bubune for assistance any longer. Bobbie now works as a cleaner in a gym in London. Her irregular status means that she works with someone else's documents. It is a complicated arrangement where the person whose documents she works with is in France but is married to someone in the UK. They have to be circumspect, so that they are not apprehended.

The above arrangement affects when she gets paid. After payment has been made into the 'official' bank account, she has to wait for the money to be transferred into another bank account before she can access the money. This is not always straightforward, and payments are delayed for several weeks, sometimes months. In such instances, she

relies on her father in Ghana for assistance and he sends her £200 or £300 every now and then to help her with her rent and bills. Bobbie also mentioned that she has never sent remittances to her family in Ghana. According to her, her relatives in Ghana, particularly her father, do not need her ‘peanuts’⁴³. Bobbie’s father is a retired officer of the Ghana Armed Forces and is the owner of a private security firm. He outsources private security personnel to companies and organisations. He is self-sufficient and can cater for his own needs. He is also the breadwinner for the extended family. He offers assistance to his distressed daughter out of a sense responsibility. As a father, he also gives Bobbie advice, encouraging her to be frugal and also try to mend bridges with her sister.

Having showed lower capacities to remit, some of these migrants were more likely to receive remittances from Ghana. Social obligations that family members have towards one another, makes them offer support by sending remittances, with ‘the haves’ helping ‘the have nots’. These relatives of migrants who supported migrants owned businesses, or they had jobs which paid really well. If they could not provide for the migrant themselves, they had a vast network of social capital which they could draw on to support the migrant. Also, some of these relatives have experienced migration to America and other European countries, and they appreciate that living abroad has its own unique set of challenges, let alone living abroad as a poor and irregular migrant. These relatives were therefore willing to offer their assistance. For example, Nkyiraba’s uncle, Mensah 58, in Tema, narrated that he is aware of the difficult situation of his niece who is an irregular migrant. Despite her irregular status, and inability to work regularly therefore having an unstable source of income, the family she lives with in

⁴³ Peanuts is a reference for small money

Oxford (who are distant family members) expect her to contribute to the upkeep of the house. They require Nyiraba to contribute to the payment of rent and bills. She does what she can, but it means that she has very little to live on at the end of every month. She therefore relies on her uncle to support her.

Apart from conversations in which Nkyiraba tells her uncle about her situation, he has also lived in the UK, so he identifies with her situation. He lived in the UK in the early 1990s, a different era, but with many of the same challenges regarding living in the UK as an irregular migrant (rent, bills, difficulty of getting work and documentation among others). So, anytime Nkyiraba asks him for assistance, he is always willing to help. Additionally, he sees it as his duty to ensure that his niece is comfortable, and he has the wherewithal or economic capital to be able to assist her. He has his own business, a freight company that collects and ships goods from specific addresses in the UK to specific addresses in Ghana.

The above narratives also demonstrate the underbelly of migrant networks. I describe it as underbelly in the sense that 1) very few studies have discussed it and 2) also that it is an unpleasant aspect of migrants' network in destination country. Not only does it highlight the undermining nature of migrants' destination country social capital, it also shows the helpful nature of origin country social capital. Being aware that they cannot always rely on their co-ethnics in the destination country, interviewees found alternative ways of fending for themselves, which included depending on their social capital in origin country who gave them economic capital with which they were able to continue living in the UK. This also points to a crucial fact that origin country social capital or network members of migrants are not passive recipients of remittances but

contribute to the well-being of migrants while they are away. As I have previously mentioned, some of these poor migrants have never remitted since arriving in the UK. Nkyiraba disclosed that she has never sent remittances to her relatives in Ghana.

Some respondents mentioned they migrated to accrue cultural and human capital through education to enable upward occupational and social mobility. In many instances, Ghanaian students are able to secure funding from governments and other institutions both within and outside Ghana to sponsor their education abroad. In other cases, they have to rely on their relatives for assistance when they are unable to secure scholarship. When Mokwa, 28, got admission to pursue a master's degree in the UK, she asked her father for assistance because she could not secure funding for her one year programme. Her father helped her with tuition fees, accommodation and maintenance allowance. Mokwa received money each month from her father and if she ran out, she picked up the phone and asked for more. She contrasted her migration with that of her friend who comes from a poorer family:

I think I am very lucky because my friend is in a different situation where she migrated to work and send money to her family. But for me it is the exact opposite. I am able to go to school because my father is supporting me (London February, 2015).

For some migrants, their families come from upper middle class backgrounds and therefore draw on their own resources to assist that migrant. For other migrants whose family members are not wealthy, they resort to other forms of mobilising resources particularly borrowing or using money meant for other matters to support the migrant. In as much as these relatives support the migrant because they are concerned about the migrant's well-being, they were also concerned about their reputation in the community. To continue enjoying good will and social recognition from the

community, migrants' relatives go the extra mile to ensure that migrants receive the assistance they need in the destination country including sometimes borrowing so that the migrant does not return as a disgrace to the family. Hilda's mother explained,

when Hilda called to tell me that she was in a difficult situation and that the woman she was living with had threatened to kick her out of the house if she does not pay her rent, I borrowed money from [a] friend to send to her. I did not want a situation where she would return to Ghana empty handed. It will also affect me (Obuasi July, 2015).

The social position or status of relatives of migrants in the community was important to them, because of the respect they gained from members of the community. Material resources (money, houses, cars and businesses etc.) made possible by migration enables relatives to enjoy elevated communal respect and admiration because they can cater for their members. A family that takes care of its members is well respected and admired, because the members do not become societal burden due to neglect. This community respect and admiration also makes it easier for relatives to access other resources such as loans, because of the assumption that they are wealthy (by virtue of having relatives abroad) and will therefore be more likely to repay a loan than others without relatives abroad. Relatives of migrants therefore want to guard and prevent their status from being tarnished or diminished.

Any threat to relatives' social position caused by the migrants' inability to cater for themselves, was prevented by the sending of remittances to assist migrants. According to Bourdieu (1986), accumulation of the three forms of capital contributes to another form of capital, which is symbolic capital as legitimacy. He explained that the social position of an individual is the result of the interaction of the different types of capital that the person has and the habitus of the individuals in a particular setting of the field.

In a transnational setting, symbolic capital, which can be conceptualised as social position, was maintained depending on economic or social capital. As we have seen in the previous section, by sending remittances migrants raised the social position of their families. By sending remittances from Ghana to the migrant, either through borrowing, or using one's financial resources, this social position was maintained. The migrant was able to continue living abroad while the family continued to enjoy the social status that came with having a relative abroad.

Migrants who come from upper middle class backgrounds, but whose circumstances have changed for the worse due to migration, and are in need of assistance rely on their relatives in Ghana for assistance. They know their relatives back home have a responsibility towards them because they are family. Taking care of family is part and parcel of kinship duties which entails engaging in family regulated activities such as helping relatives who need assistance by providing material resources when they are needed. Economic resources are therefore crucial to performing kinship duties, especially in West Africa (Boltz-Laemmel, 2013; Platteau, 2014 cited in Vari-Lavoisier, 2016), and this feature becomes glaring in transnational families (Vari-Lavoisier, 2016). Responsibility for taking care of one another goes both ways. This current research demonstrates that relatives back home will send remittances to migrants to fulfil their familial responsibility. Knowing that they cannot rely on their co-ethnics in the destination country, migrants turn to their social capital in origin countries.

The nature of transnational transfer between these migrants and their relatives is one where the relatives in Ghana do not ask for remittances because they are aware of the migrant's situation and support the migrant instead. Without the assistance from the

relatives in Ghana, the circumstances of these poor migrants would have been worse. The relatives were aware of the migrant's position abroad and they did their best to alleviate the hardship.

I have shown that there are ways that families in origin countries can match the value of the remittances that migrants send. Relatives at home match the value of remittances that migrants send by also sending remittances to support distressed migrants. The remittances that are sent to migrants by origin families are critical to their survival, particularly when these migrants are faced with unforeseen crises. For undocumented migrants who may face criminal prosecution if they are caught, the goods, social and emotional support from family and the support that comes from the origin communities are crucial to their material, social and psychological well-being.

This study also found that while migrants suffer abroad, they enjoy social status at home because of the continued support of their relatives. The perception in the community is that these migrants are successful and are enjoying the good life. Nieswand (2013) discusses status paradox where migrants who do menial jobs abroad have low status but enjoy elevated status at home. In this study, I discuss the status paradox of both the migrant and their relatives. I argue that the status paradox is reversed, and migrants realistically have lower status both at home and abroad, but their status is propped up and covered up by their relatives who deem it their social responsibility to support them. The support from relatives keep migrants afloat while they are away. Migrants therefore gain status in the origin country by simultaneously losing it in the destination country. However, their relatives support them, so that they can save face in the community. For example, Bobbie's father explained to me that if he does not support his daughter abroad and people become aware of her status or if she returns home with nothing, the

disgrace will extend to him as well, so he has to do his best to provide and protect her while she is away.

Migration in Ghana has long been seen as an important way of acquiring material resources to meet family responsibility. The assumption, and there is some evidence to this effect, is that, migration leads to the accumulation of resources which improves the circumstances of migrants and their relatives (see Mazzucato, 2011; Niewswand, 2013). So, migration is highly regarded as a social status marker to the extent that even when the reality of migrants is the exact opposite of accumulated resources, the assumption still persists and because families enjoy the social status that comes with migration, they support the migrant abroad who may be in dire straits, provided they have the resources.

5.7 Transnational transfers between poor migrants and their poor families

The fourth type discusses the transnational transfers between poor migrants and their poor families. This type of transnational transfer is also more frequently discussed in the remittance literature. The idea of the sacrificial migrant comes through under this type. This is because both migrants and their relatives are in desperate situations, but migrants manage to send remittances to support their relatives. Migrants often live spartan lives so that they can support their relatives. I agree with Carling (2014) that the notion of sacrifice is generally not related to the forfeit of the remitted money and foregoing its alternative uses. Rather, it refers to everything that migrants endure in order to earn the money in the first place, which allows them to meet their responsibilities to their relatives back home. This includes sacrificing a certain period of one's life for one's family. The remittances that these migrants send are also 'need based' and they are sent to meet the consumptive needs of their relatives.

After migration, many of these migrants took up jobs immediately, so that they can survive, and also send remittances to their relatives. Most of the migrants in this category migrated on visitors' visa and then subsequently overstayed their visa. They relied on their friends and other network members to help them secure jobs. Unlike the previous groups, most of whom had tertiary level of education, the migrants in this category mainly had secondary level education. They also did not seem to mind that they were doing these menial jobs. Brako, 32 mentioned to me that he does not have the qualification to apply for 'proper jobs' that is why he is working as a kitchen hand. He stressed that he does not want to do this forever. If he manages to save some money, he plans on getting some vocational training and start his own company because according to him 'that is where the money is'.

These poor migrants like the ones in the previous category are migrants for whom plans have fallen through. They also migrated with the assistance of relatives. However, unlike wealthy migrants who have experienced multiple migrations, these migrants have done the one journey to the UK and have not migrated anywhere else since. Their social life is mainly within the Ghanaian community. Their guarded nature makes them rarely interact with other people outside of this community. Their vulnerable situation makes them highly suspicious of others. Their relatives in Ghana are also vulnerable. They are poor, and they live in poor neighbourhoods in Ghana. These relatives can rarely subsist without assistance from their migrant relatives.

Twenty poor migrants in this study also had relatives who were poor. These poor migrants with lower capacities to remit had to remit anyway because their relatives in

Ghana were worse off economically than they were. Compared to their relatives in Ghana, these respondents were seen to be in a better socio-economic situation. Unlike the previous group of migrants, whose relatives had the resources to support them, family members of this group did not have the resources to be able to support the migrant. Additionally, these migrants had to send remittances to Ghana. Even though their capacity to remit was also low, their relatives in Ghana were in an even worse situation, so they had to send assistance to their relatives in Ghana out of a sense of responsibility.

The relatives of these migrants lived in deplorable conditions in Ghana. I visited one such family in Takoradi, in Ghana's Western region. I was overcome by the destitute conditions under which they were living. They lived in a notorious neighbourhood in a fragile looking story building. One of the numerous mobile phone companies in Ghana had freshly painted the building with their logo and slogan boldly displayed. This poor migrant's family lived in a very small, almost boxlike dingy apartment with very little light and ventilation. Father was unwell and therefore not working, mother was engaged in table-top petty trading, selling chewing gums and other sweets and siblings attended an ill-equipped public school. The table-top trading did not bring in enough revenue for the family to live on and survive.

Families of poor migrants in such situations were in need and required support. They needed economic capital to keep them afloat. Therefore, poor migrants who had lower abilities to remit had to squeeze water from stone to support their relatives in Ghana. They were under insurmountable pressure to remit, and they employed a number of strategies to be able to cope. They looked for extra job(s) and saved the extra income.

For these additional jobs, they negotiated to be paid in cash because of the challenges of working extra hours with other people's documents, which include excessive taxation and deduction from the amount earned. They lived in shared apartment with other colleagues so that they can pay reduced rent. The frugality with which migrants live can be expressed by their willingness to share cramped apartments and rooms with others so they can save on rent and utility bills in order to remit (Grigolini, 2005). Respondents live deprived lives in the UK so they can send remittances to fulfil their social expectations. Other studies have found similar (see for example Akyeampong, 2000). Migrant respondents endure and hope this is not a permanent state of affairs and that they will soon begin to reap the benefit of their frugal ways and live more comfortably once they are able to save enough to invest either back home or in the destination country or in a third country.

Respondents' sacrifices made it possible for them to fulfil their duties to their relatives back home. Their social life outside the Ghanaian community was non-existent. They did not go to clubs or pubs or bars or parties for fear of spending money. Their social lives revolved around going to church during the week and on the weekends where they prayed for breakthrough in their immigration and financial status. By doing this, they were able to squeeze that extra £100 which they were able to remit to their relatives in Ghana. The pressure to fulfil expectations from home can be high for migrants leading to strain in the relationship between migrants and their relatives.

Unlike the cordial relationship between previous respondents whose family members had resources, the relationship between these poor migrants and their poor relatives in Ghana was fraught with friction and conflict. Respondents avoided most phone calls.

The social tension between migrants and their relatives stemmed from a culmination of factors: meagre income, irregular status, working long hours, inadequate rest and the incessant pressure to send remittances. Respondents also complained about ingratitude on the part of their relatives in Ghana after they have sent them remittances. Fiifi, 48, for example, complained that his relatives rarely check up on him to find out about his general well-being. According to him, the only time they call is when they need money. Once they receive the money, they do not even call to say thank you.

When I raised the issue of lack of calls with Fiifi's family in Ghana, they disagreed, and said they call Fiifi more than he calls them. They told me that even though they ask Fiifi for remittances they also ask about his welfare. They also said that it would be foolhardy to spend all the money he sends them on phone calls to him. They asked what the point of that would be. They argued that they have to survive on the amount he sends them and not use it to make unnecessary phone calls to him. Neither side was willing to back down, they held strongly to their positions, highlighting the tension that emanates from a remittance focused transnational exchange. When one side of a reciprocal exchange feels cheated in the relationship, and the other side fails to acknowledge this, it can lead to massive misunderstanding between them. This increases the strain on the relationship as the above example shows.

In some instances, when migrants were struggling, and there was overwhelming pressure on them to remit, they severed ties with their relatives in origin countries, and did not send remittances. They however renewed communication with their relatives once they were in a position to send remittances. For example, Frank comes from a poor family background. His parents were farm labourers. After secondary school, he

gained admission to a university in Ghana, on a government scholarship to pursue engineering. However, he could not take up his place because schools had closed down over strikes. Instead, he found a job with a mining company. As luck would have it, after two years, this firm offered him a scholarship to study for a degree in the UK in 1984, which he gladly took up. Since it was a generous scholarship, he was able to remit his parents and siblings regularly. A few months to completing his degree, he got wind of discriminatory practices happening at his place of work in Ghana.

The discriminatory practice at Frank's work place centered on maltreatment of Ghanaian workers and favourable treatment for 'expatriate' workers, so he decided not to return to Ghana. The relationship between Frank and his family from the period he decided not to return to Ghana until he was able to secure a job in the UK was very tense. The scholarship money had stopped coming in and he did not have a place of his own, daily survival had become a struggle for him. In addition, his family in Ghana was bombarding him with remittance requests, and he was in no position to fulfil these requests, so he decided not to reply their letters and he stopped contacting them. He explained that for almost six months he did not contact his family. His response to persistent request for remittances from his relatives when he did not have the resources to meet their demands was silence and social distance. He only renewed contact with his family and sent them remittances after he was able to find a job.

The 'forced transnationalism' (Al-Ali, Black and Koser, 2001) experienced by migrants, influences their transnational relationship with their relatives. These migrants are aware of the difficult position of their relatives back home and they do their best to provide for them irrespective of their own challenges. The implicit social contract that

exists between family members which ensures that they take care of one another underpins transnational transfers. They also do not expect to receive assistance from their relatives (because these relatives are not in a position to send them material remittances). Also, migrants do not have properties or businesses which require relatives' assistance as Mazzucato's (2011) study revealed. But migrants would appreciate some gratitude which they feel is lacking. It is important to note that while social connections play an important role in economic life and facilitate migration, in some instance they can hinder migrants' advancement by constraining accumulation of resources. This makes it difficult for the migrant to make a life for him/herself while at the same time trying to provide for those back home.

5.8 Conclusion

The above discussions have implications for theorising remittance practice and shows the family dynamics involved in sending and receiving remittances. Firstly, it demonstrates that the social responsibilities that migrants and their relatives have towards one another played a crucial role in remittance transactions. Remittances are more than the transfer of material resources. They are embedded in pre-existing social relationships between migrants and their relatives. NELM and other economic studies' conceptualisation of remittances focus on money and items that migrants send to their origin countries and tends to obscure the fact that some migrants do not send remittances, while others only make small contributions to their home countries. Also, relatives of migrants in 'developing' countries may continue to support migrants while they are in destination countries, and these migrants may not send reciprocal remittances to their origin countries because: 1) they do not have the resources to do so and 2) they are not under any obligation to send remittances. By analysing the family

dynamics of remittance transfers which NELM does not explore in detail, I advance this theory by highlighting the reciprocal social obligations that migrants and their relatives have towards one another. The sense of obligation that migrants and their relatives have towards one another propel those with adequate resources to support others during difficult times, with the belief that they will also be supported in the future. Analysing such nuances, as this study has done, adds to the small but increasing literature that shows the social importance of remittance practice, and the supportive role of relatives of migrants who have largely been portrayed as passive recipients of remittances.

Secondly, rich migrants who have equally rich relatives in Ghana do not tend to send remittances. Even when they do, this is not done out of necessity. They are rather tokens of gifts to demonstrate love and affection. Sending remittances is crucial to maintaining familial relationships, which is why even for rich migrants whose relatives do not need remittances, they send remittances out of a sense of gratefulness to maintain the existing bonds. The social interaction was cordial between rich migrants and their rich relatives. I explained that this cordial relationship is because the focus of the interaction between them is not remittance-centered which tends to be very contentious.

Thirdly, respondents from poor families who have been able to acquire material wealth and success after migration are able to comfortably assist their relatives in Ghana who were in dire straits. Remitting is a social practice, “not just an individual’s choice” (Page & Mercer, 2012 cited in Vari-Lavoisier, 2016). Therefore, migrants with resources bridge the inequality gap between themselves and their relatives by sending remittances. These relatives who are reliant on migrants for their daily bread were apprehensive that the migrant might stop sending them remittances. They therefore

show profound appreciation to migrants and do all their bidding to maintain cordial social interaction with migrants.

Fourthly, the precarity of migrants' situations in their destination country means that they cannot always rely on their co-ethnics in the destination country for assistance. In as much as a destination country's social capitals facilitate migration, they also tend to have undermining propensities such as having disagreements with migrants which makes it difficult to rely on them for assistance. When this happens, migrants rely on their relatives in the origin country who have the means to support them. Data gathered reveals that these migrants may not send remittances home because of their lower capability to remit. Other migrants in precarious situations, however, have to send remittances because compared to their relatives in Ghana, they are in a seemingly better socio-economic position. In order to do this, these respondents live frugally by rarely spending money so that they can support their relatives back home.

Fifthly, access to resources determine whether remittance transactions will result in social tension between migrants and their relatives. Migrants with scarce resources put immense pressure on themselves in order to provide for their relatives. This immense social pressure can cause a strain in the relationship between migrants and their relatives, as other studies have similarly found (see Al- Ali, Black and Koser, 2001; Lindley, 2009). When migrants and their relatives are well off, the relationship tends to be less tense because the focus is not on remittances but on other aspects of their lives such as their children or their general well-being. Furthermore, when migrants are successful and can support their relatives, there is generally less tension in the relationship. Tensions tend to arise when migrants who are poor are put under tremendous pressure to remit.

Sixthly, the motivation to remit for both migrants and their relatives also stems from their desire to continue enjoying the social status and social clout that comes with having a relative abroad. Kankonde (2010) argues similarly that ‘what lies beneath the surface of sent legal tenders is in fact the social and cultural subjective self of remitters as human beings and family members [...] migrants remit primarily in a bid to foster familial belonging in order to escape social death and at the same time buy and sustain social status’ (Kankonde, 2010, pp. 225-240). For Ghanaian migrants, remitting can be an overt attempt to maintain contact and retain ties, remain a member of the family and stay connected to enjoy the privileges of migration. The nightmare of Ghanaian migrants and their relatives is that the migrant will return home empty-handed. When this happens, that migrant is denied a hero’s welcome and is considered a failure. Migrants facing difficult situations will therefore stay put and rely on their relatives back home for assistance with the hope that their situation will improve so that they can continue to enjoy the respect that comes with being a ‘proper migrant’ which grants them access to other resources such as loans. Enjoying such a privileged status also propels relatives to do all they can to assist the migrant including borrowing from others, which sometimes leads to more debt.

CHAPTER SIX

Migration motivations and transnational transfers between Ghanaian migrants in the UK and their relatives

6.1 Introduction

This chapter investigates the role of migration motivation in shaping the nature and direction of transnational exchanges between migrants and their relatives. The chapter assesses how migrants' and their relatives' access to resources affects their migration motivation, decision to migrate and subsequently the type and direction of transnational transfers between them. This chapter analyses the migration motivations of respondents together with their socio-economic backgrounds, as well as the relationship between the various migration motivations and transnational transfers between migrants and their relatives.

Migration motivations are closely tied to migrants' access to resources. The data shows that respondents with access to lots of resources migrate mainly for non-economic reasons which include family reasons and education, while respondents with fewer resources migrate for mainly economic reasons- increase family's and one's income. This chapter discusses the micro-level rationale for migration, and explores migration decisions taken by individuals, either by themselves or with the assistance of their family. The analysis shows that these migration motivations tend to influence migrants' experiences and their interaction with their families in the destination society. This also has implications for the nature of transnational engagement between them and their relatives, including transnational transfers.

6.2 Migration motivation and transnational transfers

In their seminal publication, Massey et al. (1993) argued that the various causal explanations implied by the different migration theories are not mutually exclusive. Garip (2012) extends their argument by suggesting that migration researchers should consider the conditional nature of theories, in other words, the fact that each theory applies to specific groups or types of migrants who move under specific conditions pertinent to them, for example conditions of unemployment, or the search for higher wages or a better education. Bearing this in mind, I attempt to explain the migration motivation of participants in this study who migrated from the late 1970s to 2014, while exploring how these motivations shape the dynamics of transnational exchanges between migrants and their relatives. I focus on this time period because the earliest a migrant in my sample migrated from Ghana to the UK was 1979; the latest was 2014. Understanding what made respondents migrate will shed light on their transnational exchanges with their relatives in Ghana.

Motivation for Ghanaian migration has largely been conceptualised in economic terms (Anarfi et al., 2003). While this assertion applies to some sections of the Ghanaian migrant community, others have more diverse migration motives. The data reveals that the majority of respondents migrated for what can be considered non-economic reasons. Of the 70 respondents, 33 gave what can be considered as non-economic reasons for migrating, including, migrating to join a family member or for education. Having said this, economic related reasons for migrating were also perceptible, considering that 27 respondents highlighted it as part of their rationale for migrating.

These economic reasons included migrating to look for employment opportunities, to increase one's income, and to assist one's family in Ghana economically. The non-economic reasons included migrating to join a spouse or other family members. There were also educational reasons for migrating, which can be categorised as both economic and non-economic (having both economic and non-economic undertones). I, nevertheless, discuss this migration motivation under the heading of 'non-economic', because the economic aspect is not readily obvious and does not explicitly encompass economic rationales like migrating for income or a job (even though acquiring an educational certificate can boost one's chances of getting a job or increase one's income). The remaining 10 respondents gave what can be described as mixed reasons for migrating. These respondents offered several reasons for migrating, not just one dominant reason.

The categorisations I have employed are purely for analytical purposes. They are based on the prominent reasons migrants proffered in their answer to the question, 'why did you migrate? An individual's decision to migrate can be complex, incorporating the interaction of different motives, networks and opportunities (Faist, 2000b). Motivations for migrating also change all the time, as migrants weave in and out of migration motivations depending on who is asking them or who they are talking to. Some respondents in this study mentioned that they give different reasons for migrating to different people. For example, they mentioned that it is only their close friends and family who know their real reason for migrating. For example, they stressed that, when dealing with immigration officials, they tend to provide reasons for migration that are considered more favourably, so that they can get their travel documentation. That migrants protect their real reasons for migrating makes the rigidity of official visa

categorisations problematic as Nyberg-Sørensen, Van Hear and Enberg-Pedersen (2002) have argued because they do not reflect the complex, multi-layered reality of migration motivations. Such complexity is reflected in this study, where some respondents had visas that did not necessarily match their motivation for migration. They explained that this strategy made it easier for them to migrate regularly.

For example, Jeffrey, 32, who migrated to the UK in 2012, and who migrated on a student visa actually migrated to join his wife and child in the UK. He mentioned that he had applied several times for a family visa to join his wife and child. However, his application was rejected every time he applied, despite providing all the correct and needed documentation. He discussed the situation with his wife, and they decided that he should apply for a student visa instead. He applied for a master's degree programme at Westminster University and gained admission. He was granted a student visa, and he is now with his wife and child. Even though he had nearly completed his degree at the time of the interview, he maintained that the desire to be with his family was the underlying reason for the student visa and not necessarily because he wanted to acquire a master's degree. The student visa was a means to an end, and he is now with his family.

The economic motivations for migrating have been further broken down broadly into risk diversification, income maximisation and opportunity migration motives. The non-economic motivations include family migration and educational migration. These groupings are, however, by no means exhaustive of migration motivations of all Ghanaian migrants.

6.3 Migration motivation, resources and transnational transfers

The table below presents an overview of the analysis in this chapter. It shows the relationship between migrant's motivation for migrating, resources and the nature and direction of transnational transfers.

Table 5: Migration motivation, resources and transnational transfers

Migrants	Families of migrants	Migration motivation	Nature of transnational transfers
Wealthy migrants	Wealthy families	Opportunity migration; Family migration; Educational migration	Wealthy migrants do not send remittances to their wealthy relatives in Ghana. Even if remittances are sent, they are not need-based. They are tokens of appreciation. Migrants nevertheless receive transfers from Ghana when they need it.
Self-made migrants	Poor families	Income maximisation; Family migration	Self-made migrants, who migrate mostly for income maximisation and to join family send remittances to their poor relatives in Ghana. Self-made migrants are not likely to receive remittances from Ghana.
Poor migrants	Wealthy families	Education migration	Poor migrants who migrate for education do not send remittances. They do however receive remittances from their wealthy families in Ghana when they need it.
Poor migrants	Poor families	Risk diversification	Poor migrants who migrate mostly for risk diversification send remittances to their poor family members in Ghana through hard work, and despite their circumstances. Poor migrants do not receive remittances from Ghana, even when they need it.

The table demonstrates the nuanced nature of migration motivations and highlight that respondents from wealthy families migrate for what can be considered non-economic reasons; upon migrating, they do not send remittances to their relatives back home. Migrants who left Ghana to increase their income and to join families, have now become self-made and they send remittances to support their poor relatives. Poor respondents who come from rich families migrate for non-economic reasons and also do not send remittances home. Last but not least, poor migrants from poor families who migrated to increase the family income send remittances to fulfil their migration motivation.

6.4 Risk diversification migration motivation

Eleven respondents migrated for what can be described as risk diversification purposes. Migrating for risk diversification involves moving to increase household or family income. Risk diversification motives for migrating have been associated mainly with migration motivation of people from and within ‘developing’ countries (Lucas and Stark, 1985; Stark, 1991; Castles, de Haas and Miller, 2014). Risk diversification involves potential migrants and members of their households expanding the distribution of household or family resources, like labour. While some family members can be assigned economic activities in the local economy, others may be sent to work abroad where wages are higher (Lucas and Stark, 1985; Stark and Lucas, 1988) in the hope that the migrant will send her earnings to her relatives in the origin country. Unlike neoclassical theory, where the emphasis is on individual migration motivation, in this instance, the emphasis is on the family or household as a unit (Taylor, 1999). In this

way, the family has various resources upon which to draw in order to overcome livelihood difficulties they face in the origin country.

Respondents in this category mentioned that they migrated to help their families back home. They also mentioned that the migration decision was taken together, as a family. They sat down and decided that, to earn more income for the family, one of them should migrate. Virtually all respondents who moved for risk diversification motives came to the UK when they were in their 20s, except for one woman who migrated in her 40s. Many of them had at least a secondary school education and had migrated mainly in the 1980s. At the time they migrated, they were unmarried and without children. They migrated because they had to assist their families during the dire economic situation in Ghana at the time. Migrants who migrated to help their families economically, or for risk diversification purposes were poor, with poor family members in Ghana who had few resources and were facing difficult socio-economic conditions (such as job loss), made worse by the unstable political and economic conditions in Ghana at the time. The 1980s in Ghana witnessed grim socio-economic and political conditions. There was acute famine, a military government was in place and the World Bank and IMF sponsored economic programmes [the Economic Recovery Programme (ERP) and the Structural Adjustment Programme (SAP)] to stimulate the failing Ghanaian economy, had been implemented with debilitating effects, such as the loss of livelihood for many individuals, especially women.

Ghanaian women traders were especially vilified in the run-up to the implementation of SAP and ERP. These women were blamed for many of the country's economic woes and were accused of hoarding essential commodities, leading to an acute shortage of

essential supplies and price hikes (Clark and Manuh, 1991). These traders were therefore excluded from social protection schemes, like the Programme of Action to Mitigate the Social Cost of Adjustment (PAMSCAD), implemented by the government to alleviate the enervating effects of ERP and SAP on the generality of the Ghanaian population (Clark and Manuh, 1991). Some of these women traders who were single mothers had to find alternative ways of fending for themselves and their families.

Grace's mother was one of such women affected by the events of the 1980s. Grace, 55, who lives in a council estate in London, narrates that she migrated to join her elder sister (who was already living in London) so that they could contribute to the care of their mother and other siblings. She explained that the events of the late 1970s and 1980s strongly affected her family, and her mother choosing to leave their father, because of his infidelity made their economic situation worse, because it meant losing his income. Grace and her family belong to the Akan ethnic group. The Akans are matrilineal; the children belong to their mother's family and inherit from her. The father is thus under no real obligation to cater for his children, even though he sometimes contributes to their welfare (Nukunya, 2003). Therefore, when Grace's mother left the marriage, their father did not cater for them. It became their mother's responsibility to provide for them. There were seven children, and the older ones had to contribute to the upkeep of the younger ones. Therefore, Grace migrated to join her sister so that the family would have an additional source of income.

There is also a political aspect to risk diversification. Some respondents faced political risks and they mentioned they migrated to avoid political persecution. These respondents migrated in the 1980s and were living mainly in Ghana's regional capital

cities; Kumasi, Koforidua, Takoradi and Accra. Briggs and Yeboah (2001) argue that, in the African context, the engagement with SAP has been most visibly played out in cities, even though rural areas were also affected. These cities were hard-hit by the socio-political and economic turmoil that engulfed the country. Yamoah, 47, was living in Kumasi, the regional capital of the Ashanti region, with her family before they migrated in 1984. She further explains:

Yeah, I mean up till then we were fine as a family...most of my family were into business. They were not into politics business, but he [Jerry Rawlings] just destroyed everything really, and the business, he more or less he confiscated a few businesses and properties from my family. Everything became unstable overnight. So, my uncle who was on [a] business trip to Germany was trying to get back to Ghana, but he was advised not to come because his house was literally taken over, the army was there. He was quite well off in Ghana, in Kumasi. Yeah so, he came to the UK where he had a property. So, they decided among the family that, because my father's business just collapsed overnight and he couldn't do much, you know, like pay my school fees, we decided to migrate here. So, my uncle came here, and he was advised to seek asylum and through that anybody associated with him- either his own children or nieces or nephews- could get asylum as well, so that's how we came. It was done through the family. My aunty got the passport and the ticket, and then we came (London December, 2014).

Based on the above excerpt, migration can also occur because of political risks. Migration to diversify economic risks has been explained and elaborated by NELM theory (Massey et al., 1993; Taylor, 1999), but political risks and persecution are excluded from such analysis, and addressed under a different rubric (mainly asylum, refugees and forced migration). I contend that political and economic risks are closely related and intertwined. If there is political volatility in a country, that country's economy automatically becomes unstable and the risks are elevated, so people find alternative ways to diversify risks. As Yamoah's example shows, they sometimes migrate. It is worth noting that Yamoah was able to migrate as a dependent of her uncle who was granted asylum. Also, the above example highlights that in difficult situations

families come together to find solutions. The extended family acts collectively in crisis situations.

6.4.1 Risk diversification motivation and transnational exchanges

The kinds of interaction that ensued between respondents who migrated for risk diversification motives and their relatives in Ghana centered on financial transfers and encompassed migrants sending remittances to their relatives at home. Having migrated with the aim of assisting their relatives, respondents focused on the ways in which they could achieve this, particularly by looking for employment within a few weeks of their arrival in the UK. With the assistance of network members in the UK, especially close relatives, (for example, siblings), they searched for and secured employment.

After they had secured jobs, one of the first things these respondents did after getting their first pay check was to remit. For example, Joe 31, who is now an irregular migrant living in Oxfordshire, mentioned that, when he got a job, within a few weeks of his arrival in the UK in 2013, he informed his parents and assured them that once he got paid, he would send them some money. This assurance was very important because, according to him, he had heard of instances where migrants abandoned their relatives in Ghana after their arrival and he did not want his family to think he would abandon them. When he got his first salary, he sent £200 to his parents and has been remitting since, at least once a month.

In the first few months of a migrant's arrival in the UK, daily interactions with their relatives hinged on the migrant's employment status and conditions of work. One explanation for the preoccupation with work could be that the relatives are concerned about the general wellbeing of migrants; having a job would make it relatively easier

for migrants to fend for themselves in the destination country. However, having a job also means migrants can send remittances to assist relatives in Ghana economically. Vivian's sister, Rose, in Kumasi stressed that she was very anxious during the first few months following Vivian's migration to the UK because she wanted her to get a job, so she could assist the family (the reason Vivian migrated in the first place). Their interaction centered mainly on Vivian finding employment, so she could send remittances home. Vivian comes from a large matrilineal family, and the family had decided she should migrate in order to ameliorate their economic difficulties. Wong (2006) notes that lineage affiliation shapes (and are being shaped by) socio-cultural expectations, decision-making and strategic intent concerning remittances (p. 356). Familial expectations and expenditure revolved around remittances. In instances where remittances are not forthcoming, they provided grounds for concern, disagreement and conflict between migrants and their relatives in Ghana.

The majority of respondents within the sample who migrated for risk diversification purposes have become irregular migrants, and this makes it extra burdensome for them to navigate the UK labour market. The difficulty of navigating the labour market to find employment and the pressure to remit puts a lot of strain on respondents, in a context of precarious economic conditions, and demands of a family that is structured transnationally. Portes, Guarnizo and Landolt (1999) stress that the term 'transnationalism' is applicable only to activities that are 'regular and sustained' (p. 219); certainly, social contacts between respondents and their family members were both regular and sustained, as evidenced by the fact that respondents were in contact with their relatives in Ghana either by phone call or text message at least once every other day. Phone calls and text messaging were as much initiated by the relatives as by

migrants. Even though there were conversations about routine everyday life, work and health, ultimately the conversations touched on remittances: when the next instalment was due, the expenditure of the remittances and how the remittances should be invested and/or used.

Compared with respondents who migrated for other reasons, particularly non-economic ones, these respondents were very active in sending remittances. They sent remittances at least once a month. This is striking because they were also mainly employed in relatively low-skilled, low paying jobs, due in part to their irregular status (even though some had recently regularised their stay), but also due to their difficulty in finding jobs that match their qualifications. These remittances are important for relatives of migrants. Ratha, Yi and Yousefi (2015) stress the importance of remittances sent by low-skilled migrants, not only for the family, but also for the national economies of origin countries. They argue that remittances are used as collateral to facilitate international borrowings by governments, with possibly lower costs and longer maturities. Remittances can also facilitate access to international capital markets by improving sovereign ratings and the debt sustainability of recipient countries (Ratha et al., 2015, p. 1).

Having sent remittances, these respondents expected reciprocal exchanges from their relatives in Ghana. They expected to receive something in return; at least, they expected to receive items from their relatives in Ghana. Mauss (1974[1925]) argues that, in gift relations, gifts that are often seen as voluntary, disinterested and spur-of-the-moment are in fact part of an exchange relationship. The person who offers the gift creates a tie

with the person who receives. The receiver is also obliged to reciprocate in the future. In this study, when the reciprocation did not occur, migrants demanded it.

Migrants demanded items from their relatives, especially when someone they know (a friend or an acquaintance) visited Ghana. Some of the items respondents demanded included food items, spices, seasonings, shoes, clothes, jewellery and bags. Migrants felt a sense of entitlement regarding these items. According to them, the remittances they sent to Ghana made them eligible to receive items in return. Remittances sent to Ghana and those received from Ghana were seen as part of reciprocal exchanges between migrants and their relatives. Others explained that, when they did not receive anything from home, they kept asking and moaning and hinting until they received something from their family members in Ghana. For instance, Grace, 55, intimated:

I think I hinted at that time, that I don't want anything big from them, but that it is nice to receive something small from my family. Because I think by that time, I was a bit angry really that I send [remittances] all the time and nobody sends me anything. So, I did hint. Why I know this, is because I actually said it doesn't have to be anything big, it could be a bracelet, slippers or tie and dye⁴⁴ and these were exactly the things I got (London February, 2015)

Also, Abrefi, 35, who lives in London, and sends remittances to assist her mother, expressed her disappointment that her mother failed to send her items when her friend visited Ghana. Having sent remittances, migrants demanded remittances from their relatives in Ghana as a prerogative. For respondents who migrated for risk diversification purposes, expectations about receiving remittances from Ghana were high. They anticipated that their relatives would send them remittances from home because they have sent remittances to Ghana. Remittances put migrants in a position

⁴⁴ Tie and dye, also known as batik are usually very colourful fabrics made by binding and adding colour to textile products to produce lovely patterns.

where they felt eligible to receive item remittances from their relatives at home. Their relatives in Ghana, on the other hand, did not always feel like they needed to send remittances to the migrant. They wondered why the migrant needed items from Ghana, considering they were abroad. They appreciated that migrants missed them and would want items from home to bring them close to home, but they did not understand the pressure migrants put on them to send these items.

One explanation is that these local items are very expensive in the UK. Maintaining a taste for Ghanaian items therefore puts a drain on the resources of poor migrants, which then eats into the amount they remit home. To continue to fulfil their remittance responsibilities, migrants work extra hard, take extra shifts or work two or more jobs, which has an impact on their physical and mental health. By demanding reciprocal exchanges from their relatives in Ghana, migrants are finding ways of keeping their cost of living low, while at the same time maintaining their responsibility to their relatives in Ghana.

Respondents and their relatives who have little resources migrate to increase the income of the family. They take the decision to migrate collectively as a family to sponsor the migration of one of their relatives. Once the person has migrated, the person sends remittances home as part of his/her responsibility to the family. Even though the migrant's situation does not improve much, and they live under relatively challenging circumstances abroad (sharing small apartments and struggling to pay their rents and bills), they remain committed to working hard, sacrificing and supporting their relatives back home. They do this very regularly, because without their remittances, their relatives back home would find it difficult to make ends meet. Relatively poorer

migrants move for risk diversification purposes and they send remittances to support their relatives, who depend on them for sustenance. Migrants in this cohort who send remittances induce social obligation from their relatives back home, including repayment with a counter-gift. When their demand for counter-gift is not met voluntarily they interpret it as signs of ingratitude, and they insist on it until reciprocation occurs as the above example shows.

6.5 Income maximisation

The data reveals that nine respondents migrated for income maximisation reasons. These respondents were poor migrants from poor families who left Ghana for jobs with higher income. They therefore also had few resources before migrating. After migrating however, these poor respondents became successful, and sent remittances to support their relatives in Ghana. They are successful in the sense that they have a regular source of income, they have regularised their stay and see an improvement in their lives compared to when they were in Ghana. They bear resemblance with Garip's income maximisers. Another important distinction for this group is that they took the decision to migrate by themselves, with very little or no input from their family members. According to Garip (2012), in the Mexican migration context,

a characteristic income maximiser is a male household head who has no education and hence, no access to well-paid jobs in the local labour market. He lacks income-generating assets, such as land or a business, and lives in a poor rural community. Given his meagre economic prospects at home, we posit that this person migrates primarily to increase his income and acts according to predictions of neo-classical economic theory ... the average income maximiser lacks the social ties to facilitate an international move, hence, he may migrate to Mexico first to raise the funds or acquire the experience necessary for a trip to the US (p. 408-409).

These respondents migrated to earn more income for themselves primarily. However, once they become financially secure, they are able to support other family members and they send them remittances. One of the ways in which this is different from risk diversification motives is that migration is driven by an individual's desire to earn more wages. This motivation for migrating has semblance with neo-classical theory of migration. The individual takes the migration decision by him/herself unlike risk diversification where the family takes the decision as a unit. Respondents for whom income maximisation was their rationale for migrating had a minimum level of secondary education while others had first degrees. They were married or were living with their partners. They were previously employed in Ghana, with a few having just completed their university education. They migrated because they believed they would get better salaries in the UK. They moved to the UK mainly in the 1990s.

Dankwa, 56 who migrated to London in 1991, explains that he was a miner with a state-owned mining company. He was laid off in 1987 as a result of the SAP, but he managed to secure another job. However, this second job, which was still in the mining industry, was poorly paid and sometimes he did not get paid at all. Some of the explanations given to him by his employers was that diamonds have not been sold, so they could not pay him. He explained that, sometimes, his wife who was a trader had to send him money, so he can afford some basic essentials. His wife had to send him money because he was living in Obuasi, a mining town, while his wife was in another town a few kilometres away. He felt emasculated because he was dependent on his wife. When he migrated to the UK, he informed his wife about his plans. He told me that it was not up for discussion and that it was his decision to make. He only then informed his wife after he had decided to migrate.

The prevalence of patriarchal norms in sections of the Ghanaian society means that it is the man's duty to provide for his family. Dankwa mentioned it was his responsibility to take care of his wife and children. If he could not cater for his family because his employers were not paying him, he did not want his wife to bear the burden of supporting him. He felt uncomfortable accepting his wife's assistance. His wife supporting him meant that she had assumed his responsibility and he did not want that. He therefore took the decision to migrate to a place where he could earn more money so that he would not be dependent on his wife. Earning more money abroad would afford him the opportunity to take care of himself first and then his wife and children.

Respondents who had completed their bachelor's degree and were about to enter the job market at the time also felt their prospects of employment were very slim. Many workers had been laid off due to the SAP and ERP, and witnessing this, recent graduates felt that their chances of securing a job with good income were very slender in Ghana. Baah-Boateng (2013) notes that the education dimension of unemployment in Ghana points to a higher rate among the educated than the uneducated. According to him the highest unemployment rates in 1991/92 and 1998/99 were reported among those with tertiary education followed by secondary school leavers while those with no formal education had the lowest rate.

Respondents explained that one way of getting employment during that period was through one's social capital, that is, whether one knew an influential person(s), either in government or in the burgeoning private sector who would recommend them for employment or offer them a job. Those who did not know any such important person(s)

thought it best to look for jobs elsewhere and many of them migrated. Rose who migrated to the UK in 1990 and is now a civil servant explains:

when I finished uni[versity], actually in my last year, I was thinking about looking for work, and I realised that it was really hard to find work unless you know somebody who knows somebody so that was part of the reason why I came to the UK (London March, 2015).

In terms of theorisation, this rationale for migration can be seen in neoclassical economic terms. Migration was viewed as a way of securing a job and attaining higher wages. In neoclassical economics, labour migration is viewed as a product of wage and employment differentials between regions (Todaro, 1969; Harris and Todaro, 1970). Individuals from low-wage origins seek to maximise their incomes by migrating to high-wage destinations.

6.5.1 Income maximisation motivation and transnational transfers

Having migrated to increase one's income, transnational transfers involved migrants sending remittances to Ghana to complete their various on-going projects. They sent remittances to Ghana for their personal projects, for example, to complete buildings or houses and to invest in businesses. When migrants have made enough for themselves and were comfortable financially, they also sent remittances to their relatives back home. Transnational exchange between respondents who migrated for income maximisation motives and the relatives they send material transfers to also focus on remittances. However, unlike risk diversification motives, where the remittances go to the family more generally (including extended family members), for income maximisation, the remittances go to their nuclear family members (children and their spouses). In instances where their spouses have also migrated, remittances went to the children. When the children are older, they receive the remittances directly. However, when the children are young, the remittances go to their carers for their upkeep.

Even though the migrant took the migration decision unilaterally, remittances were sent to cater for their spouses and their children in Ghana. Many of the respondents who migrated to increase their income still had their nuclear families in Ghana, particularly their children, therefore sending them remittances was their priority. Children expected remittances from their parents, because material transfers represented physical manifestation of their absent parent's or parents' love. Fog Olwig (1999) draws a similar conclusion based on interviews with children in the Caribbean that the absence of a parent in the household is not what causes pain for children; rather, it is a parent's absence in the form of lack of remittances and visits, because the household is itself conceived as a transnational and geographically dispersed unit.

Sending remittances formed part of an absent parent's attempt to be part of the intimate lives of their children from afar. Parents also called to be informed and updated about the general well-being and academic welfare of their children. Scholars who study transnational parenting activities emphasise the resourceful attempts of migrant parents to keep family members connected and involved in one another's lives, even in the case of prolonged separation, often through the use of information and communication technologies (Fresnoza-Flot, 2009; Madiannou and Miller, 2012 cited in Dankyi, Mazzucato and Manuh, 2015).

In addition to keeping in touch through the use of information and communication technologies, there were also return visits to Ghana (at least once in a year) to remain involved in the upbringing of their children. As I have previously shown many respondents who migrated for income maximisation motives migrated in the 1990s and

subsequently secured employment. Many of these respondents were able to regularise their stay through the jobs they had. After working consistently in their job for a number of years they applied for and received their permanent residency or leave to remain. Many of them observed that it was easier to regularise one's status in the 1990s than it is nowadays. Having a regular status afforded respondents the opportunity to visit their children in Ghana. Opoku, 57, who lives in Manchester with his wife, mentions that he visits his children at least once in a year to enable him to maintain close ties with them.

Respondents who migrated to maximise their incomes also set about looking for employment within a few weeks of their arrival in the UK. They also received assistance from relatives and acquaintances that were resident in the UK. These were mainly distant relatives, and respondents did not have close relations with them before migrating. These acquaintances provided respondents with key information particularly on employment and various strategies to employ while working in the UK labour market. Due to having migrated to increase their income levels, their relatives in Ghana were eager for them to achieve just that. Even though conversations centered on the general well-being of respondents and their children, there were also discussions about employment as well, particularly during the initial stages of settlement in the UK.

Respondents who migrated for income maximisation motives also received item from Ghana. Nevertheless, unlike risk diversification motivations where respondents felt entitled to receive items from their relatives in Ghana, these respondents did not; they did not compel their relatives to send them items. This was particularly the case for respondents whose children were being cared for by other relatives. An explanation for this is that their relatives were doing them a favour by taking care of their stay-behind

children. Asking them for items would be as though they were taking undue advantage of these carers. They also did not want to burden the carers lest they took it out on their children. These respondents did not ask for anything unless these relatives offered to send them items. As I explained in Chapter Two, there are tensions in the relationship between migrant parents and carers, by not asking carers for remittances they are lessening the already existing tensions between parents and carers.

Respondents whose wives and children remained in Ghana sent them items. The items were, however, not sent because migrants felt they were entitled to receive them. Wives sent items to their husbands who were abroad, sometimes upon request and at other times, as a surprise for them. When children are older, they also send items to their parents who are resident in the UK. Enoch, 26, explained that he sends items to his parents who are both living in Manchester. When I visited him at Dzorwulu, a suburb of Accra, he was preparing items (mainly dried fish) to be sent to his parents. He told me that he knows his parents still crave Ghanaian foods, so whenever he gets the chance he buys and sends these items to them.

Respondents who migrated to increase their income came from poor families and they took the decision to migrate to make more money for themselves. Having migrated, they were able to improve their lives, they regularised their status and they have very good jobs. They took the decision to migrate by themselves and only informed their relatives later. They are mainly the rags to riches migrants I discussed in the previous chapter. However, after improving their lives, they extended their support to their relatives back home, whose situation had not really improved. They also provided for their children and wives if they were unable to migrate with them.

6.6 Opportunity migration

Opportunity migration involves capitalising on specific migration schemes abroad which offer job opportunities and responding to these migration opportunities. Seven respondents migrated to take advantage of such travel abroad schemes. Respondents who migrated for opportunity reasons were middle-aged men and women who were married with children. They had tertiary level of education and some had master's degrees. They were previously employed in Ghana before migrating to the UK. Many of them were health workers, with a few other professionals like teachers. These respondents were wealthy migrants and they had enough resources to be able to afford their own migration. They also come from relatively wealthy families and upon migration were not under pressure to support their relatives back home.

The majority of respondents who moved to take advantage of some opportunity migrated in the late 1990s and 2000s. By the 2000s, there were a number of migration schemes in many Western countries; the UK was no exception. These were the so-called 'high-skilled migration programmes' to attract the 'brightest' and 'best'. In the UK, the focus of the programme was on the health sector due to the expansion of the NHS. Some Ghanaians took advantage of such schemes to migrate. Isaac, 50, migrated to the UK in 2005. He explained that he and his wife took the decision to migrate because the UK had a high-skilled migration programme and they wanted to take advantage of it. He further expounded:

If that programme [high-skilled migration programme] was not there, there was no way we would have come here. We didn't want to come [to the UK] and then start hustling. We didn't come because of the money. We were comfortable in Ghana, *both my wife and I are pharmacists* [emphasis his] (Oxford November, 2014).

It is clear that, for Isaac and his family, if the high-skilled migration programme was not available or if they had been oblivious to it, they would have remained in Ghana; according to them, life in Ghana was good. The Ghanaian economy was doing well, and they were part of the growing upper middle class. During my interactions with him, I asked him why they did not migrate to say Canada or the US (countries with similar programmes). His response was that Canada was too far from Ghana. Using direct flight, London is a six-hour journey from Accra, roughly 5,300 km, compared to Canada, which is an 11-hour flight and roughly around 10,200 km away. Geographical proximity was also key to their migration decision.

I also interacted with some nurses who migrated to take advantage of this scheme in the early 2000. In the 1990s and 2000s, the UK established a massive policy of recruiting nurses and doctors from the British Commonwealth. This was declared as an official measure to meet the expansion of the NHS (Buchan and Dovlo, 2004; Buchan, 2007). In the late 1990s and early 2000s, the British government faced calls to revise its policy because of the negative consequences of its policy of active recruitment on source countries (Mendy, 2015). However, many healthcare professionals took advantage of this policy. Mary, 45, explains:

I came to the UK in 2003 in December...it is the dream of nurses in Ghana at the time, everybody was rushing to the UK to work for the NHS. People were not going to the US that much because the attention was on the UK. Some came with the idea of making the money. Nursing outside Ghana, you make a lot of money or you just come to better your life...my very close friend came earlier and she said, 'I'm going, when I go, you will follow me', and she kept to her word. She told her hospital about me and they sent me a letter, which I sent to the High Commission, and then I was given a visa. A student visa for two years and then after that through the hospital I got my work permit (London January, 2015).

The above vignette shows that, although such schemes were available, to be able to get into the system you also needed to have a network member who could link you to various health institutions and their procedures. In the second half of the 2000s, the UK took legislative measures that significantly impeded the recruitment of African health professionals (Mackintosh et al., 2006). The British authorities began to revise policies on overseas staff recruitment. The focus was shifted to the promotion of the Code of Practice for NHS employers (Department of Health, 2004).

Other respondents capitalised on opportunities in a slightly different way. They responded to opportunities to migrate that was presented to them by their relatives. Nkyiraba, 29, who now lives in Oxfordshire, migrated to live with distant family members with the hopes of continuing her education. Her father provided her with the opportunity to migrate. She had failed her secondary school exams, so she could not gain admission into the University of Ghana, her dream university. She had registered to re-sit the exams with a ‘remedial school’⁴⁵ in Accra. Her father then approached her in October 2005 with the proposition of going abroad for a couple of months, to which she agreed. Her father’s friend owned a travel agency, and he was organising a group of people to go to the UK. Being young and seeing that most of her friends were travelling, she was excited at the prospects. It also meant that she did not have to worry about her failure to gain admission to the University of Ghana because she had an alternative. She could sit the necessary exams and apply to continue her education abroad.

⁴⁵ ‘Remedial schools’ are private schools in Ghana whose objective is to assist secondary school students who fail their West African Senior School Certificate Examinations (WASSCE) to re-sit the exams.

6.6.1 Opportunity migration and transnational transfers

When a respondent migrates to take advantage of an opportunity, the data reveals that interactions and daily conversations between the respondent and their family members in Ghana follow a specific guideline where the bulk of conversations between them centres on how the migrant is finding the new job. For example, Victoria migrated because the NHS was recruiting nurses and she seized that opportunity. She migrated to the UK in 2004. Daily conversations and interactions between Victoria and her family revolve around her work for the NHS. This was particularly the case in the first few years of her stay in the UK. Family members in Ghana particularly her siblings were interested in how she was getting on with the job, current challenges and differences and similarities between nursing in Ghana and the UK. Considering that the family was aware that Victoria migrated to practice her nursing in the UK, their interactions centered on her job.

The data gathered further reveals that the nature of interaction between migrants who migrated for opportunity reasons and their relatives in Ghana also depended on whether or not they were able to migrate with their nuclear families. Respondents who were able to migrate with their nuclear family had a very sporadic type of transnational engagement with their relatives in Ghana. These relatives were mainly parents, siblings and other extended family members. They communicated with relations back home and sent remittances to their parents occasionally. Other relatives also received remittances on request. However, when compared with migrants who migrated for risk diversification and income maximisation, sending remittances was very erratic.

For example, in all her fifteen years in the UK, Joyce, 33, who lives in Milton Keynes, has sent remittances to Ghana on five occasions. She says ‘I can count the number of times I have sent remittances to Ghana. I can count them on one hand. There have been five times.’ One reason that can explain this is the fact that migrants have managed to regularise their stay and their young nuclear families have joined them in the UK. They therefore have their own nuclear families to focus on, so remittances are infrequent. There was also less time to engage with relatives back home. For example, Isaac explains:

We are all very busy, you know. My brothers and sisters have their own families to concentrate on and I also have my own family here. So, we do not have time to be talking on the phone or texting every day. Of course, when there’s an emergency they call me or I call them, but it is not something we do every day (Oxford, November, 2014).

Also, for these migrants, their relatives in Ghana are not dependent on their remittances. These relatives are working and have the resources to fend for themselves so there is no pressure on migrants to send remittances. For example, Isaac’s siblings have good jobs in Ghana. His brother whom I met at his office in Accra is a lawyer, and his sister is a dentist, so they can fend for themselves and also take care of their parents. Isaac only chips in as and when needed.

There were however a minority, who migrated for opportunity motives who had a more frequent and sustained transnational engagement with their relatives in Ghana. These migrants left their nuclear families behind particularly their children, so they were in touch almost on a daily basis to enquire about the welfare of their children. They sent remittances at least once a month. This was also supplemented with visits to Ghana. Since they migrated to take advantage of some opportunities, many of these migrants

were engaged in employment, which made it relatively easier for them to regularise their stay in the UK. They were mainly in the health care profession as nurses, doctors or pharmacists. Due to the fact that they have been able to regularise their stay, they could afford to go back and forth between Ghana and the UK even though they cannot bring their families to live with them because of stringent immigration laws. Many of them have cases pending in courts of appeal regarding their families joining them. Similar to respondents who migrated for income maximisation who have their nuclear families in Ghana, they visit home at least once a year to see their children and/or spouses and to see how they are faring. Because their wives and children are in Ghana, they send remittances at least once a month to contribute to their welfare and upbringing.

Migrants who migrated for opportunity reasons also do not demand remittances from their relatives in Ghana. They do not feel entitled to receive remittances from Ghana. When their relatives give them items during their visit to Ghana or send them items through friends and acquaintances that have visited Ghana, they receive these items and are grateful. They however do not demand remittances from their relatives unlike respondents who migrated for risk diversification purposes. These migrants do not demand these items because they do not see it as the responsibility of their relatives to provide them with these items. They mentioned that when their relatives send them these items out of their own free will they accept them, but it is not obligatory.

Respondents who migrated for opportunity reasons were not under pressure to send remittances and majority of them did not send remittances to Ghana. Their relatives back home were wealthy enough to take care of themselves. It is only in instances where

they left their kids behinds that they sent remittances regularly. They however did not face pressure to send remittances because they had the resources to support their children. In many cases, these migrants sent remittances in advance of when their children needed them so that these children will not want for anything. They provide for their children, because they consider it their primary responsibility.

6.7 Family migration

Family migration involves migrating to join a relative who is already residing abroad. Fourteen respondents migrated to be reunited with their relatives in the UK. The majority of respondents who migrated to live with their relatives abroad have become successful, but they were originally from poor socio-economic backgrounds. There were however two respondents who came from high socio-economic backgrounds to join their families. Respondents who migrated for family reasons were not under pressure to send remittances, but they sent transfers to support their relatives. The data reveals three kinds of family migration: children migrating to join their parents, husbands migrating to join their wives and wives migrating to join their husbands. When parents migrate first, their children join them later in the destination country after several battles in court with the immigration system. Rita, 29, migrated to join her father (who was living in London) at the age of 13 when she had just completed her basic education. Rita and her siblings did not know their father because he migrated when they were infants. Her mother had been taking care of them with her father supplementing with remittances from time to time. Her mother lost her job and it was difficult to raise the children on remittance money alone, so, her parents decided that their best option was to migrate. The children would join their father first, and their mother would follow. It was not easy, and their application was rejected the first time.

The family appealed the decision and Rita and her siblings were reunited with their father.

In terms of spousal migration, women migrated to join their husbands. Mavis, 39, who had completed her nursing training in Ghana, migrated to join her husband who was living in Oxfordshire, after they got married. This form of migration is abundant in the literature and is recognised as one of the most common forms of family migration (see Raghuram, 2004). However, my interviews also showed that women migrate independently initially before their husbands travelled to join them in the destination country. For example, Yaw, 49, who lives in Northampton with his wife, migrated to the UK to join her and to assist with caring for their two children. Yaw quit his job as an accountant in Ghana to be with his family. He has since retrained as a teacher. Restrictive immigration policies increase the cost and risks of migration. According to de Haas (2010b) these restrictive policies increases reliance on family migration channels instead of other labour migration routes. Migrating to join a family is seen as one of the means of perpetuating migration from specific areas in origin countries to specific areas in destination countries.

Family migration enables the family unit to remain together or be reunited after a period of separation. Family-related migration has over the past 25 years or so been the dominant way of legally entering and permanently settling in European states (Kofman, 2004). According to Mallourides and Turner (2002), immigration figures recorded an increase in numbers of husbands, wives and fiancé(e)s granted settlement, who have now obtained indefinite leave to remain, as well as the clearance of backlogs leading to larger numbers qualifying for family reunification and formation.

According to the Migration Observatory (2017), non-EU family migration to the UK increased from an average of 35,000 per year in the 1990s to 43,000 in 2015, a steady but minimal increase. However, in response to this, various European states including the UK, are tightening regulations governing family migration. Bonjour and Block (2013) argue that the ‘europeanisation’ of the family structure makes it difficult for these governments to consider other types of families which may be considered ‘un-european’. According to them, in negotiating family reunification directives, national governments seek, not to enlarge their room for manoeuvre, but to change existing policies as little as possible to restrict people who have the right to enter European states as part of family migration. Due to the increasing restriction, families in this study who want to be together find ways around these legal complications and apply for other forms of visas, which are considered more favourably (like student visas which I have already highlighted).

6.7.1 Family migration and transnational transfers

The kinds of transnational exchanges that ensued between respondents who migrated for family reasons and their relatives were not so focused on economic transfers. Children who migrated to join their parents did not send remittances to Ghana, as I have mentioned previously, because they were not under any obligation to send remittances. Women who migrated to join their husbands were also not under pressure to send remittances to their relatives, particularly their parents. These parents explained that they were aware their children had migrated because of marriage and they did not want to compel their children to send them remittances. They further stressed that, if their children send them remittances, they are happy to accept them, but they do not put pressure on them by constantly asking for remittances. Migrating to join a husband affected the interaction between parents and their daughters. Most of these parents still

held on to the ‘old-school’ mentality that husbands support their wives and their daughters did nothing to change their minds. Therefore, for them as parents to receive remittances, their sons-in-law must first provide for their daughters before they can also receive. This was the case for female respondents who were not working at the time of the interviews.

King and Vullnetari (2009), in their study of gender, generation, migration, remittances and care among Albanian families, conclude that migration has brought some changes in gender norms and behaviours while perpetuating and even exacerbating others. For example, older generation had specific ideas regarding relationships between husbands and wives, with the wives being responsible for the home and looking after the children and the husband as the breadwinner. However, the younger generation has largely embraced the mentality that when both migrant partners work, their joint home is increasingly considered as the enterprise of both. The data gathered reveals that while some sections of the older generation in the Ghanaian society still hold on to traditional gender notions of the husband as breadwinner and provider of the family and wife as the homemaker, the younger generation play on these preconceptions to suit their intent and purposes. Vida 35, who was on maternity leave when I spoke to her expanded on this:

My parents think that it is my husband who provides for us, so, they do not bother me with remittances. When I have some extra cash, I send it to them and they think it is my husband who has sent it to them. They call to thank him and we both smile. This strategy is good because they do not disturb us about sending money (Northampton February, 2015).

Transnational engagement between these respondents and their relatives was shaped by an awareness on the part of the parents that their daughters had migrated to join their

husbands and not because they had gone there to look for a job to send them remittances. Therefore, if these women did not remit either because they were pregnant so could not work or were in-between jobs, their relatives (particularly their parents) did not put pressure on them. However, when women were working and had a steady supply of income, they sent remittances to their relatives, particularly their parents. It should be noted that these women were under no pressure to remit. They remitted when they wanted to and not because they had to and because they had become successful, they could remit more comfortably. Even though these migrants came from poor families their relatives back home did not want to put pressure on them for remittances.

Male respondents also sent remittances to their relatives intermittently. They were also not under pressure to send remittances home. These men were financial providers for their families before migrating, and they therefore continued to support their relatives through remittances. Prior to migration, these men were the breadwinners of their families and cared for their parents and younger siblings. Having migrated to be with their wives abroad, the family recognised that they had newer responsibilities and did not pressurise these men to send them remittances. The family understood that the focus is now on the wives and children thereby highlighting the change that the family is undergoing.

However, these men sent remittances because they saw it as their responsibility. Having migrated, they continued their responsibilities towards their families in Ghana. Their relatives in Ghana, however, were aware and they acknowledged that these men had not migrated to seek greener pastures but to join their wives. They also

acknowledged that these men now had responsibilities towards their wives and children.

Interactions did not centre just on remittances but on the well-being of wives and children. There were discussions about the health and well-being of the migrant's family. Discussions involved the everyday activities of migrants and the exciting new things happening in their lives, particularly new additions to the family. When the couple have a child, interactions centre on the baby. Relatives in Ghana provide items for the out-dooring/baby naming ceremony. Sophia explains:

There have been times like that when my mum has sent me things, for instance when I had Daisy [her brand new daughter], my mum thought 'at the naming ceremony you would need something white to wear⁴⁶'. She knows what I like and usually I ask her to get stuff for me and she knew that I would need something white to wear ... white clothes to wear so she voluntarily sewed something nice for me and my husband to wear on the day (Oxford January, 2015).

I mentioned that there were two respondents who migrated for family reasons but came from higher socio-economic backgrounds. For these respondents they did not send remittances and in circumstances where relations between spouses turn sour, they turn to their relatives in Ghana for assistance. For these women who migrated to join their husbands, there was a sense of 'If I cannot rely on my husband, the primary reason I had for moving to the UK, then I will ask my relatives in Ghana for assistance'. Cynthia, 43, whose narrative I discussed in Chapter Five, migrated to join her husband in the late 1990s. Her relationship with her husband had deteriorated after several years of

⁴⁶ Wearing white clothing at a baby naming / out-dooring ceremony symbolises joy and contentment at the arrival of an addition to the family. Some ethnic groups in Ghana believe that up until the eighth day, when a baby is out-doored, it is still partly in the world of the spirits and may decide to return. According to Anarfi and Fayorsey (1999) the eighth day signifies the baby's complete departure from the spirit world into the world of the living. Relatives and friends then wear white clothing and perform rituals to welcome the baby home (Anarfi and Fayorsey, 1999).

marriage, and they separated and eventually got divorced. She explained that if her relationship with her husband (an investment banker) had been stable, considering he was a major part of the reason why she came to the UK in the first place, then by all means she would have asked for his assistance when she decided to start her own business. However, their relationship had turned sour, and she did not want him to be a part of her life any longer, let alone her business partner, so she turned to her relatives in Ghana instead, who supported her financially and non-financially.

Generally, respondents who migrated for family reasons were not under pressure to send remittances to Ghana. In instances where they sent remittances to their relatives, they did it when they were comfortable enough to support these relatives. Relatives of migrants back home understood that these people had migrated to join relatives abroad, so they were not solely dependent on migrant remittances. They had other sources of income (a small shop or business), which meant that they could support themselves without solely depending on the migrant. This helped to ease the pressure on the migrant, unlike the risk diversification case where migrants with little resources had to support their relatives back home with even fewer resources.

The literature on family migration mainly focuses on parent(s) who migrate, usually from poor backgrounds and who have to support their children and other family members back home (see Hondagneu-Sotelo and Avila, 1997; Parreñas, 2001, 2005), or children also from poor backgrounds who have to support their parents and other relatives (Valenzuela Jr., 1999; UNICEF, 2017). In these instances, migration is influenced by the desire to provide for one's family. However, as the above analysis shows, in instances where people migrate specifically to join another family member,

there is no pressure to remit; if they do remit, it is not out of a sense of sacrifice to support these relatives with limited means, but because they want to, and they are comfortable enough to do so.

6.8 Educational migration motivations

Migrating for education was prominent among respondents. Nineteen respondents gave this as their reason for migrating. Respondents migrate to get an education in order to build up their human capital. These respondents also come from relatively wealthy backgrounds and were not under pressure to send remittances to their relatives back home. Respondents in the sample who migrated for schooling purposes included both men and women, and they migrated when they were in their early 20s. They migrated mainly in the 1990s, 2000s and 2010s. The reason for educational migration differed slightly depending on the era in which the migration took place. The data shows that those who migrated for educational purposes in the 1990s, did so because they wanted to pursue undergraduate studies. Those who migrated in the 2000s and 2010s migrated mainly to pursue graduate studies.

The tertiary education sector in Ghana in the 1990s was characterised by frequent strikes and demonstrations by both lecturers and students because of unfavourable working and teaching conditions. These strikes and demonstrations usually led to the closure of universities (Atuahene, 2008). Many who finished secondary school and wanted to further their education were faced with either having to wait for a period of time before getting into school (because the universities were closed) or, once enrolled they could spend up to five years doing undergraduate studies because of the

intermittent strikes. Those who had the resources to pursue education elsewhere therefore did so. Esi, who migrated in 1995 when she was 20, explained:

I migrated here [to the UK] after sixth form, actually, because during our time, the universities were on strike, which was 1994/95, so there was going to be years of waiting to get into uni[versity] so quite a number of my year group travelled here (London March, 2015).

Esi elucidated that she had no desire to migrate before the strike occurred. When it happened, she questioned what sort of future she would have if she remained in Ghana. She explained that, in Ghana, school was continual; there were no breaks, unlike in other places where people took a gap year. According to her, ‘if you are taking a break from schooling in Ghana, it is to do national service’, so when the universities were on strike she wanted to migrate. Her parents were against it, because they felt she was too young, but they allowed her to make her own decision. Through the assistance of her parents, who bore most of the migration related costs, she travelled to London. It was a shared responsibility between her father and mother; her father paid for her place on the programme, and her mother paid for the journey by giving money towards it (for a passport, visa, ticket and maintenance). The fact that parents often support their children financially reveals the familial nature of the pursuit of education, often involving concerted efforts to make sure that children receive the best education to give them an advantage in the labour market (Waters, 2006), which children are expected to reciprocate once they start earning income.

Respondents who moved to the UK for education in the 2000s and 2010s did so mainly to pursue graduate degrees. The tertiary educational system in Ghana during this period had become stable. Students were able to finish an undergraduate programme in four years. There was therefore the opportunity for secondary school leavers who wanted to

pursue bachelor's degree to do so, without the disruptions that had characterised the 1990s. After the undergraduate degree, many decided that, to get a good job, they needed a master's degree to gain competitive advantage over others in the same field. A master's degree, especially one from a Western country, irrespective of the institution, is usually a gateway to securing a very good job. In their study of choice and decision-making of African students who choose to study in European institutions, Maringe and Carter (2007) note that labour market tendencies seem to favour those with higher educational qualifications from these countries at the expense of those with local qualifications.

The decision to study abroad by Ghanaian students is also influenced by the resources that people wield. In Ghana, as local educational opportunities for the children of poor families have significantly expanded, the relatively well-off increasingly rely on the attainment of formal academic credentials from overseas for their social reproduction (Akyeampong, 2010). Bourdieu's conceptualisation of widening educational access in France helps illuminate a similar transformation in Ghana. He writes:

When class fractions who previously made little use of the school system enter the race for academic qualifications, the effect is to force the groups whose reproduction was mainly or exclusively achieved through education [i.e. middle class] to step up their investments so as to maintain the relative scarcity of their qualifications and, consequently, their position in the class structure. (1984, p. 133 cited in Waters, 2006).

The wealthy in Ghana have 'stepped up their investments so as to maintain the relative scarcity of their qualifications' (Bourdieu, 1984, p. 133 cited in Waters, 2006), demonstrating the important links between the opening up of the educational system in Ghana, the 'threat' perceived by middle classes reliant on credentials for social reproduction, and the familial pursuit of an 'international' education. As Brown et al

(1997 p. 15 cited in Waters, 2006) have argued, middle class populations will, as a result of working-class competition, either ‘seek to change the class mechanisms of exclusion and selection in education, or [...] secede from state education’. I argue that relatively wealthy families in Ghana have seceded from state education at the tertiary level through spatial mobility, which allows them to access greater educational opportunities and position them desirably in the labour market which favours European academic qualifications.

The desire to boost their academic credentials made these respondents fiercely protective of their reason for migrating. Respondents who migrated for graduate studies made it very explicit that they migrated for school reasons. Pauline, 25, who lived in Wantage, Oxford, explained, ‘I decided to move to the UK *solely* to study, to do my masters; that is the *only* reason why I came to the UK’ [emphasis hers]. She was defensive about this reason and she stressed that she was not ‘an economic migrant’. She mentioned that she could not wait to go back home after her studies. This was due to the intense negative press around ‘economic migrants’ at the time of the interview. Both populist and mainstream politicians have put forward negative rhetoric about economic or labour migrants in the UK (see, for example, Nigel Farage’s speech at the UK Independence Party (UKIP’s) Spring conference in February 2014⁴⁷ and Theresa May’s speech at the Conservative party conference in October 2015⁴⁸).

6.8.1 Educational migration motivation and transnational transfers

The data gathered reveals that respondents who migrated for educational reasons were under no obligation to send remittances to their relatives in Ghana. Daily interactions

⁴⁷ <http://www.bbc.co.uk/news/av/uk-politics-26381401/nigel-farage-speech-at-ukip-spring-conference>

⁴⁸ <http://www.independent.co.uk/news/uk/politics/theresa-may-s-speech-to-the-conservative-party-conference-in-full-a6681901.html>

and conversations between them concentrated on school and schoolwork. In many instances, these respondents received assistance from Ghana. Bearing in mind that respondents migrated for educational purposes, the kinds of transnational engagement and exchanges that resulted focused on the respondent's life at school. Relatives of migrants did not push them to send remittances. Remittances were not at the centre of daily interaction between these respondents and their relatives and they were under no obligation to send remittances. If respondents had extra income they could spare, that was welcomed, but having to remit was not part of their responsibility to their relatives and it was not part of the relationship and interaction that existed between migrants and their relatives.

There was, however, a minority of respondents who migrated for educational reasons, but who sent remittances to their relatives. These respondents got some form of funding from their universities. Even for these migrants who needed to assist their relatives in Ghana, education was still their priority. They got part-time jobs but focused on their education. They mentioned that school was the main reason for their migration; even though they still needed to make some economic contribution back home, school was more important to them and their relatives acknowledged this.

Education has been known to contribute to the economies of many western countries (Kelly, O'Connell and Smyth, 2008). High international student fees provide the much-needed resources that these institutions need to increase their revenue (Spencer, 2011). Respondents who received remittances from Ghana for educational purposes were those who were unable to secure scholarship/funding. The money they received went towards the payment of their exorbitant fees and maintenance, which included

accommodation and utility bills. Angela, 26, who gained admission to pursue a master's degree, mentioned that without her father's financial support and contribution she would not have been able to take up her place at the university. Apart from the school fees and accommodation fees, he also supported her with monthly allowances. This put her mind at ease, and she was able to concentrate on her studies. Apart from the monetary contribution, she also received items from Ghana, particularly food items. The explanation she gave for requesting items from Ghana was that she knew where the items had been sourced from, unlike the random ones in the shops. She further explained:

When the food comes from Ghana, you know where it is coming from. You know the gari is coming from Akua Maame who lives behind your house and makes the crunchiest gari (London March, 2015).

Food as material culture connects migrants to specific memories of home. Angela mentioned that when she makes Ghanaian food, she remembers specific events with her parents or siblings, and this makes her miss home all the more. She then calls home and they reminisce about these events. Research shows that material cultures resonate with active connections with memories, constituting a source of collective social history and personal memory (Tolia-Kelly, 2006). These memories signify nodes of connection that, in turn, shape interaction post-migration.

Angela's father, Mr. Kwarteng, maintained that he supports his daughter because it is his obligation as a father to provide for her. He does not see the point of pressurising and disturbing her with remittance requests when she is clearly incapable of remitting. He concluded by saying: 'she went there for schooling; what kind of a father would I be if I asked her for money when she does not have money to send to me? There's no point to that' (Accra July, 2015).

Respondents who migrated for educational purposes received remittances from their parents who had the resources to support their educational endeavours. The pursuit of further education is pushing back children's reciprocity to their parents as explained in Chapter Two. These respondents though adults, are still reliant on their parents for support, further pushing back reciprocity. The material stability which signifies launch into adulthood, which will enable children care for their ageing parents takes longer to materialise as children continue their education.

6.9 Conclusion

This chapter assessed the dominant migration motivations provided by respondents in this research, and how this affects the occurrence, type and direction of remittance transfers. Migration motivations coupled with respondents' familial responsibilities and the sense of obligation to their relatives, affected whether or not they sent remittances, revealing a relational dynamism to remittance transfers. Ghanaian migrants in this study migrated for both economic and non-economic reasons. For respondents who migrated for economic reasons, remittances and remittance behaviour formed a significant part of their interactions. For those who migrated for non-economic reasons, remittances and the pressure to send remittances did not figure as prominently in their interactions with their relatives in Ghana. In fact, respondents who migrated for non-economic reasons received remittances from their relatives in Ghana to support their lives in the UK.

The practice of sending remittances means that migrants and their relatives are fulfilling their familial responsibility and maintaining their connection to the family. The

interviews showed that families have implicit rules requiring economically successful members to share part of their disposable economic resources with those who are less successful. These norms and values are enshrined in families and members take care of one another, especially, in the absence of any meaningful state welfare support. Economic clout makes engaging in family regulated activities easier, so many respondents who did not have economic wealth migrated to acquire it. This was proffered as respondents' main reason for migrating and therefore, they sent remittances to fulfil their obligations. Respondents who did not migrate for economic reasons were not under any compulsion to send remittances because they did not have the resources to be able to send remittances. Additionally, their relatives did not pressurise them for remittances, and as I have discussed above, they sometimes received remittances from Ghana instead. This was particularly the case for migrants who moved to further their education. They received remittances from Ghana because they are dependents and cannot as yet reciprocate the assistance they are receiving. Non-remittance payments by some migrants show that NELM dynamics do not always apply, rather, economic interdependence between family members is embedded in familial relationships. Relatives who have resources support those who do not and they believe that they are fulfilling their familial responsibilities.

Sending remittances is part of the intimate social relation between migrants and their relatives. This intimacy is also reflected in the ability of migrants who send remittances to insist on reciprocal exchanges when these are not forthcoming. When reciprocity does not occur between migrants and their relatives who expect it, relations become very tense as can be seen with migrants who migrated for risk diversification. To reduce tensions, migrants and their relatives negotiate their relationships to ensure that both

sides keep their end of the implicit bargain so that if one side is reneging on that responsibility, the other side feels comfortable enough to demand an exchange in return.

CHAPTER SEVEN

Mapping the temporalities of transnational transfers between Ghanaian migrants in the UK and their relatives

7.1 Introduction

This chapter investigates how transnational transfers between migrants and their relatives fluctuate over time and which factors explain such fluctuations. Transfers between migrants and their relatives are not static; they change with the passage of time depending on the station of life of the migrant and the station of life of his or her relatives and the time they migrated. This chapter therefore discusses the micro or personal changes that remittances go through using reciprocity as a conceptual tool as well as the meso-level changes they undergo depending on the period respondents migrated. Focusing on the various decades since the 1980s, this chapter assesses the transformation of transnational transfers between migrants and their relatives and shows that, for each decade, a different pattern of transnational transfers emerges. For example, respondents who migrated to the UK in the 1980s are now in their twilight years; as the years have progressed, they have reduced their remittances to relatives in Ghana. In contrast, those who migrated to the UK in the 2000s are at the peak of sending remittances. Previous literature suggests that, as migrants become more assimilated, remittances reduce because of the weakening of transnational connections with their relatives and/or network members in origin countries. This chapter shows that, even though remittances may decline over time, this does not necessarily result in the weakening of transnational ties, because migrants and their relatives continue to maintain such ties through frequent visits and communications. This chapter therefore examines the start and declining nature of transnational transfers among migrants and their relatives.

7.2 Transnational transfers and micro level changes

This section focuses on the personal changes that transnational transfers go through between migrants and their relatives. Some of the changes are cyclical, revealing backwards and forwards movements of remittances between migrants and their relatives; others are not. Migrants, irrespective of their socio-economic backgrounds, migration motivations and time of migration are not constantly sending remittances. Remittances go through different stages for migrants and their relatives depending on when migration occurred. The practice changes over time as migrants engage in new jobs, establish new relationships, and enter new stages of their lives (Schmalzbauer 2008; Heymann et al., 2009; Levitt & Lamba-Nieves 2011).

Based on the personal changes that transnational transfers go through, I have identified four changes in remittance transactions. First are sequential transfers, where either migrants or their relatives send remittances for some time and then receive assistance later on when they require it. The second is simultaneous transfers, where migrants and their relatives send and receive remittances from one another almost immediately. The third is one-way transfers, where either migrants or their relatives send remittances in one direction without any reciprocal exchange. The fourth is hand-over transnational transfers, where the migrant or migrants' relative(s) sends remittances for some time and may or may not receive transfers in return, but then hands over or relinquishes remittance responsibilities to another person whom he/she sponsors to migrate.

7.2.1 Sequential transnational transfers

Relatives sponsor the migration of migrants and continue supporting the migrant until the migrant settles and finds employment. Once the migrant accomplishes this, he/she starts sending remittances. This has been documented in earlier remittance research (see

Lucas and Stark, 1985). Alternatively, the migrant may not receive support from family before migrating, but they support their relatives back home. After migrants arrive in the destination country, they begin to engage in income earning activities. Once migrants begin to earn some income and are able to meet their expenses, they start to send remittances to family members if they are in the position to do so, and it is required of them. Guarnizo (1997) and Al-Sharmani (2006) also note that first-time migrants tend to focus on taking care of their daily expenses before they begin to remit. While younger migrants and those with young children earmark a good deal of their income as remittances to support everyday expenses back home (Stark, 1992).

The data gathered shows that the remittances flow one way to the relatives of migrants for a number of years until these relatives are able to establish themselves and cater for their own needs, before a shift occurs in the direction of the transnational transfer. Once relatives of migrants become established- find jobs, become business owners etc., the migrant stops sending remittances to support them. However, when the circumstances of migrants change, transnational transfers move the other way, from relatives of migrants to the migrant.

Respondents who experienced sequential transnational transfers with their relatives, migrated to the UK in their 20s and supported their relatives throughout the years before the shift in transnational transfer occurred. The data gathered shows that this shift is caused by one main factor: a sudden change in the circumstances of migrants after several years of remitting. Had this sudden change in circumstances not occurred, sequential transfer might not have materialised. These sudden changes in circumstances are caused by factors such as job loss (resulting in loss of income), illness (which makes it impossible for migrants to continue working) and rising debt (which puts migrants'

source of livelihood in danger) or desire not to remit anymore. These changes in circumstances also endanger the livelihood of relatives of migrants, particularly if they are still dependent on the migrant for sustenance. For example, in my interactions with Ama, 36, who lives in Koforidua, she mentioned that six years ago when her sister, Yaa, 44, lost her job in the UK, life became very tough for them in Ghana because they were dependent on her remittances. They therefore had to borrow money from friends and acquaintances, and depend on the goodwill of others to survive, until Yaa, who lives in Oxford, found another job and started sending remittances to support them again.

This research found that, when the circumstances of migrants change, one of the most important supports they count on is that of their relatives in origin countries. These relatives are of course able to assist the migrant because they have the resources. As I have shown in Chapter Five, access to resources is crucial for transnational transfers. Migrants and their relatives take turns in supporting one another. The support that migrants and their relatives provide for one another in times of crisis feeds into notions of intergenerational reciprocity. Sequential transnational transfers have an intergenerational reciprocity dimension, whereby older people feel responsible for the welfare of younger ones and provide support for them. When young people become settled, they are expected to reciprocate. There is an unwritten ‘inter-generational contract’ governed by the norms of reciprocity that shapes transfers between migrants and their family members. This clearly comes to the fore in exchanges between migrants who are parents and their children in origin country, and *vice versa*, with older children and their parents who remain in the origin country.

This inter-generational contract governs how individuals accept and provide support

involving rights and responsibilities, and credits and debts within the institution of families (Becker et al., 2003; Izuhara, 2010). For example, older family members bring up younger ones by providing financial and material resources; in return, this serves as credit for them to receive care and support from the young ones in their old age. In instances where there is migration, the support received from children is not just in their old age but also when the migrant is faced with unforeseen difficulties. The care and support needed by either migrants or their relatives require more urgency in the face of migration, because even though technology has bridged the gap between time and space (Vertovec, 2004; Dekker and Engbersen, 2014), lack of physical proximity hinders the ability to really know what is truly happening in migrants' lives and *vice versa*. This is because relatives and/or migrants may keep things happening in their lives a secret to protect the other. Sensing that the migrant might be in some kind of difficulty heightens concerns for their welfare. The ringing of the phone intensifies trepidation that something terrible has happened, so migrants or their relatives do their best to provide for each other, depending on who needs assistance.

Matilda's example embodies how sequential transnational transfers work. Matilda is in her early 60s. I met her for the first time in December 2014, on a cold wet evening in London. She migrated to the UK in the early 2000s through the help of her sister, who was living in London. Her sister also helped her secure a job as a healthcare assistant in a mental health clinic. Matilda was, however, forced to quit this rather lucrative job in January 2013 when one of her colleagues at work reported her irregular status to her employers after they had fallen out. Her employers asked her to produce documents, which show she can work in the UK legally; since she was working with someone else's documents, she became very afraid. Matilda did not go to work the following day and she subsequently quit her job and changed residence. She currently works as a shop

attendant in a Congolese retail shop. Matilda got this new job through the help of her pastor and a fellow church member.

For many years, Matilda was responsible for her family in Ghana. Matilda has never visited Ghana since her arrival in the UK. Her irregular status makes this dream unattainable. She therefore overcompensated for her absence from her children's life with remittances. She provided not only for her two children, but also for her extended family, including her ex-husband, with whom she has become very good friends. Every month, without fail, she sent both money and in-kind remittances to Ghana. She explained that her children especially appreciated the items she sent them, particularly at the start of every school term. They boasted about these items: shoes, bags, books, and so on to their friends in school and in the neighbourhood.

Matilda provided for her daughter, Kafui judiciously throughout her secondary and tertiary education. Matilda explained that these years were her daughter's formative years and she did not want Kafui to want for anything. Matilda had heard tales of young girls who became promiscuous and dated several older men, so-called 'sugar daddies', because they want material goods and attention. Matilda was determined to ensure that even though she was away, her daughter would grow up with love and care and would not want for anything. More importantly, Matilda wanted her daughter to grow up to become a responsible adult. After Kafui's tertiary education, she got a lucrative job working closely with the CEO of one of the top banks in Ghana. Kafui started her job in August 2009.

From this time, Matilda gradually reduced her remittances to Kafui and eventually stopped sending them. She was, however, still responsible for Nii, her second child, who was still in secondary school. Matilda was responsible for Nii until the loss of her healthcare assistant job. Matilda's current job as a shop assistant does not pay well. She earns a miserly £300 every month which is not enough to cover her rent, bills and to remit as well. Kafui is now supporting Nii who is at university, and Matilda. Kafui pays Nii's fees and gives him money for upkeep. Kafui sends on average £500 every month to her mother to enable her to continue living in the UK.

Matilda is not ready to go back to Ghana and has expressed her willingness to challenge the Home Office and exhaust all possibilities to make her stay in the UK legal. Matilda's first hearing has been unsuccessful, and she has been asked to return to Ghana, but she is appealing the court's decision. Matilda feels terrible about relying on her daughter and has said several times that Kafui is a young woman who is just starting life and should not be saddled with the burden of supporting a mother and a brother. Kafui on the other, hand explained that she does not mind. Kafui is profoundly grateful to Matilda for looking after her and providing her with a good education, which has enabled her to secure a well-paying job. Kafui feels it is her responsibility to take care of her mother and brother now that Matilda is in an unfortunate situation. Kafui constantly worries about her mother's safety and well-being; anytime she receives a phone call from her mother she is always worried that it is bad news.

Matilda remitted for some time and had to stop due to the unfortunate situation she encountered at her previous job. Now Kafui has taken over Matilda's caring responsibilities, not only for Matilda but for Nii as well. The practices of transnational

care-giving are influenced by a sense of obligation (a felt need) to provide care, a notion that is closely bound up in cultural constructions of duty and social roles and responsibilities, and (in this case) the fear that something terrible might happen should Kafui not assist her mother. I agree with Baldassar, Wilding and Baldock, (2006) that the exchange of care between migrants and their children is influenced by a dialectic of capacity, negotiated commitments and obligation to participate that changes over time.

7.2.2 Simultaneous transnational transfer

Simultaneous transnational transfers mean that transnational exchanges between migrants and their relatives occur almost alongside each other and are equal in value. As migrants send remittances, they also receive transfers from their relatives almost immediately. With simultaneous transnational transfers, remittances go in each direction, but the reciprocity happens in a shorter time when compared to sequential transfers. Even though there were a couple of monetary instances of simultaneous transnational transfers, this pattern of transnational transfer mainly occurs with in-kind remittances. During the UK phase of my fieldwork, some respondents gave me remittances to send to their relatives in Ghana. When I was returning to the UK after my fieldwork in Ghana, some relatives also gave me financial and in-kind remittances to give to the migrant. David, 48, for example gave me remittances (cash and in-kind remittances) to send to his relatives in Ghana. When I was returning to the UK after three months, his relatives in turn also gave me in-kind remittances to bring to him.

Alternatively, when migrants have received in-kind remittances from their relatives in Ghana, usually through someone who is visiting the UK, the migrant sends in-kind remittances to his/her relatives via shipping companies that specialise in sending in-kind remittances from specific addresses in the UK to specific addresses in Ghana. It

takes approximately three months for the items to arrive in Ghana. Even though in theory this may also be sequential transnational transfer, the defining feature of this transnational transfer is that it does not take several years for reciprocal exchanges to occur. The exchange happens between a couple of days to a couple of months taking into account the distance and the length of time it takes for formal and informal in-kind transnational transfers to be made. Respondents consider this to be a relatively short period of time to receive transfers.

Simultaneous transnational transfers can also occur when migrants and their relatives want something done as soon as possible. This could be pre-arranged, or it could happen coincidentally- prearranged in the sense that migrants and their relatives have had prior discussions about a particular transaction and the timeframe within which they want the transaction to occur. Therefore, once the migrant sends the remittance, the relative responds almost immediately. Efa, 48, sent money regularly to her cousin Enyo, 44, for her to acquire a piece of land and to build a house for her. The money Efa sent every time came with instructions, which Enyo followed to the letter. The house has now been completed. Every time Efa sent the money and instructions, Enyo did her bidding. This is simultaneous in the sense that Efa sent remittances and Enyo expended her time as a resource to see to the completion of the building project. Another study (see Mazzucatto, 2011) has discussed such transfers in detail elsewhere.

Obed and his sister's narrative provide another example of simultaneous transnational transfers. Obed migrated to the UK in the mid-2000s and is now in his mid-30s. I met him for the first time in November 2014 in Oxford when he collected me from Wolfson College and took me to his home in Abingdon to meet his wife and children. Obed migrated to the UK initially to find work, but this proved difficult and he had to join

the British Army instead as a private. He subsequently regularised his stay and returned to Ghana to marry his long-term girlfriend, who later joined him in the UK. They started a family and they have two beautiful children, a boy and a girl. Obed has since left the army and now works as an engineer for one of the railway companies in the UK.

Obed sends remittances to Ghana regularly. His father passed away when he was still trying to establish himself, but he supports his siblings, other family members and his mother. He provides for their welfare by paying school fees, rent, hospital bills and funerals among others. He explained that it is his responsibility to cater for his family. He stressed that if he did not provide for them, it would be very difficult for his family in Ghana to make ends meet. He sends particularly in-kind remittances explaining that these consumables are cheaper in the UK and are genuine compared to the ones in Ghana. Sending these items serves as a cost saving measure for Obed's family considering the rising cost of living in Ghana.

Obed sends on average two plastic industrial drums of groceries per shipping transaction three times in a year. Obed liaises with his elder sister, Gifty, and the items are sent to her house in Kumasi. Even though he sends remittances to most of his family members, he has a special relationship with his sister. When they were children, they shared everything together and communicated constantly. Obed and his sister are two years apart; she is 36 and Obed is 34. They are really close, and when they were younger they pretended to be twins. They have remained close even after migration and continue to share everything together and communicate frequently. One barrel goes to her

anytime he sends remittances to Ghana to do with as she pleases. She sells some of the items and uses some personally.

While Obed sends these items to Gifty, she also sends him in-kind remittances three times in a year, coinciding with when Obed sends his items. She sends food (especially dried fish and spices), herbal medicines, clothes, shoes, bags and shirts made with Ghanaian fabrics. She finds someone who is travelling to the UK and pays for extra baggage so that the person can send these items to her brother. Obed is grateful to his sister because, according to him, it is difficult to find fresh Ghanaian foods in the UK: ‘since the items arrive within a couple of days, they are still fresh, and we can freeze them and use them intermittently’. Obed sends remittances to his sister, and he also receives items of equal value from her. Obed and Gifty appreciate the efforts involved in sending and receiving remittances. They therefore strive to do their best for one another.

The social relationship between respondents in this category was such that both migrants and their relatives were cognisant of their social responsibility to one another and its urgency. By sending remittances to one another, migrants and their relatives were able to continue to extract reciprocity from one another. It is instructive that these exchanges occurred among siblings and cousins. As I have explained in Chapter Two, sibling relationships are complex and can be competitive, characterised by intense rivalry. Though these respondents did not appear to be jealous of one another, their competitiveness can be seen in their bid to match each other’s remittances revealing a semblance of balanced reciprocity.

7.2.3 One-sided transnational transfers (only migrants send, or only relatives send)

One-sided transnational transfers occur when either migrants or their relatives send remittances without receiving anything in return. Sometimes migrants support their relatives without receiving any sort of support in return. It is not just migrants who might feel this way. Some relatives of migrants also do not feel rewarded and do not receive reciprocal exchanges for the support they provide for migrants. Tetteh, 43, a frozen foods business owner, recounted that when he sent some amount of money to Newman, his distant cousin who was in dire straits in the UK, he did not pay him back. Newman had borrowed money from someone in the UK and the lender wanted his money back for another project and was really pressuring Newman. Newman turned to Tetteh and discussed the issue with him. Tetteh, lent him the *cedi* equivalent of £3,000 towards the re-payment of the £10,000 loan. All of this transpired in 2012, and Tetteh has not heard from Newman since. He says his kindness has been thrown back in his face. Tetteh has vowed never to help anybody. He says ‘never again: fool me once shame on me, fool me twice shame on you’.

The data illustrates that migrants who support their relatives without receiving anything in return, or relatives who support migrants without receiving anything in return, are usually under pressure to continue supporting either the relatives or the migrants. The relatives or the migrants they support are usually totally dependent on them for assistance. Without their assistance, these relatives will find it difficult to survive. The pressure relatives or migrants face with regards to remittances is captured under forced transnationalism (see Al-Ali, Black and Koser, 2001). Forced transnationalism has been documented for migrants. However, forced transnationalism for relatives of migrants who have to continue to support the migrant even when they themselves are faced with

adversities of their own, has not been elaborated in the literature. Inasmuch as migrants are sometimes put under pressure to send remittances, so can their relatives be put under tremendous pressure to provide for the migrant while he/she is abroad.

The Oti brothers and their mother typify one-sided transnational transfers and the social pressure they present. During my interviews one of the respondents, Georgina, 70, narrated the story of three brothers living in London who were supported by their mother. These brothers, in their late 20s, were sponsored to migrate with the assistance of their mother in Accra and aunt, who lives in London. They migrated to the UK in the late 1990s. They migrated initially to visit this aunty for a couple of months, after which they returned to Ghana. They visited this aunt again the following year, but they decided to remain in the UK with the excuse of wanting to pursue education in the UK. These boys then moved into their aunt's apartment (she had moved to the US to live with her daughter and to take care of her grandchildren, because her daughter and son-in-law had resumed work).

Since these boys decided to remain in the UK, they set about making plans to realise their dreams. They enrolled in college to get their GCSEs. Their mother was providing for their welfare and they got jobs on the side to keep them afloat. Their mother could afford to take care of them, until she made a bad business decision. She lost a huge capital in a business transaction that went wrong. Their mother is a cloth seller at Makola, and she gave a huge sum of money to a business partner who had promised to secure some affordable but quality cloths from Benin. This business partner, however, absconded with the money. Since then, she had been struggling to keep her business afloat and support her sons abroad.

Her sons were not able to support her when she encountered this unexpected difficulty in her business because they had fallen in with bad company and spent whatever money they made on drugs. They had lost their sense of purpose since their aunt left, and because their mother was in Ghana, she did not know what was really going on in their lives. They were constantly asking their mother for money and she had to scrape together whatever little she had to send to them. The boys did a good job hiding their lifestyle from their mother for a long time, until Georgina (their mother's friend), visited the boys at home unannounced because their mother wanted to know what they were doing with all the money she was struggling to send them. Georgina was then able to relay the information she gathered to the mother, and arrangements were made for the boys to return to Ghana. The mother was livid and disappointed in them.

However, before this intervention happened, the mother was under enormous pressure to send remittances to her sons as often as she could. She was able to send the needed remittances without any reciprocal transfers coming her way. Even though having relatives abroad is an important social status marker in Ghana, in this case, they were a massive drain on the mother's resources, which had become scarce after her bad business decision. Continually providing for her sons put tremendous pressure on her purse strings and her health and she was stressed all the time. Supporting her children put her in debt, which she is currently trying to pay off. She told Georgina that if she had had to continue supporting her boys in the UK during the difficult financial times, something terrible would have happened to her and nobody would have known. The boys have now come off the drugs. Together with their mother, they are trying to rebuild their lives. My attempts to reach the boys and their mother on my visits to Ghana proved

futile because they had moved, and the mobile phone numbers I had for them were not working while I was in Ghana.

Forced transnationalism also goes the other way. A gift may be reciprocated at some undefined date in the future, but if nothing is ever returned there will be social consequences (Åkesson, 2011). Tsai and Dzorgbo (2012) argue that failure to reciprocate represents a tendency toward imbalance that is desirable for givers in that it enhances the givers' social status, allowing individuals to accumulate credit to make their status superior to that of others. However, superior status means nothing if relatives of migrants, struggle to support the migrant abroad. In Chapters Five and Six, I discussed family members who have the resources to support migrants abroad without too much pressure because they have the resources to do so. In this instance, however, we see the strain having to support a migrant abroad, places on the relative back home.

7.2.4 Hand-over transnational transfers

Hand-over transnational transfers occur when migrants or relatives who support others hand over remittance responsibility to another person to relieve the burden of remittance duty. Migrants or relatives who constantly send remittances look for alternative ways of easing the pressure of remittances. Some find additional jobs to earn extra income to send to the migrant or the relatives. The extra jobs take their toll on migrants or relatives who undertake them.

Burgess, (2004) notes that the tedious nature of the jobs, coupled with having to work extra hours in two to three jobs, takes a physical and psychological toll on migrants. To relieve the stress that comes with having to send remittances to relatives, respondents sponsor the migration of others to take away or ease this burden. The 'sponsored

migrant' then takes over the remittance duties. There may or may not have been a reciprocal exchange, like the simultaneous, the sequential or the one-sided, but what is crucial here is that after some time, the migrant takes a break from sending remittances and hands over remittance duties to another relative. Notions of so-called chain migration feeds into this because previous migrants sponsor the migration of others for various reasons (see Shah and Menon, 1999), this study adds that another reason that can explain the sponsoring of migrants is remittances. Previous migrants sponsor the migration of others so that they can take over remittance responsibilities.

When migrants want to focus on themselves, for example to start a family in the destination country or acquire an educational qualification, they usually sponsor the migration of another family member to take over the remittances. The relative who has been sponsored feels the need to show appreciation for getting the chance to migrate by taking his/her remittance responsibilities seriously. That the original migrant has found someone to hand over his/her remittance responsibility to, provides the space for him/her to concentrate on other aspects of his/her life that he/she deems important.

Paapi and Waseem's example provide a clear case of hand-over transnational transfers. Paapi is in his early 30s and he works as a cleaner in supermarket. When I met him, he had been doing this job for nearly two years. He does not like the job because, according to him, he does not get fulfilment from it, but he is doing it for practical reasons because it enables him to fend for himself and provide for his parents and three siblings in Ghana. Over lunch, he recounted his difficult upbringing in Ghana: his father earned very little money as a mason and his mother was a hairdresser's help (fetching water, washing hair but never styling). His parents struggled to put him through school. He

also recounted being a below average student because he was always hungry and could not properly concentrate at school. However, he managed to turn his life around and he got his bachelor's degree.

Paapi's elder brother, Waseem, migrated to the US without informing the rest of his family during the early part of 2002. Waseem informed his parents that he was travelling to Nigeria to do some work and would contact them once he got settled. After several months, the next they heard of Waseem was that he had arrived in the US. Waseem kept in touch with Paapi and the rest of the family and sent remittances regularly. After 10 years of remitting and taking care of his family, Waseem wanted to start his own family and he also wanted to ease the pressure of remittances on himself. He had lengthy discussions with Paapi and they decided that Paapi should migrate so that he could alleviate the pressure of remittances on Waseem.

Waseem used his connections and resources to help Paapi migrate to the UK. They decided on the UK because Paapi preferred the UK and the fact that most of his friends were there was an added bonus. Waseem's very good friend Yaw was willing to provide the necessary documents to aid Paapi's migration. When Paapi arrived in the UK, Yaw helped him to find some work at a fast food restaurant; and he started sending remittances when he got his first wage. He subsequently earned a master's degree but has since overstayed his visa and is unable to legally work in the UK. Paapi now works as a cleaner in a super market. His irregular status makes it difficult for him to get a decent job, despite his master's degree. Paapi is now solely responsible for the welfare of his relatives in Ghana, with Waseem taking a more back-seat role and only contributing every now and then. Paapi agreed to take care of the family because of his

gratitude to Waseem and his obligation to the family. Paapi feels indebted to Waseem because of his contribution to the family and his life. So, to reciprocate, he agreed to shoulder the remittance responsibility for the family.

Waseem's desire to concentrate on his own immediate family led to changes in the nature of remittance transfer between him and his family. He assisted his brother to migrate, who then took over the responsibility. This narrative also highlights the temporal nature of transnational transfers in the sense that one person stops sending remittances and another takes over. There are various circumstances under which a migrant may stop sending remittances. In the previous section, I highlighted the example of the migrant losing his/her job; in this case, the migrant wanted to embark upon another phase of his life, so he eased his remittance burden and eventually stopped sending them. Also, Waseem has already accumulated social clout within the family by regularly sending remittances in the past. He has cemented his status in the family by fulfilling his responsibility, he does not need to prove himself any longer. Therefore, he is comfortable handing over to his younger brother, who has to build his own social clout and prove himself by sending remittances to take care of the needs of others within the family.

In summary, the above discussions highlight the personal level changes that remittances undergo. The four different types identified show the variations in transnational transfers in terms of reciprocal exchanges. Some migrants or their relatives receive reciprocal exchanges while others do not, depending largely on the nature of the social connections between the transactors. Forced transnationalism does not only emanate from migrants to relatives but also from relatives to migrants. The intense

responsibilities that come with remittances mean that some migrants find ways to ease the pressure by sponsoring the migration of others who subsequently take over remitting responsibilities.

7.3 Migration cohorts and transnational transfers

Another dimension of temporality that I explore in this study can be seen at the meso-level of migration cohorts, where depending on the decade of arrival in the UK, migrants experience transnational transfers differently. The transnational transfer experiences of those who migrated in the 1980s are different from those who migrated to the UK from 2010 onwards. In this section, I discuss the migration experiences and the trajectories of respondents' transnational transfers. I analyse the intensity and the declining nature of transnational transfers based on migration cohorts to show the various changes that these transfers go through depending on the decade of migration.

Respondents who migrated in the earlier decades are now gradually reducing the amount and the frequency with which they send remittances, while those who migrated later are at the stage of intensely sending remittances. Migrants from the earlier decades integrated into the destination society with comparative ease, which facilitated transnational activities like international transfers because being integrated granted them access to the labour market, and a good income. Having an active social life due to integration also enhances one's connections with others and expedites transnational activities, because to do so successfully requires various resources. For example, you have friends who can recommend you for jobs; they may travel and visit Ghana regularly, so they can carry these items for you.

7.4 Decade of migration, migration motivation, resources and transnational transfers

The table below presents an overview of the analysis in this section. It shows the relationship between the period of migration, migration motivations, and resources and the nature and direction of transnational transfers. Borrowing from Berg (2011), I argue that the experiences of migrants differ depending on the year they migrated, and this influences their remittance exchanges with their families. Berg discusses different diasporic generations and argues that, depending on the time migrants left their origin country, their memories and experiences of their origin country are very dissimilar. She concludes that their experiences can be so different that they belong to different diasporic generations, even though they are migrating from the same country. I use the above to discuss the diverse transnational transfer experiences of different cohorts of Ghanaian migrants who migrated to the UK regarding how they experience transnational transfers.

The period of migration focuses on the various decades since the 1980s in which respondents migrated to the UK. I start from the 1980s because the earliest a migrant in my sample moved to the UK was 1979. Respondents who migrated in earlier decades, gradually reduced the remittances they sent to their families as the years progressed, because their circumstances, and those of their relatives improved. Meanwhile, respondents who migrated recently and have managed to secure employment are sending remittances regularly.

Table 6: Period of migration, migration motivation, resources and transnational transfers

Migrants	Families of migrants	Migration motivation	Decade of migration	Nature of transnational transfers
Wealthy migrants	Wealthy families	Opportunity migration; Family migration; Educational migration	Late 1990s and 2000s	Wealthy migrants do not send remittances to their wealthy relatives in Ghana. Even if remittances are sent, they are not need-based. They are tokens of appreciation. Migrants however receive transfers from Ghana when they need it.
				However, respondents who have to send remittances send remittances regularly. They are at the peak of sending remittances.
Self-made migrants	Poor families	Income maximisation; Family migration	1990s	Self-made migrants send remittances to their poor relatives in Ghana. Self-made migrants are not likely to receive remittances from Ghana.
				Migrants sent remittances regularly in the past, but they are now gradually reducing the remittances that they send to their relatives.
Poor migrants	Wealthy families	Education migration	2010s 2000s 1990s	Poor migrants do not send remittances. They nevertheless receive remittances from their wealthy families in Ghana when they need it.

				Migrants are yet to start remitting, but migrants who had to send remittances were doing so. Those who migrated in the 2000s and 2010s are sending remittances intensely, while those who migrated in the 1990s are gradually reducing their remittance transfers.
Poor migrants	Poor families	Risk diversification	1980s	Poor migrants send remittances despite their circumstances to their poor family members in Ghana through hard work. Poor migrants do not receive remittances from Ghana even when they need it. Migrants sent remittances regularly in the past but have now reduced the remittances that they send.

The majority of respondents from wealthy families migrated largely for what can be considered non-economic reasons in the late 1990s and 2010s. They did not send remittances to their relatives back home. However, the few who had to send remittances to support their relatives were sending remittances intensely. The rich respondents who migrated to increase their income, or for family reasons, but who came from poor family backgrounds migrated mainly in the 1990s, and they sent remittances to support their relatives. They are, however, gradually reducing the remittances they send to their relatives in Ghana. Poor respondents who come from rich families migrate for educational reasons, which I have categorised as part of the non-economic reasons for migrating. They migrated mainly in the 1990s, 2000s and 2010s. The majority of these

respondents did not send remittances home. However, the few who did (depending on the decade in which they migrated) were sending remittances intensely or reducing the frequency and the amount of remittances they send to their relatives. If they migrated in the 2000s, or 2010s, they were sending remittances intensely but were reducing their remittance transfers if they migrated in the 1990s. Last but not least, poor migrants from poor families who migrated to increase the family income migrated mainly in the 1980s and sent remittances to fulfil their migration motivation. They have, however, reduced the amount of remittances that they send to their relatives, as the years have progressed.

7.4.1 The 1980s migration cohorts and transnational transfers

Most of the respondents who migrated to the UK in the 1980s in this study are now in their late 50s and early 60s, planning their retirement. Eleven respondents migrated in the 1980s. Respondents who migrated to the UK in the 1980s migrated to escape the economic and political turmoil that had engulfed the country. The 1980s, as I have previously established, were very turbulent times for Ghana. The economy was in shambles, there had been a military *coup d'état* in December 1981, there was acute famine and hunger, and over a million Ghanaian migrants in Nigeria were deported in 1983 and 1985, in retaliation to the deportation of Nigerians from Ghana in the 1960s⁴⁹.

In this study, many Ghanaian migrants who arrived in the UK during this era were either political opponents of the Rawlings-led military governments, or business men and women targeted by the government and blamed for the economic crisis that had engulfed the country. Many of these migrants sought refuge in the UK and were granted

⁴⁹ The official explanation offered by the Nigerian government was that 'they wanted to save Nigeria from total collapse and to ensure internal security' (Aluko, 1985 p. 539). However, many in Ghana and Nigeria interpreted the expulsion as revenge for the deportation of Nigerians from Ghana. For further discussion see Aluko, O. (1985). The Expulsion of Illegal Aliens from Nigeria: A study in Nigeria's decision-making. *African Affairs*, 84(337), pp. 539-560.

asylum. Other scholars also note that the number of Ghanaians seeking political asylum rose particularly during the regime of J.J Rawlings (1981-2001) (Van Hear, Pieke and Vertovec, 2004; Kleist, 2011). Kandilige (2017a) argues that, over time, Ghanaian migrants who moved to the UK during this era, coalesced into a victim diaspora. This is because of the circumstances surrounding their migration to the UK at the time and the collective memory many of them had of the ‘good old days’ of the late 1950s and early 1960s as well as the ‘bad old days’ of economic and political instability from the mid-1960s to 1980s, which had propelled them to migrate.

Respondents who migrated in the 1980s had few resources with which to migrate because of the unstable political and economic circumstances under which they left Ghana; and they migrated for risk diversification purposes in order to support their relatives in Ghana who equally had few resources. These respondents arrived in the UK with the intention of supporting their relatives in Ghana. Having arrived in the UK at this time, respondents in this study who migrated to the UK in the 1980s, recounted how easy it was to enter the labour market. They mentioned that they got jobs by applying, but also by just showing up at various workplaces and asking for a position. They noted that even though there were background checks, they were not as strict as they are now. They also narrated that easing into life in the UK or becoming a part of the UK system was easier then; for example, a Ghanaian migrant did not need to provide any documentation if he/she wanted to open a bank account in the UK in the 1980s, something that could not happen today. Felix, who migrated to the UK in 1986 shared his experience of opening a bank account:

It was raining and, to seek relief from the heavy down pour, I entered a bank on the high street. I was then immediately approached by one of the staff, who asked whether I wanted to open a bank account, and I said yes. I did not have to show any documentation (April 2015, Manchester).

Felix would go on to open several bank accounts, one of which he would give to his sister who has become an irregular migrant.

The ease with which respondents who migrated during this era got jobs and secured bank accounts facilitated their transnational transfers. It meant that their source of livelihood was guaranteed, and they could send remittances if they wanted to (and if they had to). Carling and Hoelscher (2013) find that economic integration is important for sending remittances. They found that economic integration had a positive impact on remittances and engaging in transnational activities with origin countries. They contend that this lends support to the argument that integration and transnationalism are complementary rather than competing. This research has drawn similar conclusions.

Some of the respondents in this study who migrated to the UK in the 1980s received assistance from their relatives in Ghana to migrate. The assistance they received was mainly to facilitate the journey, for example, visa acquisition and travel tickets when preparing for the journey, and also to set themselves up once they arrived in the UK. Thomas, 56, who migrated to the UK in 1985 narrated that his father supported him when he decided to migrate to the UK. His father assisted him with the plane ticket for his journey, without which it would have been impossible to travel. In the second year following his arrival in the UK, he decided to undertake a period of study in order to enhance his chances of gaining employment. He did not have the requisite funding to undergo the training, so he asked his father for assistance, which he provided. This initial assistance from his father, made it possible for him to complete the course, which was instrumental in helping him get a job in the civil service. He stressed his gratitude

for his father's assistance which helped him complete the course which boosted his chances of getting the job.

The preliminary assistance these migrants received from their relatives has since been inverted. They have provided for their relatives and, in essence, have more than paid back the remittances they received from their relatives. Thomas noted that the assistance he received from his father when he arrived in the UK has since been repaid. Thomas has since sent remittances not only to his father in Obuasi, but also to his mother in Mampong. He also supported his sister, Wendy who had migrated to Nigeria in the 1990s. Wendy wanted to start a business, so Thomas supported her, and sent her the capital needed to begin the business. The business, however, never really took off and Wendy returned to Ghana. The failure of the business led to massive tension and disagreements between Thomas and Wendy. Thomas felt that the money he sent had been squandered irresponsibly. Despite this, when Wendy returned to Ghana, Thomas continued to support her. He also supported his parents and other family members with continual disagreements over the amount, timing and usage of remittances. In the early 2000s, one of his young cousins, Jojo, gained admission to a university in Romania to study medicine. Thomas supported his cousin because payment of his Government of Ghana scholarship, was delayed and Jojo was struggling to survive in Romania.

At the time of my interaction with Thomas, he had reduced the regularity of his remittances to Ghana. Thomas explained that he is at the point in his life where he is thinking of retirement, so he needs to prepare for that. He wants to retire in 2022 and travel the African continent, with Cape Verde, Burkina Faso and Botswana the countries he wants to visit the most. Thomas has reduced his remittance responsibility

and will eventually stop sending remittances because his parents have sadly passed on. His sister, Wendy is also no longer dependent on his remittances. Wendy now has her own source of income, having become the owner of a grocery shop. Wendy's children are also old enough to cater for themselves and they tend to support their mother intermittently. The relationship between Thomas and Wendy is in a much better place and she explained that 'Thomas and I used to fight over money that he sends but, we do not fight any more. No wahala, no trouble'.

Jojo has also returned to Ghana. On his return, he joined the Ghana Armed Forces as a medical doctor. He is now a lieutenant colonel in the army and a consultant anaesthetist. Jojo provides for the rest of the family, easing the pressure on Thomas (an example of hand-over transnational transfers but, in this case, Jojo returned to Ghana to take care of the family). Thomas continues to visit Ghana at least twice a year and has maintained contact with the rest of his family back home, calling frequently. When he visits Ghana, he does not send remittances, because (according to him) 'Jojo is there', meaning that he is there to take care of any monetary and/or material related issues and other family matters that his relatives may have. Jojo also ensures that Thomas and his nuclear family enjoy themselves anytime they visit Ghana. They stay at his house, he makes sure that they are comfortable and he takes them sightseeing to the latest attraction in town and to visit and greet other family members.

While some respondents received assistance during their 'installation phase', to borrow the words of Mazzucato (2009a), others did not. Having migrated, these migrants nonetheless sent remittances to their relatives in Ghana to support their livelihood making activities. These respondents sent remittances at the peak of their productive

lives in the 1990s and early 2000s. Senanu, 56, who lives in Milton Keynes, recounted that after he secured a job with an IT firm, he was regularly sending remittances home (at least once a month all through-out the 1990s and 2000s).

The relationship between Senanu and his brother in particular was tense because of disagreements over the amounts and uses of the remittances. Now he sends remittances sporadically. His brother, Kofi, who was receiving the remittances, now has a job and the family operates a taxi, which caters for the needs of the rest of the family, especially their mother. When I interviewed Senanu in January 2015, he had sent remittances to Ghana only once the previous year, when a friend of his was visiting. He sent medicine to his mother. He visits Ghana regularly, twice a year. He also calls his mother and brother every other day to find out how they are faring. He mentions that he does not fight with his brother as much anymore. Even though his remittances have reduced, he continues to maintain transnational ties with his relatives in Ghana.

Decline in remittances can be due to fatigue. The remittance fatigue catches up with migrants and they gradually reduce the amount of remittances they send and eventually stop sending remittances altogether. Shai, 60, narrated:

I had been sending remittances for almost 30 years and I was fed up with having to send money to Ghana all the time so I stopped. I told my family that I have done my best for them. It is time I take care of myself (Manchester January 2015).

Remittance fatigue affects people who have had to send remittances for most of their productive lives. This is especially the case for those who migrated to the UK in the 1980s. The dependency of migrants' relatives on remittances put pressure on the

remitters and led to remittance fatigue, which ultimately led to the decline of remittances in the long run.

As time has progressed, Ghanaian migrants who migrated to the UK in the 1980s in this study have gradually reduced their remittance transfers to Ghana, especially as they plan their twilight years. Now these migrants rarely send remittances home. For many of them, their parents have passed away or the people they were sending remittances to have become self-reliant and no longer dependent on the migrant for remittances. For others their relatives have taken over their remittance responsibility. This highlights that migrants do not send remittances constantly; the amount fluctuates and decreases as some migrants grow tired of sending remittances. The longer the migrant remains in the destination country and provides for relatives in the origin country, the more likely it is that remittances to relatives will reduce and eventually cease.

The above mirrors remittance decay hypothesis, which states that remittances decrease over time as migrants stay longer in the destination countries (Merkle and Zimmermann 1992; Brown, 1998). However, the reasons given for this decline usually include family reunification and greater integration of migrants in the destination country (see for example Brown, 1998). In this study, another reason for the decline in remittances is the independence of dependents in origin countries, death of relatives and the desire on the part of the migrants to concentrate more on themselves in their old age. These respondents have nothing to prove to their relatives back home. They are content in the knowledge that they have done their best for their relatives and their relatives acknowledge this. So, the social tensions within the families reduces.

The decline in remittances does not mean the relationship between migrants and their relatives has deteriorated, as suggested by the remittance decay hypothesis. As the above narratives show, the relationship persists and can become stronger. This occurs because the focus of their relationship has moved from remittances, which (as I have discussed) are a bone of contention in many families, leading to conflict and strife (see also de Haas and Fokkema, 2010; de Haas and Van Rooij, 2010). I argue that, even though remittances are important in performing family responsibilities, family relations transcend material resources and are not defined by them, that is why once the remittances between migrants and their relatives dwindle, the relationship between migrants and their relatives does not fizzle out but endures through visits and constant communication.

7.4.2 The 1990s migration cohort and transnational transfers

Sixteen respondents migrated in the 1990s. These respondents were slightly younger than those who migrated to the UK in the 1980s. The migration that occurred during this era was fuelled largely by the desire to find employment elsewhere and to increase their salaries. Unlike the previous migration cohort, the migrants who left Ghana for the UK in the 1990s were not mainly asylum seekers. They migrated mostly because of the difficulties of getting jobs in the Ghanaian labour market and the desire on their part to increase their income. They migrated to the UK mainly as economic or labour migrants. As discussed in the previous chapters, the World Bank and IMF sponsored SAPs were implemented in the country and they led to many people being laid off with the expectation that these laid-off workers would start their own businesses and jump start the private sector. Respondents in this study who were affected by these sponsored programmes migrated to the UK in search of jobs and an increased income.

Many of these migrants also found it relatively easy to integrate economically, in terms of looking for jobs, finding employment or gaining admission to school. Economic integration for Ghanaian migrants during this era was also relatively easy even though the 1990s in the UK was characterised by unemployment in some sections of the economy (see Classen and Clegg, 2003) because they mostly applied for the low-skilled jobs that have been described elsewhere as 3D as a start. These jobs are usually hard to fill with the native labour force and are therefore more commonly accessed by migrant workers (see Favell, 2008). With the little money earned from doing these jobs these migrants were able to take care of themselves and then remit as well.

Respondents who migrated to the UK in the 1990s mostly took the decision to migrate by themselves. Having taken the decision to migrate, they moved to the UK by relying on their meagre resources. In the UK, respondents made sure that they were secure, in terms of their legal documentation and finances before extending assistance to their relatives in Ghana. After they had become comfortable, they extended assistance to their relatives in Ghana and provided for their relatives in Ghana. Kiki, 53 migrated to the UK in 1995 after being laid off. She decided to migrate to the UK and told her husband about her plans. She migrated with her savings from work. While she was looking for a job and trying to establish herself, she kept in touch with her close relatives, especially her sister and her husband. Her sister and her husband were very supportive emotionally; they prayed for her and were always available to talk. After she found a job and she was able to take care of herself, Kiki started sending remittances to her relatives in Ghana. She sent remittances at least once a month to support her husband and her sister. With her documents sorted by the early 2000s, she was able to get her permanent residency or leave to remain, and her husband and children joined

her in the UK. She was then now only responsible for her sister and parents. Her husband soon got a job and helped in relieving her responsibility.

Kiki does not cater for her sister any longer. Her sister, Sandra, now has a stable job and caters for herself. Respondents who migrated to the UK in the 1990s are also now in a position where they do not remit as much as they did when they initially arrived. Their circumstances have changed, but, most importantly, the circumstances of their relatives in Ghana have also changed. Their relatives have become independent and can provide for themselves, or they have joined them in the UK. The living conditions and the standard of living of their relatives in Ghana have also improved. These relatives do not constantly rely on the migrant for remittances, as Kiki's example shows. Respondents in this migration cohort who still support their relatives also plan on retiring from remittance duties soon. Victor, 52, who lives in Milton Keynes tells me that very soon he will stop remitting, because his children are old enough to start working. When they do, his remittance responsibilities will significantly reduce.

The respondents in this study who migrated to the UK in 1990 have not quite reached retirement, although they are nearing it. Their remittance responsibilities towards their relatives in Ghana is gradually declining, in part because of the increasingly stable political and economic conditions in Ghana that allows these relatives to find other ways of making a living for themselves. Migration scholars like Kapur (2003) and de Haas (2007) have argued that remittances in and of themselves cannot contribute to development. What is important is that there are strong socio-economic arrangements in place to enable the investment of remittances, as this goes a long way to improve lives. Ivy, 56, who has been supporting her family in Ghana since arriving in the UK in

the mid-1990s, stresses that she does not send as much remittances because, her family invested the money she had been sending them over time. They started two businesses with the remittances Ivy was sending. These businesses are thriving, so Ivy has been gradually reducing her remittances to them, and now rarely sends anything. In 2015, at the time of the interview, she had not sent any remittances; the previous year, she had only sent some clothing to her mother and siblings. Speaking to her sister Valerie, 45, who is the manager of the family businesses, she credits the stable political and economic atmosphere in Ghana as crucial to the survival of the businesses. Valerie explained, ‘without economic and political stability no business can survive let alone start-ups like ours’.

The above shows that, within a stable political and economic environment (which Ghana is currently experiencing), relatives of migrants can find employment or (in the case of Ivy and her family) start businesses with remittances as a means of making a living and fending for themselves so that they are not constantly relying on migrant’s remittances. When this happens, the relatives of migrants are no longer dependent on remittances.

Respondents in this category also continued to maintain transnational ties with their relatives in Ghana. They visit when they can get time off work and they are constantly talking to their relatives. Many of them visit Ghana during the festive period, as Ivy puts it:

to enjoy some proper sunshine. Here in the UK, when it is 25 degrees during the summer everybody screams the sun is hot. They should go to Ghana, where is it over 30 degrees. I just love it (Northampton December, 2014).

Transnational connections with relatives do not necessarily change with the decline of remittances, unless the relationship itself has deteriorated. Amy, 55, who has had several disagreements with her big brother, Kay, decided to sever her ties with him. She explains, that, ever since she migrated to the UK, her brother's attitude towards her has changed. He never returns her calls and when she visits Ghana, he gives her a cold reception. However, when she sends him remittances, he collects them without complaints. She reported his attitude to the rest of the family and a meeting was held in accordance with family dispute resolution procedure. He did not offer any tangible explanation as to why his attitude towards her has changed since she migrated. She mentioned to me that she thinks it is jealousy, and that he is angry with her because she was unable to help him migrate. His visa application for visit was twice rejected and he thinks it is her fault. According to her, it is really sad that he blames her for not trying hard enough. She has therefore decided to keep her distance and explained that:

You can only try for so long. So, for the past two years, I have never called him, and he has also not called me. I know he is my brother and I am there for him always, but there is no point in trying when it is only one-sided (London March, 2015).

Transnational connection between migrants and their relatives can break down over time, but it is not necessarily because of remittances. Other factors can account for the breakdown in relations, like the nature of a pre-existing relationship (as Amy's narrative shows).

7.4.3 The 2000s migration cohort and transnational transfers

Respondents who migrated in the 2000s, as I have established in the previous chapter, did so for opportunity reasons. Thirty-four respondents migrated in the 2000s. A section of the respondents who migrated to the UK in the 2000s, migrated with student working visas because they were students in various tertiary institutions in Ghana. They

migrated to capitalise on various opportunities the UK had to offer by way of employment or as visitors. The student working visas, allowed respondents to spend some time in the UK, for example, during the long summer vacations, when they took the opportunity to do some work. After the summer break, respondents go back to Ghana to complete their degrees and then return to the UK to take up various jobs with their working visa. The UK has since stopped issuing student working visas. Respondents who migrated to the UK in the 2000s also migrated during this era to take up jobs, particularly in the NHS. Many took up jobs they had already secured, while a few had to apply once they arrived in the UK. Eight respondents who travelled on various visas during the 2000s have become irregular migrants because their visas have expired.

Respondents' access to the labour market was relatively easy. Those who migrated as students were able to access the labour market because they were allowed to work with their visas. Respondents who migrated to join the health service also had jobs. Economic integration was therefore relatively easy. For those whose visas had expired, getting a job without being found out and apprehended by the authorities was a challenge. They could not just show up at work places and get a job as had been possible during the 1980s; they had to be more circumspect. Those who could rely on relatives or other network members used their documents, while those who did not have people to rely on struggled but acquired fake documents to work with.

Most respondents who migrated in the 2000s were not sending remittances. Benny's narrative depicts a typical respondent who migrated to the UK in the 2000s on a student working visa, and who did not have to send remittances because his relatives back home

had the resources to take care of themselves. Benny, 33, migrated to the UK in 2004 on a student working visa in his third year at the University of Cape Coast. His mother paid for the journey and gave him some money for his upkeep. He spent his summer in the UK working in a clothing shop on a high street in London. He returned to Ghana to complete his bachelor's degree in Agricultural Science and moved back to the UK, where he joined the British Army. While training for the army, his mother (who owns a massive beverage shop in Nkawkaw) was instrumental in supporting him. Benny acknowledges that without her support, he would not have been able to complete his military training, let alone become a soldier.

Benny is not under pressure to send remittances (he sends remittances intermittently) as is the case for most respondents in this cohort. What his mother wants is for him to start his own family so that she can become a grandmother. Since the 2000s, continued economic and political growth has meant that the Ghanaian economy has become more stable; Ghana is considered one of the most stable democracies and economies in West Africa. As the Ghanaian economy is prospering, the relatives of respondents who migrated in the 2000s, do not require their remittances because they have other means of making a livelihood.

On the other hand, respondents who migrated during this era and had to remit and were doing so at least once a month. These migrants can be said to be under pressure to remit now, so that the intensity of their remittances will reduce in the future. Gyan, 37, who migrated to the UK in 2004, told me that he was doing his best to provide for his parents and two siblings in Ghana now so that when he gets older, he will no longer have to

send remittances. He says that he wants to set them up so that he can enjoy his life when he is older. He therefore advises his relatives to invest the remittances wisely.

These migrants are at the peak of sending remittances. In addition, they are in constant contact with their relatives. They call regularly to check up on them, especially after they send remittances, to make sure that these relatives have received them and are using them for their intended purpose, and this sometimes comes with conflict and tension as I have elaborated in the previous chapters. Some visit as well, though the majority do not visit as regularly as the migrants who moved to the UK in the 1980s and 1990s. The excuse they give for not visiting is that plane tickets are expensive; if they choose to visit regularly, that would mean reducing the remittances. They therefore visit once in a while when they manage to save some money. Hibbah, 31, mentions visiting Ghana every three years because it takes her a while to save up for the ticket. She says it is possible one can get cheap tickets but that means going through transits which sometimes takes several days. So, because she prefers direct flights and they are more expensive, she has to save a little more. Therefore, immediately she returns from Ghana after a 3 months stint, she begins saving again towards her next ticket.

Unlike the groups in the previous epochs, migrants who migrated to the UK in the 2000s have not totally or fully reversed the payments of the assistance they have received from their relatives. These migrants are still young and even though they hope to retire one day, they are working now and some of them are supporting their relatives in Ghana. Respondents who have to support their relatives do and they send remittances to their relatives regularly as well as maintain contact with them. Respondents hope that by supporting their relatives, they will become independent some day.

7.4.4 The 2010s migration cohort and transnational transfers

These respondents were mainly in their mid-20s and early 30s. Nine respondents migrated during this period. Five of the respondents who migrated to the UK in the 2010s were students pursuing their postgraduate studies, while four migrated for other reasons (including joining a family, or to visit). These students do not send remittances but receive assistance from their parents. These students have not started reciprocating the assistance they have received. Four respondents who migrated and are not students are supporting their relatives and send remittances regularly at least once a month.

In terms of economic integration, many migrants who came to the UK in the 2010s were students, so they could work 20 hours per week, as per their visa requirements. The majority of them were not working, choosing instead to focus on their studies.

Pauline, 25, mentions:

Even though I know I can work with my visa, I am choosing not to. I want to concentrate on my studies, which is the main reason why I am here. Besides my scholarship supports me so why should I have to work? (Oxford, February 2015).

The one student who was working was a shop assistant in a clothing retail shop. She tells me she works so she can have a bit of money to spare and spend on socialising every now and then. The other respondents who were not students were working with other people's documents and were doing mainly menial jobs, below their qualifications. They mentioned they had to do these jobs, because it was the only alternative if they wanted to survive and provide for their family back home.

We can say students who migrated in the 2010s are in their 'installation phase' because they receive assistance from their parents in Ghana because they are studying and trying

to figure out what to do with their lives. The students who arrived in this decade are also not under pressure to remit. They revealed their relatives do not need remittances because they are working, or own businesses, so are not reliant on the migrants. However, those who migrated to the UK during the earlier part of the decade, especially 2010, 2011 and 2012, were remitting. They were sending remittances to their spouses, children, parents and other family members. Some were also sending remittances to complete various projects they had going on at home. Cudjoe, 29, who migrated to the UK in 2011, narrates:

My reason for coming to this country is to work and earn some money. I have to support my family back home; every migrant I know does that. But apart from that, I personally have a lot of projects back home that need to be completed so I need to work hard. I send £250 every month. Now that I am young and have the energy, I need to do all the work so I won't have regrets in the future (Milton Keynes, December 2014).

Migrants' aspiration for the future influences remittances and encourages migrants to remit frequently while they are in their prime. Others also remit to fulfil responsibilities towards their relatives now so that they can focus on themselves later.

These migrants also maintain contact with their relatives by calling and texting regularly to make sure they are fine. At the time of the interview, respondents in this cohort had not yet visited Ghana. The prominent reasons given were that it was too soon to visit as they were still trying to sort out jobs, documentation and accommodation. They said that once these were sorted, they would definitely visit their relatives back home.

In summary, these respondents were mainly in their mid-20s and early 30s. Most of the Ghanaian migrants who migrated to the UK in the 2010s were students pursuing their

post graduate studies, even though there were some who migrated for other reasons. Some of these migrants do not send remittance to their relatives. They are students and they receive assistance from their relatives especially parents who see it as their responsibility to care for their children. These students have not started reciprocating the assistance they have received from their relatives. Those who migrated and are not students are supporting their relatives. They send remittances regularly to cater for their needs.

7.5 Conclusion

This chapter focused on how the volume and nature of remittances tend to change over time. Upon sending remittances back home, some respondents did not receive reciprocal transfers while others did either almost immediately, or at a later stage, when they needed it. The above discussions highlight the temporality of remittances which are embedded within the social and emotional aspects of migrants' and their relatives' relationships. The temporality of remittance transfers can be seen at two levels: 1) based on the personal changes that migrants and their relatives undergo and 2) based on the time they migrated. Migrants and their relatives were not continually sending remittances. The volume and direction of remittances changed based on the circumstances of migrants and their relatives.

The personal level changes that remittances underwent highlight the inherently reciprocal nature of remittances. Reciprocity depends on the understanding between migrants and their relatives or in the words of Carling (2014), the 'script' being used and whether or not they can afford to reciprocate immediately, at a later time or not at all. Familial expectations and resource capability determined whether remittances were

reciprocated immediately (simultaneous), later (sequential) or not at all. Respondents who did not receive reciprocal exchanges (one-sided) continued to send remittances because their relatives were totally dependent on them for assistance but believing that reciprocation will occur in the future.

Adopting a temporal perspective in the study of transnational transfers makes it possible to clearly distinguish the nature of transfers between migrants and their relatives, depending on the time they migrated. Time of migration allows for the longitudinal tracking of remittance transfers which has been side-lined in remittance research. We observe that those who migrated earlier have either stopped or reduced the amount of remittances to their relatives in Ghana while those who migrated recently are at the peak of sending remittances. Brown and Poirine (2005) have argued that, if migrants do not return home and continue to remain abroad, remittances will eventually decline with the passage of time, as migrants face other competing claims on their income and their social ties at home gradually weaken (cited in Lindley, 2007 p. 26). The analysis in this study shows that integrated migrants have increased capacities to engage with origin countries economically, socially and culturally. Remittances often decline because of other pressures on migrants' incomes, such as rent, bills, groceries and other commitments as they spend more time abroad. This does not, however, affect the transnational relationships with their relatives back home. Respondents who migrated in earlier decades continued to maintain contact with their relatives just as much if not more than those who migrated recently and are actively sending remittances to their relatives. This study therefore concludes that the decline in remittances does not necessarily lead to the cessation of ties between migrants and their relatives back home. There may be other factors such as the already sour nature of pre-existing relationship

between migrants and their relatives which can contribute to the termination of relationships.

CHAPTER EIGHT

Summary of findings, reflection and conclusion

8.1 Introduction

Since the turn of the century, policymakers and scholars have paid increasing attention to ‘North’ to ‘South’ remittances and their developmental implications for ‘developing’ countries in the ‘South’. Yet, throughout the literature on migration and remittances, scholars have examined these transnational transfers almost exclusively as one-directional transfers from migrants in the ‘North’ to their relatives in the ‘South’. To the best of my knowledge, no researchers have published studies focusing on material transfers from the relatives of migrants in the origin country to the migrant in the destination country and *vice versa* even though remittance data (for example widely accepted World Bank data) show such flows exist. This study helps bridge the gap by investigating transnational transfers that move in both directions between Ghanaian migrants in the UK (the ‘North’) and their relatives in Ghana (the ‘South’) as a case study. More specifically, I analysed transnational transfers through the lenses of access to resources, migration motivations and temporality in migration. I interviewed 70 Ghanaian migrants in the UK and 51 of their relatives in Ghana using a matched sample methodology; the migrants arrived in the UK between the late 1970s and 2014. I followed material transnational transfers between them for 13 months with the transnational transfer between migrants and their relatives as my unit of analysis.

8.2 Summary of empirical findings

In addition to research methods, Chapter Four presented and analysed respondents’ characteristics, focusing on the most important ones. I also highlighted some of the top

findings that emerged from the discussion and how these findings contribute to existing literature on remittances. In consonance with the majority of other studies, I found that most remitters in Ghana and the UK were economically active. Also, the relatives who sent remittances to support migrants in the UK had migration experience and knew first-hand the challenges and hardships that come with living abroad, especially for the undocumented. Furthermore, the relatives' migration experiences made them sympathetic to migrants' situations, which made them willing to help.

Describing London as the great leveller, Akyeampong (2000) and Vasta and Kandilige (2010) argue that Ghanaian migrants end up doing menial jobs irrespective of their level of education and professional qualification. However, my data showed that migrants from wealthy families do not compete for menial or so-called 3D jobs; they apply for jobs that match their qualifications. In instances where they do not get the types of jobs they seek, they usually have the resources to stay and retrain in other professions, such as nursing and social work (because of labour market demands, how quickly and relatively cheaply they can retrain), which then makes it possible for them to get jobs that match their qualifications. Poorer Ghanaian migrants with few resources end up doing the menial jobs.

Chapter Five analysed the role socio-economic status and access to resources or capital play in facilitating or hindering transnational transfers between Ghanaian migrants and their relatives and how it shapes relations between them. Based on my research findings, I argued that access to resources is important in studies of transnational material exchanges between migrants and their relatives- particularly in terms of which Ghanaian migrants are able to remit (and to whom) and whether relatives in Ghana can

send material assistance. To examine how resources impact transnational transfers, I examined the relationship between socio-demographic and socio-economic characteristics of migrants and their relatives in Ghana and bidirectional remittance patterns. The data revealed a typology consisting of four types of transnational transfers: between wealthy migrants and their wealthy families; between wealthy migrants and their poor families; between poor migrants and their wealthy families, and between poor migrants and their poor families.

These four types of transnational transfers show that policymakers and researchers should not view remittances purely as moving from ‘North’ to ‘South’; transnational transfers depend on who has resources, including social, economic and cultural capital, legal residence status, familial responsibility and employment. Wealthy Ghanaian migrants in the UK who have resources do not send remittances back home if their relatives are similarly wealthy. When relatives of Ghanaian migrants back home enjoy a higher material standard of living, they do not receive remittances from the migrant. Wealthy Ghanaian migrants who have resources can afford to support their poor relatives, so they send remittances; in most cases these wealthy Ghanaian migrants came from poor backgrounds but have achieved upward social mobility abroad. Poor Ghanaian migrants who do not have resources, and whose wealthy relatives do not require support, also do not send remittances to Ghana. Poor Ghanaian migrants, despite their limited resources, have to support their poor relatives back home because the migrants are in a comparatively better socio-economic position.

Building on the analysis in Chapter Five, Chapter Six assessed on how respondents’ migration motivations intersect with access to resources to influence the dynamics,

nature and direction of transnational transfers. I identified five migration motivations that affect transnational transfers: risk diversification, income maximisation, opportunity migration, family migration and educational migration. Risk diversification and income maximisation clearly fall under the category of economic motivations; opportunity, family and educational are generally considered non-economic motivations but contain economic reasoning. Ghanaians who moved to the UK to diversify risk came from poor families with scarce resources. They primarily migrated to increase family income; sending remittances helped them do so.

Respondents who migrated to maximise income also came from poor backgrounds with few resources, but, unlike those diversifying risk, they wanted to increase their own income. Although these Ghanaians did not sacrifice their wellbeing and comfort for their extended families, they sent remittances to their nuclear family members- children and spouses who remained in Ghana once they were comfortable in the UK. Those who responded to migration schemes took advantage of specific migration programmes abroad. Mainly health workers, these respondents were wealthy with equally wealthy extended families remaining in Ghana. This group focused on sending remittances to their nuclear families, especially those who were unable to migrate with them because of restrictive immigration regulations. Ghanaians migrating for family reasons joined relatives already residing in the UK. The data revealed three kinds of family migration: children joining parents, husbands joining wives and wives joining husbands. These family-driven migrants tended to be from poor families, so their relatives required remittances and they sent them remittances once they were comfortable in the UK. Respondents who migrated for educational reasons did so to improve their human

capital. They also came mainly from rich families and had a no-remittance pattern with their family.

As noted, these five types of motivations sit under broader economic and non-economic categories. Migrating for economic or non-economic reasons influenced social expectations and interactions between migrants and their relatives in this study. For respondents who migrated for economic reasons, remittances and remittance behaviour formed a significant part of their interactions; they were constantly sending remittances and their conversations often focused on amounts, uses of remittances and pressures of remittances, among others. Among Ghanaians who migrated for non-economic reasons, remittances and the pressure to send remittances did not figure as prominently in their interactions with relatives in Ghana. In fact, respondents who migrated for non-economic reasons usually received remittances from relatives in Ghana to support their lives in the UK.

Chapter Seven focused on the temporality of transnational transfers between migrants and their relatives. In general, I found that transfers both increased and decreased over time, an observation that has received limited attention in recent remittance research, unfortunately. Based on changes at the person-to-person level, I identified four types of transnational transfer changes. First are sequential transfers, where either migrants or their relatives send remittances for some time and then the direction reverses when the other side requires it. In the second type, simultaneous transfers, migrants and their relatives send remittances but also receive remittances almost immediately. The third is one-way transfers, where either migrants or their relatives send remittances in one direction without any reciprocal exchange. The fourth type, hand-over transnational

transfers, involves migrants or their relatives sending remittances for some time and possibly not receiving transfers in return, then handing over or relinquishing remittance responsibilities to another person whom he/she sponsors to migrate.

In addition to types of transfer changes, I explored migration cohorts because time of arrival in the UK affects transnational transfers as well. For example, respondents who migrated to the UK in the 1980s came to escape political and economic turmoil and are now in their late 50s and early 60s, planning their retirement. While they gradually reduced their remittance transfers to Ghana over time, this decline does not mean that the intensity or quality of their relationships with relatives declined or deteriorated, as suggested by the remittance decay hypothesis. On the contrary, relationships became stronger and better because the focus shifted away from remittances, which significantly reduces tensions between family members. Respondents who migrated to the UK in the 1990s, who came for employment and to increase their incomes, also gradually reduced the remittances they send to relatives in Ghana. Despite nearing retirement, their change in remittance patterns was due in part to Ghana's political and economic stability; relatives had alternative means of making a livelihood that do not involve solely relying on remittances. This seems to further decrease the pressure on migrants to remit. Among those who migrated to the UK in the 2000s, most came as students from various tertiary institutions in Ghana or through opportunities the UK offered by way of employment or as visitors. The majority of these respondents did not face pressure to send remittances, but those who did were sending more money than ever before. The reason: to reduce the amount of remittances they would owe later on, which helps ensure they can live less-stressful lives in the future while knowing they provided for their families.

Most of the Ghanaian migrants who arrived in the UK in the 2010s were well-off students pursuing postgraduate studies, even though some migrated for other reasons (for example, joining the rest of their family or coming as a visitor and then remaining to work). The students received remittances from their relatives, especially parents, who had the resources to support them. These students were not under pressure to send remittances and had not started reciprocating. Members of this cohort who were not students and migrated in 2010, 2011 and 2012 were regularly sending remittances to support their families. The most recent non-student arrivals were not sending remittances because they were still in the ‘installation phase’ of their migration; they intermittently received assistance from their relatives in Ghana. These respondents also maintained contact with their relatives by calling and texting regularly to make sure they were doing well.

8.3 Key theoretical insights

By collecting and analysing qualitative data on Ghanaian migrants in the UK and their relatives in Ghana, I developed several theoretical insights that bridge gaps in the existing remittance literature.

First, I demonstrated that access to resources significantly influences the nature of transnational transfers between migrants and their relatives. This argument builds on the work of scholars such as Kelly and Lusi (2006) and Van Hear (2014), who emphasise the importance of resources in determining whether and how far people can migrate. I extend this conceptualisation and show how access to resources plays an important role when it comes to remittances. Adding migration motivation and time of

migration to the equation shows that wealthy migrants who come from wealthy backgrounds do not send remittances while those who come from poor backgrounds must support their relatives back home.

Second, I demonstrated that resources, migration motivations and the period of migration do not operate independently. Certain configurations of these elements cluster around particular types of transnational transfers. For example, migrants from ‘developing’ countries who send remittances to their relatives back home come from poor backgrounds with few resources. Their migration is a collective effort, with other family members making contributions to the migration agenda by continuing activities back home, and/or providing assistance if migrants or relatives need it. I agree with Fesenmyer (2012) that this collective effort qualifies as family migration, even when only one person migrates. Also, those who migrate through collective effort move for what can be considered economic reasons: to diversify their sources of income so they can support their relatives back home. In this study, such migrants left Ghana during periods of political and economic instability, mainly in the 1980s and 1990s. The circumstances profoundly influenced their decision to migrate, and they sent remittances to support relatives in Ghana. This type of transnational transfer, part of the ‘typical’ migration narrative, has been discussed under the NELM theorisation of migration (see for example, Lucas and Stark 1985; Stark and Lucas, 1988). Having reached the destination country, these migrants, in line with NELM, remitted intensely after they found employment in part to meet their social responsibilities towards relatives who assisted in their migration.

Third, I showed that, similar to the remittance decay hypothesis, Ghanaians in the UK gradually reduced the amount of remittances over time, especially as their relatives' circumstances improved. These improvements at the micro level also depended on macro-level economic, social and political stability in Ghana. A stable socio-economic political environment also means relatives can invest the remittances they receive, helping to decrease their dependence on the migrant in the UK

Fourth, I found that, in contrast to the remittance decay hypothesis, the decline in remittances did not lead to a breakdown in the relationship between migrants and their relatives back home. I suggest this is because the relationship focus has moved beyond remittances, which are usually a source of conflict for many transnational families (see de Haas and Fokkema, 2010; de Haas and Van Rooij, 2010; Mazzucato and Schans, 2011). Contrary to some assumptions in the literature, the transnational relationship between migrants and their relatives did not weaken after so-called assimilation; the relationship was contentious in some instances, and remittances contributed to this tension. Having gradually reduced and eventually stopped sending remittances, Ghanaian migrants in the UK and their relatives were more cordial and engaged with one another, without the strain of remittances interfering in their interaction.

Fifth, my findings showed that social mobility of migrants after migration also plays an important role in facilitating or hindering remittances. For example, Ghanaian migrants from poor backgrounds who experienced upward social mobility upon migration sent remittances without too much pressure on their purse strings. However, Ghanaian migrants who experienced downward social mobility could not remit comfortably but felt obligated to support relatives in Ghana anyway, leading to 'forced transnationalism'

(Al-Ali, Black and Koser, 2001); they also socially distanced themselves from their relatives. Similarly, relatives also experienced forced transnationalism when they had to care for migrants in the UK despite their own tough situations.

Sixth, while the remittance literature focuses mainly on poorer migrants from the 'South' who settle in the 'North', I found that Ghanaian migrants from wealthy families generally did not send remittances because their relatives have the resources to care for themselves. In instances where they sent remittances, it was mainly as tokens of appreciation to maintain relationship with their relatives. These migrants also took the decision to migrate by themselves and only later informed their relatives of their decision. The accumulation of resources for migration was relatively easy because of their wealth, which provided access to various resources. They migrated for what can be considered non-economic reasons, such as joining other family members or pursuing additional education. Also, these well-off Ghanaians in the UK migrated mainly during periods of relative political and economic stability in Ghana, the 2000s and 2010s. My findings align with previous research that showed many upper middle class migrants come from upper middle class backgrounds (see Zickgraf, 2016). In cases where wealthy Ghanaians in the UK experienced downward social mobility, they received remittances from their relatives back home, because those relatives had the resources to support them. Remittances from relatives increased and decreased, depending on the migrants' needs.

Seventh, I build on the work of scholars like Nieswand, (2013) and Kabki, Mazzucato and Appiah (2004) who show that migration enhances the social status of migrants and their families. I argue that, while Ghanaian migrants may experience poverty abroad,

they may enjoy enhanced social status at home, especially if their wealthy relatives continue to support them. In reality, Ghanaians who have been unable to regularise their stay in the UK, do menial jobs and live on the margins of society, have lower status both at home and abroad. However, support from relatives sustains the illusion of success in the eyes of the origin community, allowing them to save face. Indeed, origin communities often believe these migrants are successful and enjoying the good life in the UK. Migrants therefore gain status in Ghana by simultaneously losing it in the UK because of their difficult circumstances.

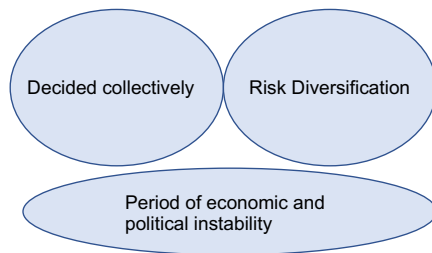
Eight, sending economic remittances forms part of intimate social relationship between migrants and their relatives. Remitting can be an overt attempt to maintain contact, to remain a member of the family and stay connected. Analysing the family dynamics of remittance transfers which NELM touches on but does not explore in detail, highlights the social obligations that migrants and their relatives have towards one another. The sense of obligation propelled migrants or relatives with adequate resources to support one another during difficult times. Analysing these relationships as this study has done, adds to the small but increasing literature that highlights the social implications of remittance transfers and the supportive role of relatives of migrants who have largely been portrayed as passive recipients of remittances.

Finally, I have shown that it is misleading to conceptualise non-migrants simply as passive remittance recipients, which is rather common in migration literature. For example, Levitt and Nyberg-Sørensen (2004) note that ‘transnational migration creates at least three distinct categories of experience; those who actually migrate, those who stay behind but receive support from those who migrate, and those who do not migrate

and have no sources of outside support' (p. 6). This approach does not consider that non-migrants may actively send remittances to assist the migrant, a behaviour I observed repeatedly in my study. The implications of this finding extend beyond the academic world. Families in 'developing' countries remitting to migrants abroad, coupled with the difficulty the poorest migrants face in sending remittances, calls into question policymakers' frequent but naïve held belief that migration contributes to poverty alleviation and boosts development in origin countries. Rather than pinning hopes on remittances, I suggest that SSA governments invest in improving employment and living conditions of their populations so that migration and remittances do not become the default answer to these issues.

The findings from the research have been presented in the table below. It illustrates the various forms of remittance transfers that can be observed between migrants and their relatives when we take into account their access to resources, migration motivations, time of migration and social relationships.

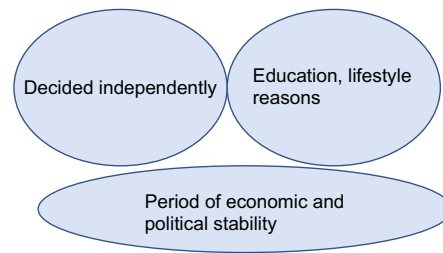
Poor Migrants to Poor Family



Remittances over time

- Intense in the beginning
- Likely to decline over time

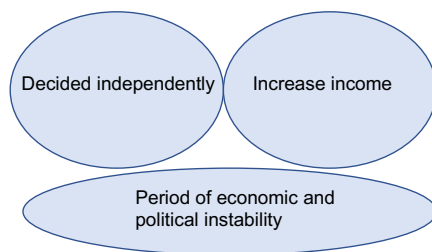
Wealthy Migrants to Wealthy Family



Remittances over time

- Less likely to remit
- Token remittances & take turns to remit over time

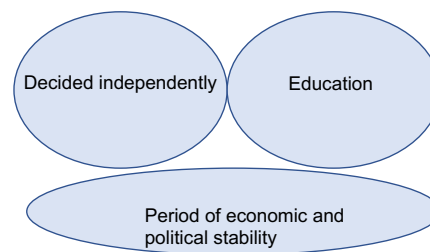
Wealthy Migrants to Poor Family



Remittances over time

- May not remit in the beginning
- But may remit upon securing some resources
- Remittances likely to decline over time

Poor Migrants to Wealthy Family



Remittances over time

- May not send remittances
- Likely to rely on relatives for assistance

Figure 5. Clusters of resources, migration motivations and time factors by type of transnational transfer pattern

8.4 Relevance of research to policy on migration and remittance transfers

As this research has shown, migrants from ‘developing’ countries to ‘developed’ countries come from diverse socio-economic backgrounds with various motivations and at different time periods. Stringent immigration policies in ‘developed’ countries meant to target poorer migrants from ‘developing’ countries make it increasingly difficult for individuals to migrate legally. As shown in this research these individuals employ various strategies including concealing their real migration motivation. The

current migration environment makes it tricky for migrants to reveal their real migration motivation and this has potential implications for policy. In particular, migration policies are largely based on data collection which happens sometimes when migrants are interacting with immigration officials. Therefore, if migrants mask their real migration motivations, policies that are developed will not reflect the reality of migrants. The relaxation of migration rules will make it easier for migrants to reveal their real migration intentions which will then be reflected in policies that are formulated.

The current policy environment over-emphasises the remittances that migrants send to their relatives at home. As Page and Mercer (2012, p. 12 cited in Carling, 2014) argue, “the right of those ‘at home’ to expect remittances from those in the diaspora is enshrined in the argument about the development-migration nexus.” Carling (2014) notes that the dominant efforts in policy development and research do not address the centrality of remitting as a socially constructed norm between migrants and their relatives thereby taking remitting itself for granted. Carling (2014) concludes that transnational communities, corporate marketing strategies, and the dominant policy discourse thus underwrite the same message: Good migrants remit (Carling, 2014 p. 251). The implication is that bad migrants do not remit, ignoring the struggles that migrants go through in order to send remittances or that a migrant may not remit because his/her relatives may not require remittance as discussed in this research. A more socially focused policy will be sensitive to the plight of migrants and their relatives. Also, policymakers should not place an exaggerated hope on remittances as they are private sources of income for migrants and their families. Instead, policies should focus broadly on improving the lives of the generality of the population.

Rather than focusing on remittances that migrants send and the ways they can contribute to development, policy makers should focus on ways to make it easier and safer for migrants and their relatives to cater for one another by breaking down many of the barriers which makes it difficult for them to send and receive remittances. There are already initiatives to reduce the cost of sending money from 'developed' to 'developing' countries (for example Western Union and other money transfer operators have made it cheaper to send remittances) but not from 'developing' to 'developed' countries. Policies should therefore be formulated by 'developing' country governments and other stakeholders to make it cheaper to send remittances from 'developing' countries to 'developed' countries so that relatives of migrants can fulfil the social obligation they have towards their migrant relatives.

8.5 Areas for further research

This study opens the door for more research on transnational transfers between migrants in the 'North' and their relatives in the 'South'. With practices and patterns among Ghanaian migrants to the UK documented, scholars should consider similar studies of other 'South' to 'North' migration contexts in Africa, Latin America and Asia. Another area for further study is non-material or social transnational transfers (ideas, behaviours, identities, social capital) that move in both directions. Peggy Levitt has focused on social transfers that move from migrants in the 'North' to relatives in the 'South'. Although she revised her original arguments from 1998 in a co-authored paper with Lamba-Nieves (see Levitt and Lamba-Nieves, 2011), she did not examine social transfers from the 'South' to the 'North'. Such research could help decipher the impact these transfers have on migrants as they go about their lives and engage with the destination society.

Since my study was qualitative, quantitative research would enrich our understanding of transnational transfer practices and shed light on the extent of ‘South’ to ‘North’ remittances more generally. The World Bank captures some of this data, but ‘South’ to ‘North’ transfers are underestimated. Also, because researchers assume remittances flow in only one direction, few surveys ask the relatives of migrants whether they send remittances to the migrant abroad. A new round of quantitative surveys on remittances that move from ‘South’ to ‘North’ could cover Ghana-UK and the same ‘South’ to ‘North’ migration contexts that would make for rich qualitative studies. Such surveys would likely uncover a rich range of similarities and differences in remittance practices and further inform policymaking.

8.6 Conclusion

My curiosity about remittances that migrants’ relatives send to migrants- a concept I discovered while researching my master’s thesis and realised had received little academic attention- catalysed this qualitative study of bidirectional transnational transfers between Ghanaians in the UK and relatives in Ghana. In the context of ‘South’ to ‘North’ migration, I used access to resources, migration motivation and time of migration to explain four types of transnational transfers. The first type represents the ‘classic’ migrant from a relatively poorer background who achieves upward social mobility at the destination and is therefore able to send significant amounts of remittances to their relatives in Ghana. The second type consists of migrants who, because of their precarious economic and legal position in the UK, experience significant difficulties in sending remittances to relatives in Ghana who also struggle. The third type involves migrants, usually from wealthy families, who do not send

remittances to or receive remittances from Ghana. Migrants in the UK who do not remit back to Ghana but receive remittances from their relatives in Ghana make up the fourth type. These are also migrants from wealthier families. I also found that remittances tend to decrease when Ghanaian migrants are settled in the UK for a longer period of time and when their relatives in Ghana also become economically independent. This decline in remittances contributes to stronger transnational bonds between migrants and their relatives because it reduces the social tensions remittances create. In addition, my research highlighted the material contributions relatives in the 'South' make to migrants in the 'North'.

For too long, researchers and policymakers have emphasised remittances sent by migrants in the 'North' to their relatives in the 'South'. This view neglects the underestimated resource flows from 'South' to 'North' and portrays the relatives of migrants as passive remittance recipients. Researchers should study remittances that move in both directions and account for the multiple factors that shape the nature and direction of transnational transfers. Doing so would build out a valuable new approach to remittances in the academic and policymaking worlds and potentially improve the lives of migrants and their relatives globally.

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APPENDIX

Topic list for semi-structured interview for migrants

Main topic	Opening questions	Sub-topics
1. Profile of respondents I am interested in basic information about the migrant	Please tell me about yourself?	1. Socio demographic characteristics • Age • Religion • Education • Origin in Ghana • Occupation with years • Income (per month) • Marital status etc.
2. Motivation for migration and migration intention with regards to return I am interested in the reason for migration, how the decision was reached and plans regarding return	Kindly tell me what made you migrate? Why did you migrate? Was the UK your destination of choice? Why was the UK your destination of choice? What was your intention at the time of migration and how has that changed over the years?	1. Migration decision (individual or group decision) 2. Migration intention • At the time of migration • Now
3. Preparation for migration I am interested in the kinds of resources and support migrants received when they made the decision to migrate and the support they also gave to network members in origin country	What kinds of support did you receive while you were preparing for migration? How did the kinds of support you received make you feel?	1. Cash support • Who gave you cash/how much/use/why 2. In-kind support • Who gave you items/what kinds of items/use/why 3. Other support

	Were there requests for support which were turned down? What kinds of support if any, did you give to anybody before migrating?	• What kinds of other support did you receive/why 4. Support migrant gave • Who did you support and why
4. Enroute or transit migration I am interested in the kinds of support migrants received while they were possibly in transit or in other countries and the kinds of support they also gave to family members in origin country	Had you been to other countries before migrating to UK? What kinds of support did you receive while you were in these countries? Were there requests for support which were turned down while you were in these countries? Can you tell me about any support you provided for anybody in Ghana or elsewhere while you were in these countries?	1. Cash support • Who gave you cash/how much/use/why 2. Kind support • Who gave you items/what kinds of items/use/why 3. Other support • What other kinds of support did you receive 4. Support migrant gave • Who did you support and why
5. Destination I am interested in their lives in the UK and the kinds of support migrants receive after they arrived in the UK and the possible changes in the kinds of support they receive. I am also interested in the kinds of support they give to Family members in Ghana.	Tell me about your life in the UK and the kinds of support you receive from home and the kinds of support you in turn give those at home Have there been requests for support which have been turned down? Have you been to other countries since you arrived in the UK? What kinds of support did you receive while you were in these countries?	1. Cash support • Who gives you cash/how much/use/why • How has this support changed over the years since you arrived? 2. Kind support • Who supports you with items/what kinds of items/use/why • How have these changed over the years since you arrived 3. Other support

		• What other kinds of support do you receive • How have these changed over the years 4. Support migrant gives • Who do you support and why • How has this support changed over the years
6. Relationship with network members I am interested in the kinds of relationship migrants have with their family members and how this has possibly changed over the course of migration	Tell me about your relationship with the people in Ghana, who you have helped or who have helped you along your migration. How do you feel about them? Have you helped anybody else to migrate?	1. Cordial/conflictual relationship • How has your relationship with these people changed over the years • Any possible tensions in the relationship 2. Return pattern (how often do you visit Ghana) • Visit • Business
Kindly give me the contact details of your friends and family who have supported you that you want me to contact.		

Thank you

Interview guide for relatives of migrants

Tell me about yourself

Have you ever travelled to other countries (purpose and length of time)?

What is your relationship with (name of migrant)?

How long have you known him/her?

Does he or she send you money?

If he/she does, how much, let's say in a month or year?

How does he/she send you this amount of money?

Does he or she send you items?

If he/she does, what kinds of items does he/she send you?

How often do you receive these items from him/her?

Why do you think (name of migrant) sends you money or items?

Do you send money to (name of migrant) abroad?

If you do, how much do you send him/her in say a month/year?

How do you send this amount of money?

Do you send items to (name of migrant)?

If you do, what kinds of items do you send him or her?

How do you send these items?

Why do you send money to (name of migrant)?

Why do you send items to (name of migrant)?

Have there been occasions where (name of migrant) has asked you to send him/her money but you have been unable to?

If yes, what were the reasons?

Have there been occasions where (name of migrant) has asked you to send him/her items but you have been unable to?

If yes, what were the reasons?

Have you ever visited (name of migrant) in the UK?

If yes what was or were your reasons for the visit?

Does (name of migrant) stay with you when he comes to Ghana?

Is there anything else you would like to add?

Socio demographic characteristics

- Age
- Religion
- Education
- Origin in Ghana
- Occupation with years
- Income (per month)
- Marital status, number of children etc.

Thank you

INFORMED CONSENT FORM

I, the undersigned, confirm that (please tick box as appropriate):

1.	I have read and understood the information about the project, as provided in the Participant Information Sheet dated _____.	☐
2.	I have been given the opportunity to ask questions about the project and my participation.	☐
3.	I voluntarily agree to participate in the project.	☐
4.	I understand I can withdraw at any time without giving reasons and that I will not be penalised for withdrawing nor will I be questioned on why I have withdrawn.	☐
5.	The procedures regarding confidentiality have been clearly explained (e.g. use of pseudonyms, anonymisation of data, etc.) to me.	☐
6.	If applicable, separate terms of consent for interviews, audio, video or other forms of data collection have been explained and provided to me.	☐
7.	The use of the data in research, publications, sharing and archiving has been explained to me.	☐
8.	I understand that other researchers will have access to this data only if they agree to preserve the confidentiality of the data and if they agree to the terms I have specified in this form.	☐
9.	I understand that what I have said or written as part of this study will be used in reports, publications and other research outputs.	☐
10.	I, along with the Researcher, agree to sign and date this informed consent form.	☐

Participant:

Name of Participant Signature Date

Researcher:

Name of Researcher Signature Date