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**Critical Linkages: Transnational Living and  
Prospects for Private Senders of Money from  
Britain to Ghana and Nigeria**

**Freda Owusu-Sekyere**

**B.A. (Hons), MSc., MSt., PGCB, PGCHE**

Submitted for the Award of Doctor of Philosophy

In the Discipline of Social Policy

The Open University

12<sup>th</sup> August 2013

*Date of Submission: 20 May 2013*

*Date of Award: 26 March 2014*

## Abstract

The discourse on remittance flows has been predominantly financialised, focusing on their development impacts, securitisation in financial markets, and as risks to global financial systems through money laundering, terrorist financing and tax evasion. This has resulted in neglect of senders' perspectives and voices, even though senders bear the financial and human costs of remittances. This is a complex social phenomenon. Adopting bricolage using a mixed methods approach, based on the experiences of Ghanaian and Nigerian senders living in Britain, this study draws on conceptual frameworks of transnationalism, financialisation and wellbeing, and critical theory, to examine the financialisation of remittances, senders' transnational living and livelihoods, and well-being. The research findings are based on reviews of academic and policy literature from transnationalism, social policy and behavioural finance, synthesised with empirical data gathered from a group interview, quantitative survey and in-depth interviews of Ghanaian and Nigerian senders based in Britain. There are five main research findings: participating senders are not only migrant workers, but include British citizens; remittances constitute transnational social protection finance; efforts made by senders through transnational living strategies, sacrifice, and efforts to make recipients feel cared about, are understood as emotional labour; the policy and regulatory environment represents financialisation from 'above'. By highlighting senders' perspectives on remittance sending as a practice that has socio-cultural meanings, where money plays a role in mediating and shaping the dynamic family relationships underpinning the 'surface' financial transaction, the study additionally illuminates ways in which transnational family relationships can become financialised. Through understanding remittances as transnational social protection, and its sending practices as emotional labour and

emotion in finance, the study contributes new data, methods, and concepts, drawing together multiple subject disciplines including social policy, international development, and behavioural finance that have traditionally been studied separately, demonstrating areas where they intersect and enrich each other.



## Abbreviations

AML	Anti-Money Laundering
CFT	Countering the Financing of Terrorism
EPC	European Payments Council
EU	European Union
FATF	Financial Action Task Force
GFI	Global Financial Integrity
IMF	International Monetary Fund
IOM	International Organisation for Migration
ITRS	International Transaction Reporting Systems
KYC	Know Your Customer
MSB	Money Service Business
OECD	Organisation for Economic Co-operation and Development
PCSB	Parliamentary Commission on Standards of Banking
PI	Payment Institution
PSRs	Payment Services Regulations
SPI	Small Payment Institution
USA	United States of America

## Acknowledgements

To my loving husband and encourager-in-chief, Kwaku; and my patient and persevering daughters: Ama, Joelle, Danielle and Sylvia-Kelly, thank you for your warm support, for enduring my presence even when I was absent in mind, and for believing that this, too, would come to a successful end.

To my Supervisors: Professors Nicola Yeates, Reece Walters and Allan Cochrane, for their unstinting support, patience and encouragement, I would like to express my sincerest gratitude. Huge thanks also go to Dr Jane McCarthy, for her warmth, wisdom and pastoral support.

To the Open University (OU) for the enabling environment that gave a busy mother like me the opportunity and thinking space to study at the highest level. The OU provided the best academic 'tools' and support, that has added excellent value and an opportunity that would simply not have been possible in any other academic institution: many thanks.

I am also grateful to the Ghana High Commissioner, His Excellency Professor Danso-Boafo and the Welfare Department of the Ghana High Commission, London, for their kind assistance.

Finally, and most importantly, to all those individuals and family members – the research participants and respondents who took time out of their busy days to help me catch a glimpse into their private family lives, my sincere gratitude. I hope that in my interpretations I have done your stories justice.

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# Chapter One

## Introducing Senders

### 1.1. Research Context

"I don't have a car, I don't have a place, I don't have anything, except my bed.

The typical day then, I leave the house at 8.30, my job starts at 9.30, and I don't finish at work at 4.30, but go on until 6.30,7. Then I have to rush to the other job and sometimes I don't get home until 10.30-11. When I have deadlines I have been known to stay in the office till 2a.m. at times when it's very reactive and very, very busy. And the other one [job] was at times as hard as working a full-time job similar to the one I'm doing now, so I just had to let go.

I am planning or thinking of relocating within the next 4 to 5 years". – 'Rose'

Rose (not her real name), is a 27 year old Nigerian woman, born in London, raised in Nigeria, currently living in rented accommodation in London, and working in Administration. Rose was interviewed in London in 2012. Rose has been sending money to her parents over the past five years. Rose is the second of five children, but is the only one abroad. She sends as much money as possible, including clothes and shoes whenever she finds friends and family members going back to Nigeria. Rose reports that her current level of work is such that she has had to give up her second job, and is hoping to re-locate to Nigeria in the medium term. Rose' assertion that she had nothing significant except her bed, and the long hours she has worked expresses her focus on sending money home to Nigeria.

This study highlights the transnational living, livelihoods and well-being of people who send money privately from Britain to their relatives in Ghana and Nigeria, as members of transnational kin networks (Baldassar, 2008; Basch and Glick-Schiller, 2013). Senders and their relationships with family 'here' in Britain, and kin network members 'back home' in Ghana and Nigeria through sending practices represent a complex social phenomenon.

Features of complexity have been identified as including: the actions of multiple autonomous agents, agents who do not rely on central organizers, and relationships or interconnections between agents (Bandura, 1982; 2002; Davis and Sumara, 2006; Diamond, 2011). Diamond (2011) has argued that the points at which agents meet form relationships, and that the nature and quality of these relationships are of critical importance to living systems such as families or kin networks, which move between stability and instability, and can generate unintended consequences of decisions made. These features are applicable to senders who send money independently without reliance on state institutions, and their relationships with recipients of the monies sent as members of transnational kin networks. The relationships between senders in Britain and their kin networks in Ghana and Nigeria are of critical importance to remittances, which have been depicted as stable and resilient in policy discourses (Ratha and Maimbo, 2005; Mohapatra and Ratha, 2011).

The perspectives and voices of people who send remittances to Africa are under-researched and often missing in policy and academic discourses, but are significant and important for three reasons. Firstly, aggregate remittances are presented as a



major financial flow and constituent of the contemporary global economy. Remittances are a significant global social and economic phenomenon, involving approximately 214 million people worldwide (IOM, 2013), transferring USD 401 billion each year to their countries of origin (The World Bank, 2013). Total remittances sent from the UK are approximately £4 billion, sent by 1.5 million people, mainly to India, Africa and Eastern Europe, with transactions per person of approximately £400 per annum, sent through 2,732 remittance companies, with 28,994 outlets, including small corner shops (HM Treasury, 2011).

Secondly, academic and policy discourses relating to remittances have tended to focus on its impacts on recipients in developing countries (Maimbo and Ratha, 2005; Sorensen, 2005). Through focussing on development finance and recipients in developing countries, discourses around remittances have become financialised, in terms of the growing influence of financial motives, institutions and markets (Hudson, 2008). This means that the sender's perspectives have been marginalised, even rendered invisible, in academic and policy discourses.

Thirdly, the increasing intensity of policies and regulations relating to senders' lives and remittances, driven by concerns about immigration and financial security in Britain on one hand, and securitisation of aggregate remittances for government (Ghana and Nigeria) borrowing in international financial markets, on the other, demonstrates a further financialisation of this social phenomenon. This financialisation represents a process that appropriates the financial value of private transactions between family members (Chami et al, 2008; Hudson, 2008), whilst ignoring the human exchanges, well-being and social meanings that underpin those private financial transactions.

This study aims to illuminate key aspects of senders' transnational living, livelihoods and well-being, by bringing their perspectives into remittance discourses. Such analyses will make it possible to explore, firstly, the sustainability or resilience of remittance flows and their general prospects. Secondly, to discover whether, through transnational living and sending, the relationships between senders and their transnational kin network members also becomes financialised, and what that means for senders, and for policy development in remittances.

Having been primarily conceived as being sent by migrant workers to their countries of origin, remittances have been traditionally studied within economics, migration and international development studies. However, by focusing on senders' transnational living, livelihoods and well-being, as well as the regulatory environment that exercises power over their living and livelihood arrangements, the study stretches towards social policy. Likewise in considering financial decision-making in a transnational kin network context, where family network members are separated across international borders but emotionally linked, locates this study at an intersection between social policy, behavioural finance and international development.

### 1.1.1. Studying Senders

This research topic on senders' perspectives and transnational living was chosen as a result of reading a number of articles discussing the resilience and stability of remittances, and calling for their further use for development finance (Neyapti, 2004; Chimhowu et al, 2004; Xu et al, 2008; Ratha and Mohapatra, 2009). These initial reflections stemmed mainly from my experiences and observations as a long-term

sender and practitioner in financial services, serving mainly financially excluded people, some of whom are senders.

My research interest in transnational living took shape out of these initial reflections. The outer limits of my original research interest included death as the logical end of (negative) well-being for senders. However, initial mapping of academic literature showed no literature on such a connection in remittances. Through the process of mapping seven bodies of literature, I uncovered silences in the discourses about remittances relating to senders' perspectives and voices; in particular, their transnational living, livelihoods and well-being. The mapping process is described below.

In considering aspects of senders' lives, the academic literatures I explored were on: migration and transnationalism, livelihoods, well-being, behavioural finance, emotional labour, welfare and social protection, and financialisation. The tacit main 'extract' derived from each literature which seemed applicable to senders, is briefly outlined in Table 1.1.

**Table 1.1: Key Literatures**

<b>Body of Literature</b>	<b>Main Applications To Senders</b>
Migration and transnationalism	Departure from country of origin to destination; diaspora formation; transnational kin network relationships. Critically important for simultaneous living both 'here' and 'there'.
Livelihoods	Ways of earning income through work;

	<p>coping strategies. Highly important for financial capability to send money.</p>
Well-being	<p>Subjective well-being: self-evaluations, life and work satisfaction; personal; stress; leisure; family in Britain; global summaries. Highly important for mental and physical capability to send.</p>
Behavioural Finance	<p>Financial decision-making under uncertainty; emotion in sending. Important for sending decisions under risk.</p>
Emotional Labour	<p>Efforts made to suppress emotion whilst coping with transnational or simultaneous living and spending, both 'here' and 'there'; efforts in livelihood strategies; efforts in communication in order to express care;</p>
Welfare and social protection	<p>Purpose of remittances; informal provision; regime; home governments, agency</p>
Financialisation	<p>Financial motives and increasing influence of financial actors; securitisation of remittances; public appropriation of private family transactions. Highly important for</p>

	linkages between macro and meso levels of remittances. Potentially relevant at micro level.
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Table 1.1 shows each of the bodies of literature engaged with, and the concepts drawn from that engagement that are applicable to senders in this study.

Transnationalism and migration relates to senders' departure from countries of origin to destination, diaspora formation, and simultaneous living across borders through on-going contact with people back 'home'. Livelihoods relates to senders' ways of earning income through work. The literature often covered sustainable livelihoods in rural areas in developing countries, in terms of households' capabilities and strategies for coping and diversifying risk to avert poverty. Some aspects of this framework are relevant to this study, and have been duly extracted.

The well-being literature was broad and diverse, ranging from objective measures of competence, autonomy and relatedness (Ryan and Edwards, 2000) to subjective well-being – people's evaluations of their lives, including life satisfaction (Diener, 2000; Frey and Stutzer, 2010; Veenhoven, 2012). The latter aspect is more applicable to this study of senders, through seeking empirical evidence of senders' evaluations of the well-being impacts of their own sending practices.

The literature on behavioural finance was useful and relevant to sending practices through its understandings of financial decision-making under conditions of uncertainty, as well as during emotional states (Khaneman and Tversky, 1979; Lee and Andrade, 2011; Lucarelli and Andrade, 2011). Applied to senders, uncertainty relates to living conditions at destination; emotional states would include loneliness,

nostalgia and remembrance of home, and the effects of such emotions on sending behaviour. In particular, this applies to the likelihood of senders taking excessive risks with their own finances in order to send money home. Behavioural finance has also addressed alternative approaches to the efficient markets hypothesis (Schleifer, 2000; Stiglitz, 2010) that helps to explain market failure and financial exclusion. This had resonance with senders as people who experience restricted access to mainstream financial services, as well as the development of remittances markets as a parallel to mainstream financial services. On balance, this approach seemed useful and applicable to sending decisions, and senders' agency.

The literature on emotional labour indicated a close 'fit' with transnational living, through its understandings of the appropriation of private emotion for public benefit, including the efforts made by employees to suppress emotion in order to demonstrate care of customers (Hochschild, 2003). Although in a different setting, this could be applied to senders' efforts in transnational living; livelihood efforts through intense work or precarious livelihoods in order to be able to send, and efforts made in communication with transnational kin network members to make them feel cared about.

Social protection is of particular relevance to this study, in terms of the purposes for which remittances are sent. This is often discussed in association with recipients' interests in relation to development finance and inadequate social protection from government institutions in Ghana and Nigeria. However, it is conceivable that some senders' transnational living, livelihoods and well-being, where they are vulnerable, or find that their social protection benefits if any, are not portable upon migration to Britain (Avato, 2009), are, in many respects, social protection issues.

Finally, financialisation was considered appropriate to this study in terms of its importance in the policy and regulatory environment within which remittances take place. This includes financial motives associated with regulatory capture by financial institutions, and securitisation of remittances. The scoping process, through clarification of definitions to be used in the study, also pointed to the possibility that financial motives and financial actors were also probably at work, but privately through transnational kin networks. However, this possibility was yet to be illuminated through empirical evidence gathered in this research.

The mapping exercise was followed by a scoping analysis to determine the most relevant concepts for inclusion in order to meet its aims, as well as its boundaries. A further purpose of the scoping exercise was to balance what was feasible in the study with the presentation of a holistic view of sending practices through senders' perspectives. Through understandings of remittance sending and concepts gleaned from the mapped academic literatures, the main concepts identified in terms of their relevance to senders' are: transnational living and livelihoods, well-being and financialisation. 'Death' as a concept associated with the end of negative well-being was deemed outside the scope of this study, although it remained of limited interest. However, transnational living, livelihoods and well-being were considered more useful and feasible in terms of the field work for this study. The scope of the study was then focused on highlighting transnational living, livelihoods and wellbeing in relation to sending practices, within the conceptual frameworks of transnationalism and wellbeing, based on senders' perspectives and voices. Financialisation was conceived as an inter-twined theme linking senders' transnational living and livelihoods to their well-being, and to the policy and regulatory framework of remittances.

This initial mapping of various bodies of literature, and scoping of the study underscored its complexity and trans-disciplinary nature. The scope of the study included multiple conceptual frameworks to focus on seeking to understand senders' experiences and perspectives on transnational living, livelihoods and wellbeing, linking this topic to a number of disciplines, including international development, psychology and economics. Davis and Sumara (2006) have argued that trans-disciplinarity is a research attitude that draws on different disciplinary backgrounds in order to address a complex topic by acknowledging the insights provided by a variety of traditions. Likewise, Berry (2006) suggests that the key to understanding a complex phenomenon lies in the relationships between its agents. Applied to sending, this points to the importance of the relationships between senders and their transnational kin network members.

The application of multiple concepts such as financialisation, transnational living and wellbeing, elements of complexity and critical theories in this study represents a form of bricolage, as typified by Berry (2006). As in this study, an important part of the purpose of bricolage in research, according to Berry, is to provide new knowledge, insights, practices that move towards social justice, inclusion and diversity. Through its adoption, this study seeks to provide new data, insights into participating senders' lives, and new concepts based on the empirical evidence and explorations in context drawn from intersections of subject disciplines. This is in line with Berry's (2006) assertions that theoretical bricolage involves multiple, overlapping theories, whilst methodological bricolage is associated with the adoption of research genres and conventions that are used when necessary, including multiple ways of interpreting, and of reporting research. In this context bricolage is about using available research tools or methods to construct new knowledge that exposes complexity,



contradictions and conflict about the phenomena being studied. For Berry this underlines the importance of including social, cultural and historical analysis, using the tools at hand, and not knowing in advance what shape the research will take.

## 1.2. Policy Context

This study draws on examples from the experiences of senders from Ghana and Nigeria, mainly because they are under-researched in this area of study (DFID, 2004, de Haas, 2005), but also share recent histories as near neighbours, former British colonies in West Africa, and with current resident communities in Britain.

Figure 1 is a map of West Africa, showing the locations of Ghana and Nigeria.

Figure 1: Map of West Africa



Source: Google

Nigeria was a British colony from 1891, and achieved independence in 1960 (De Haas, 2006). Nigeria is a federal republic with a diverse population, with significant concentrations of Muslim and Christian peoples, roughly based in the North and South respectively. It has a population of approximately 154million (World Bank, 2012), and GDP of USD 193billion (IFAD, 2010). As a regional economic hub and oil producer, Nigeria is also a destination country for internal migration within West Africa (De Haas, 2006; World Bank, 2011). Nigeria is currently one of the top 10 global recipients of remittances, and the highest in Africa, at a total of USD21billion (World Bank, 2012). However, Odozi et al (2010) have argued that 94% of households in Nigeria who receive remittances receive it from internal domestic channels, with less than 5% receiving international remittances.

De Haas (2006) has noted that there has been a dearth of empirical research on Nigeria, apart from the issue of sex trafficking in Europe. Until recently Nigeria did not need foreign aid to the same extent as Ghana, for example, due to its oil wealth. As such relatively little has been written about Nigeria in terms of migration, remittances, social policy and social protection. De Haas argues further that in practice the policies of migrant destination countries tend to almost exclusively associate migration with security issues and crime, but a significant proportion of Nigerian migrants are relatively well off, and so "there is a striking, almost total, lack of basic data and research on Nigerian migration and its reciprocal connections with national and regional development. Therefore, more research is needed" (2006: 25). Others have taken account of African migrants, including Ghanaians and Nigerians who are not well off, but live and work, sometimes precariously, in order to send money home to family and friends (Mazzucatto et al, 2006, 2007; Goldring, 2009; Datta 2012).

Van Hear et al (2004) have argued that emigrants from Nigeria are seen by those in government in Nigeria as a drain rather than a potentially positive force for national development when living abroad. In those policy circles, migration is perceived to be a failure, rather than an opportunity for development. However, they note that there is a growing awareness that migrants are not the culprits for loss of resources, which mainly took place when some elites migrated, having mis-appropriated some of the country's oil wealth. As such Van Hear et al (2004) have described a shift in Nigeria's policies to create conditions which will enable its emigrants to return to Nigeria. Remittances, which were perceived as small, money transfers of little consequence, currently total approximately USD21billion, nearly 9% of GDP of USD235billion (World Bank, 2012), and yet they are currently at the forefront of Nigerian monetary policy, which seeks to increase competition and lower costs, with banks being encouraged to become more proactive in offering financial services beyond merely processing remittances.

Ghana attained independence from Britain in 1957, having been a former colony known as the 'Gold Coast', on account of its goldfields. Ghana has a population of 24.9million, of which approximately 3 million are estimated to reside outside the country (World Bank, 2011; Tonah, 2007). Ghana's Gross Domestic Product is approximately USD39.2billion (World Bank, 2012). In 2011 Ghana was declared a middle-income country by the World Bank, ostensibly due to new revenues from oil and gold reserves, as well as cocoa production, of which Ghana is the world's second largest producer. However, Ghana still receives budgetary support from a group of 11 donor 'partners' (Ministry of Finance and Economic Planning, 2012). Against this background it is easier to understand the continuing need for international remittances to be sent to Ghana.

Addison (2009) has reported that private remittances to Ghana increased from USD202million in 1990 to USD1.4billion in 2003. This represents a seven-fold rise in just over a decade. Remittances to Ghana currently stand at USD4.2billion (Bank of Ghana, 2012), ten times multi-donors' aid support which collectively amounts to USD 400 million. Ghana and Nigeria have had migration links to and from one another over many years (Peil, 1971; Henckaerts, 1995; De Haas, 2006).

Africans have been present in Britain since the sixteenth century (Fryer, 1983; Killingray, 1993). Most African communities are located in urban areas, including London (Scott et al, 2001; ONS, 2012). According to the UK's 2011 census, there were 80,000 Ghanaians and 190,000 Nigerians living in Britain (ONS, 2012), forming 0.16 and 0.32% of the total British population respectively, although these figures may be understated due to data collection challenges. Although they face major disadvantages in the labour markets, including an ethnic penalty (Heath and Cheung, 2006), many continue to send money home.

It is important to note that remittances are made up of many millions of small amounts of money sent by individuals to individuals. Decisions made about the sending and uses of these monies are made at a personal and family level, but they are nonetheless shaped by the institutional policy environment (Chami et al, 2003; Abdih et al, 2011). Therefore, studying the policy and regulatory environment forms a crucial part of this study because sending money is a highly regulated activity. This financial activity sphere involves multiple actors, such as money transfer businesses, governments, and international institutions, each with interests, practices, and capabilities that can impact the sending process. In this regard, Britain's regulatory framework which oversees remittances needs to be understood and analysed as a transnational policy formation framework. This framework operates at different

levels: micro, meso and macro, and is multi-sited, both in Britain and with international organisations, such as the European Union (EU), OECD, and the Financial Action Task Force (FATF). The effectiveness of the sending process in functioning adequately is linked to the characteristics of this regulatory environment, and this is in turn of key importance in terms of impact on the sending behaviour of senders, an important underpinning for individual remittance transactions.

### 1.3 Conceptual Frameworks

The core of this study is the transnational living, livelihoods and well-being of senders who transfer money across borders to transnational kin network members with whom they have emotional connections. This is based mainly on senders' perspectives. In order to study this complex phenomenon, it is important to find out who senders are, in order to understand how they live and work to be able to send money home. This forms the basis of the first and second research questions guiding this study. The social meanings surrounding why they send, and what they send money for, are also important for understanding how the practice of sending affects senders' lives and well-being in Britain, together with their emotional relationships with transnational kin network members. This is the basis of the second research question in the study. In addition, as the sending of money is conducted within a financial regulatory framework, it is important to study the regulatory and policy impacts, if any, on sending practices, through senders' perspectives on the regulatory environment – this underpins the third research question. Furthermore, the views of the regulator, payment institutions and other actors in the remittance industry relating to senders can also add to a deeper understanding of the sending

environment from a business and regulatory perspective. Having 'built' from these foundations being used to guide the research, it becomes somewhat easier to answer the fourth research question seeking to explore what all the preceding questions mean for policy development in remittances.

These interlinked facets of senders' transnational living are best understood as complex social phenomena and can be studied through bricolage (Berry, 2006), by combining multiple and overlapping conceptual frameworks of transnationalism, well-being and financialisation, as derived from the mapped literatures listed in Table 1.1. This study has adopted bricolage as a research methodology that facilitates the study of complexity through the use of methods that best suit the social phenomena being researched (Kincheloe, 2005; Di Domenico et al, 2010). The methodologies traditionally associated with these frameworks are broadly mixed, qualitative, and quantitative. These frameworks are outlined below, highlighting the main research questions that emerge from the aims of the study, and the linkages between the research questions.

Transnationalism refers to migrants' intensive and simultaneous, cross-border activities, including economic transactions such as remittances, and may be 'thick' or 'thin', depending on the intensity and multiplication of activities involved (Portes et al, 1999; Vertovec, 1999). Simultaneous practices and activities linking people, who send money 'home' to family networks in their countries of origin and other locations, are referred to as transnational living (Guarnizo, 2003). Transnational living involves simultaneous conduct of relationships across two or more nation states, and is often studied as an element of transnationalism. Transnational living and the sending of remittances have been typified as a form of 'transnationalism from below', as opposed to from 'above', which refers to the activities of transnational companies

and elites (Smith and Guarnizo, 1998). Smith and Guarnizo (1998) have argued that transnational living and remittance sending are multi-dimensional practices that involve frequent, sustained exchanges between the sender in a destination country and recipients as family network members in the family's country of origin. These exchange practices are made possible due to new modes of communication technology, such as mobile phones, and cheaper air travel (Vertovec, 1999).

In order to study sending as a social phenomenon within the conceptual framework of transnationalism, the unit of analysis used is the individual sender, and through their accounts of sending practices, their transnational kin network (Portes et al, 1999). This duality situates the individual within a transnational kin network spanning two or more countries at a micro level, whilst enabling macro-level analysis (Smith and Guarnizo, 1998; Vertovec, 1999) involving policy and regulatory action by countries of sender destination as well as origin.

The methodological approach of transnationalism highlights structures, flows, and impacts across two or more national boundaries (Yeates, 2008). This approach enables studies of the opportunities, strategies and tactics adopted by senders in transnational living; institutions and regulations impacting senders; senders' relationships with transnational kin networks; and money as a critical linkage between 'here' and 'there'.

It has been argued that the use of transnationalism as a conceptual framework requires the adoption of multi-sited research both in origin and destination countries (Mazzucato et al, 2006). Although such approaches are useful for observing phenomena at destination and origin, such as following the trail of a migrant worker through a funeral 'cycle' from the Netherlands to Ghana (Mazzucatto, 2007), the



fieldwork for this study is not multi-sited for two reasons. Firstly, attention is focused mainly on senders' living and sending experiences that are located 'here' in Britain. Although these experiences are acknowledged to have impacts in Ghana or Nigeria, the emphasis is on senders' lived experiences in Britain. Secondly, the resources of under investigation, namely senders' financial and emotional resources, largely stem from senders' personal resources 'here', and are driven by their livelihoods, which are also located here. This limits the scope of the study to Britain, whilst noting some of the activities taking place in Ghana, such as state instituted social protection.

In this study, sender's well-being refers to their life satisfaction and general health, drawing from Diener (2003). This is best understood from senders' own self-evaluations of their lives, referred to as subjective well-being (Diener et al, 1999; 2009). Subjective well-being presents some challenges in research, and these are discussed in greater detail in Chapter Three.

Epstein (2005) has provided a useful definition of financialisation as the increasing role of financial motives, financial markets, financial actors and institutions involved in the operations of economies at domestic and international levels. Palley (2007) has expanded on this by defining financialisation as a process through which financial markets, institutions and elites gain greater influence over economic policy and outcomes, thereby elevating the significance of the financial sector, and transferring income from other sectors to the financial sector. This definition is helpful in explaining the influence of powerful financial actors over remittance policy. Applied to remittances, and in the context of this study, financialisation refers to the increasing role of financial motives, financial markets, actors and institutions in the operations of remittances at domestic and international levels. The methodological approach of financialisation is often quantitative, highlighting aggregated statistics,



profits, costs, markets, and movements over time, based narrow definitions, and on assumptions of market efficiency and rationality of financial actors. This approach tends to present powerful financial institutions as value-neutral, rather than as institutions that have been given the critical public role of money supply (Hoffman, 2001), a political role.

This study implicitly critiques financialisation, drawing attention to the human aspects of financialisation in remittances, including, among others, the use of narrow definitions that help to obscure significant social phenomena. This includes, for example, the definition of remittances, which, by being implicitly associated with migrant workers from the global South, renders opaque the remittances sent, for example, by British emigrants back to Britain. This results in discourses that present Britain only as a remittance sending country, rather than a net recipient.

#### 1.4 Research Aims and Questions

In order to achieve its aim of highlighting senders' perspectives and voices, this study seeks rich descriptions of senders, understandings of their sending practices and relationships with transnational kin network members, and explanations of their transnational living experiences. The study also seeks to explore understandings of how policy and regulatory interventions impact senders, and what implications, if any, there are for policy development in remittances.

The study uses bricolage in order to study this complex social phenomenon composed of individual senders and their families in Britain, located within

transnational kin network relationships, and sending money back 'home' to Ghana and Nigeria, within payment services and other policies and regulations. Through bricolage the study is also able to focus on senders at the margins of policy and regulatory actions, whilst simultaneously at the centre of their individual sending practices. This form of bricolage, drawing from Berry (2006) and Kincheloe and Berry's (2007) concept, consists of overlapping conceptual frameworks of transnationalism, well-being and financialisation. In order to assist in shedding further light on the remittance business processes and regulatory environment from the perspective of powerful actors (Kincheloe, 2011), the views of other stakeholders in the remittance industry, including representatives of two payment institutions, a regulator, and counter-terrorism organisation have been obtained.

The four main research questions guiding the study are:

- a. What are the characteristics of Ghanaian and Nigerian senders?
- b. How does sending money affect senders' transnational living, livelihoods and well-being?
- c. How does the regulatory environment impact senders?
- d. What does senders' transnational living imply for policy development in remittances?

These questions are conceptually inter-related, adding to the complexity of the study. These inter-relations include, for example, questions about senders' characteristics that enable them to live transnationally, work and maintain well-being in order to send money, and the process of transferring that money across borders to transnational kin network members. Through transnational living and work in order to send, one important subsidiary question is whether additional costs are incurred, or

value added, by senders, and if so what the nature of these costs or value is. This may include financial, emotional, personal, or other costs or value. Depending on the answers to these questions, it can then be argued that costs and value may be 'paid' or 'added' by the sender, and therefore has a bearing on the money that is transferred across borders. One way of thinking about this process is that what is eventually transferred may not only be money, even though on the surface it is a financial transaction. This means that in studying the financial transaction alone, as happens in aggregated remittance statistics, the additional value or costs attached to the primary individual transactions may be missed. The nature of these costs or value is best understood, primarily by asking the sender, using available tools that are appropriate to the task (Berry, 2006). These tools and the rationale for using them are discussed in Chapter Three.

In studying senders', and to a limited extent industry representatives' perspectives of senders, the answers to the research questions are based on primary empirical data gathered through quantitative and qualitative methods. These include an initial focus group discussion or group interview with senders based in London, a survey of senders, and in depth interviews with a selection of senders from London. In order to understand the policy and regulatory environment, data was also gathered from secondary policy and regulatory documents, statistical data from the census from the Office of National Statistics, and remittance data from the World Bank, International Monetary Fund (IMF) and Organisation for Economic Co-operation and Development (OECD).

The research questions are also sequentially interlinked. For example, the characteristics of senders, such as their age, gender and marital status are likely to have a bearing on the ways in which sending affects them and their livelihoods. For

example, if a sender has childcare responsibilities, their livelihoods may be limited to part-time work, or to certain jobs, and this may in turn affect their sending capability. In addition, the effects of sending, such as the balance of their income after sending, could impact not just themselves, but also their children in Britain. Furthermore, the regulatory environment may also impact senders differently, depending on citizenship, immigration status, and other characteristics.

Analysis of the data gathered includes detailed descriptions of how the data helps to answer each research question, the main themes that have emerged from the data across all methods utilised, and a synthesis of the emergent themes with the concepts derived from the literatures reviewed. Where relevant and appropriate, direct quotes from a number of participants in the individual interviews are used in order to reflect senders' voices directly.

## 1.5 Organisation of the Thesis

Chapter One introduces the research and policy contexts of this study, discussing the reasons for the choice of topic, the nature of the phenomenon of sending, and how it is to be studied, using the concept of bricolage. A rich description detailing how the conceptual frameworks for the study were arrived at has been given. The seven bodies of literature mapped in that process have been briefly outlined in terms of their relevance and application to senders' lives. The scope of the study has been outlined, including its focus on transnational living, livelihoods and well-being of senders. The conceptual frameworks and their associated methodologies have been identified, noting that this study does not adhere to the multi-sited research methods usually associated with transnationalism, as the phenomenon being studied –

senders - are mainly located in Britain. The research questions guiding the study have been identified, and their inter-relations discussed. A consideration of how the research questions are to be answered through the multiple methods used in the research has been discussed. It is noted that the scope and breadth of the study locates it at a disciplinary intersection between social policy, behavioural finance, and international development.

Chapter Two analyses the literature on remittance sending in three important dimensions: the financialisation of remittances, transnational living and livelihoods, and senders' well-being, drawing from conceptual frameworks of transnationalism, well-being and financialisation. In seeking clarification of some key concepts relating to remittances, senders are conceived as a group consisting of migrant workers, citizens of destination countries, and people in diaspora. Remittances are explicitly defined as private payments for informal provision of transnational social protection to recipients in developing countries. In so doing, the agency of senders is highlighted. Three key financialised debates around remittances are discussed, demonstrating financialisation from 'above'. Transnational living and livelihoods are analysed, showing how sending practices can mediate transnational kin network relationships. The role of emotion in making decisions in personal finance is outlined. Transnational living and livelihoods, and senders' communication with transnational kin network members in order to make them feel cared about is conceived as emotional labour. Emotional labour is implicitly associated with senders' wellbeing, and the policy implications of these associations and linkages are discussed. Questions arising out of the main remittance debates are analysed. The chapter discusses the location of this study within conceptual debates.

Chapter Three sets out the methods used, adopting a concept of bricolage, to gather and analyse empirical data in order to answer the research questions and to meet the research aims. The chapter includes an analysis of the research design, together with challenges faced in data gathering, and how these challenges were overcome, including insider research experiences. The methods used included an initial focus group, pilot quantitative survey, followed by the main survey, and in-depth interviews of a purposive sample of senders, with reflections on the research process and the nature and level of the researcher's emotional labour.

Chapter Four presents the data gathered based on respondents and participants' reports of their experiences, relating mainly to transnational living, livelihoods, wellbeing, and family relationships. Focus is placed on six of the participants from whose experiences quotes are mainly taken, in order to gradually tell their stories of sending. The main emergent concepts drawn from the empirical data are identified and analysed, including sacrifice, well-being, dress rehearsal living, and livelihoods. The role played by money sent is analysed as a critical linkage that can be embedded in, and corrosive of, the transnational kin network relationship, as it replaces the sender as an expression of care, in a paradoxical financialisation of transnational kin network relationships.

Chapter Five presents the data gathered relating to the policy and regulatory environment. Participants' views on their taxes paid in Britain are discussed in terms of perceived benefits, mainly infrastructure and available utilities such as water, electricity and roads. Paying taxes in Britain were broadly considered as an expression of citizenship. In contrast, participants' views of their home governments are less positive, making it unlikely that any intentions to tax remittances will be acceptable to senders. Industry perspectives gathered are also presented, as are

policy implications of the study's findings in terms of resilience and sustainability of remittances.

Chapter Six gives a concluding statement of the study's findings, namely, a conception of senders that includes citizenship and financialisation from 'above'. Other findings include the explicit identification of remittances as transnational social protection finance, remittance sending as emotional labour, and transnational living and livelihoods in terms of dress rehearsal living, and sacrifice. Finally, through sending practices, financialisation of transnational kin network relationships is identified as a form of financialisation from 'below'. The chapter highlights contributions made by the study towards new data, methods and concepts.

By highlighting the experiences and perspectives of Ghanaian and Nigerian senders in Britain, this study will extend knowledge in social policy and international development in relation to the human costs of remittances, and financialisation in transnational kin network relationships.

## Chapter Two

### Financialisation, Transnational Living and Well-being

#### 2.1 Introduction

This chapter analyses the main academic and policy discourses relating to remittances. A brief account of the development of remittances from the past to contemporary times is outlined, demonstrating that remittances are not new, and showing the contribution of remittances to global commercial innovations in finance. This account shows broad parallels between senders to, and from Britain, indicating some of the contributions made by remittances to the financial services sector. Drawing from concepts of financialisation, transnational living and wellbeing, the chapter outlines three main financialised debates around remittances, mainly in the policy development sphere. It also considers key issues in transnational living and livelihoods of senders, explicitly identifying remittances as transnational social protection finance. The need to consider the well-being of senders in remittance discourses are highlighted, and the efforts made by senders in their transnational lives and livelihoods characterised as emotional labour, drawing on Hochschild's concept of emotional labour. As the power of financialisation, manifested through discourses based on disembodied, aggregated remittance statistics, has overlooked senders' perspectives and voices, this analysis prepares the way for empirical evidence of senders' perspectives and voices on their transnational living, livelihoods and well-being.

This chapter is organised as follows: section 2.1 gives a background introduction to the chapter; section 2.2 traces key points in the chronology of the remittance industry, highlighting the similarities between the Irish, English and Scottish



emigrations from Britain, and modern immigration to Britain from Ghana and Nigeria. The section discusses a concept of senders as a group that is wider than migrant workers; it also examines three financialised debates about remittances, namely its role as a source of development finance, as security for sovereign debt, and as a financial security risk. Section 2.3 discusses literatures on transnational living and livelihoods and the social meanings of money within which sending is conducted. In the context of meeting socio-cultural obligations on the part of senders, remittances are identified as transnational social protection finance. The section outlines Britain's payment services regulations and how they relate to senders. Section 2.4 reviews well-being and emotional labour literatures, identifying senders' efforts in maintaining transnational kin network relationships as a form of emotional labour. Section 2.5 concludes the chapter with a summary of its key concepts.

## 2.2. Financialisation of remittances

Remittances involve the transfer of money and resources. In other words, they are financial transactions. However, the focus on remittances solely through the lens of financialisation, which is the dominant discourse around remittances, has left unseen and unheard the most critical perspectives on remittances – the perspectives of the people who send these monies. Financialisation refers to the increasing weight of financial motives, actors and markets in the operation of economies (Krippner, 2005). Applied in the context of this study, financialisation refers to the increasing influence of powerful financial institutions, governments and international organisations focused on controlling or extracting financial value from remittances based on notions of aggregated remittance flows, without considering the lives of senders of remittances. In addition to a past account of financial development

through migration and remittances, three key contemporary debates about remittances are highlighted. The first debate relates to remittances as a form of development finance; the second refers to the securitization of remittances as collateral for sovereign debt in international finance; and the third to remittances as a financial flow that is perceived as a threat to the security of global financial systems. It is suggested that these debates represent financialisation from 'above'.

### 2.2.1. Building a financialised system

Discourses relating to the sending of remittances in Britain often indicate implicitly that remittances are a relatively new phenomenon fuelled, for example, by recent migration from Africa, including Ghana and Nigeria. However, "many UK-based Africans, having peaceably sent money home for decades, are bemused to find that the 'development industry', which is notoriously prone to policy fads, has suddenly 'discovered' remittances. They are also rightly wary of the scarcely concealed desire of some African governments to attempt to channel or tax remittances" (Styan, 2007: 1185). As Styan suggests, remittances are not new, and have been financialised both in the discourses about development finance, and by governments seeking to extract political or financial value from them. Remittance discourses also traditionally depict Britain mainly as a remittance-sending country, even though it is a net recipient of remittances, due to its emigrants abroad, often referred to as 'expatriates' and 'non-domiciles' (Dumont and Lemaître, 2005; HM Treasury, 2012).

Historical discourses about migration and remittances in Britain often draw on the experiences of the Irish diaspora, but others have suggested that people from Dorset and Wiltshire, mainly labourers and poor people, were often present on ships leaving

to Australia and the Americas alongside Irish people (Davis, 2011; Brown, 2013). Conditions on the ships were said to be over-crowded and perilous, resulting in epidemics, starvation and even in some rare cases, cannibalism. Furthermore, those who survived these challenges often faced an unwelcome reception in America (Brown, 2013). Davis (2011) has argued that not all emigrants were forced to leave Britain; some were taking the opportunity to search for a better life abroad as economic migrants. Others were too poor even to afford the journey, and needed help from their landlords in order to migrate. This is demonstrated in a letter written in 1823 by the leader of a group of tenants in Scotland to their landlord: "In the very best at least half the people are in a state which would be considered actual starvation in any other part of Britain...For permanent relief they look to emigration alone and have no means of transporting themselves now...Relief has been given to the Irish: we are as needful, surely as deserving, altho' less clamorous. I trust that your lordship will be able to give a favourable answer. Our state is fast assimilating to that of Ireland."(National Archives, 1823). In seeking help for these tenants, the writer of this letter suggested further that the tenants be taken to Canada, where the government was willing to assist settlers, and that they be given housing and welfare payments until they were able to reap a harvest.

The travelling, arrival and living conditions of people in these situations who migrated from Britain has resonance with immigrants who arrived in Britain in later years and in contemporary times to avoid starvation and to seek a better life (de Haan, 2000; Bryceson and Vuorela, 2002). It also resonates with the movement of Irish people who migrated over a long period from 1607 until the 1990s (Fitzgerald and Lambkin, 2008). Some modern waves of Irish migration included the migration of care professionals, such as female nurses, highlighting the gender implications of

migration (Yeates, 2004). Yeates (2004, 2005, 2009) has extended the discussion on the gender implications of migration to include the challenges faced by care workers who leave their own care responsibilities to look after other peoples' in order to finance their own children and family members back home. This has parallels with the migration of African nurses to Britain and the USA, and their experiences (Kline, 2003; Dugger, 2004; Likupe, 2006), including emotional labour, which is discussed in the latter sections of this chapter.

Researching a broader European migration, Esteves and Khoudour-Casteras (2009) found that nearly 45 million Europeans left their homelands in search of better opportunities in other countries such as the USA, between 1870 and 1913. Those who left were mainly from Britain, Ireland, Italy, Spain, Austria-Hungary and Sweden. Approximately 63% of these migrants were young men, so it is likely there would have been gender implications of migration for those left behind, such as lone parents facing increased poverty prior to receiving remittances from the emigrant. In this regard, Magee and Thompson (2006) have asserted that remittances from British migrants to the United States of America (USA), Canada and Australia were often sent back to Britain and Ireland for various purposes, which included the funding of prepaid tickets to enable family in Britain also to migrate, the provision of regular material support for family, and other needs. The money received was often considered a windfall. Magee and Thompson (2006) have outlined the historical practices of remittances in this sphere, as initially being sent through informal means or envelopes, sent through returning friends, family, church members, and by post.

By 1850, migrants in New York were sending so much money to Britain and Ireland that the Emigrant Industrial Savings Bank was set up on 30 September 1850 by Irish emigrants, to encourage savings, and by the 1920s had become the largest private

bank in the U.S. (Emigrant Savings Bank, 2012). The Bank under-wrote a community construction project that eventually became New York's Central Park. Emigrant Savings Bank is still operational as at 2013.

Esteves and Khoudour-Casteras (2009) have observed that the growth in remittances generated the need for changes in transfer channels from invisible operations, or informal means such as cash, envelopes and mail, to cheaper, safer and more formal means of money transfer. In order to meet this increasing demand, a range of financial intermediaries such as shipping and mailing companies emerged, including Western Union, originally a telegraph company, in 1871. Innovations in sending money more securely, such as postal orders, were introduced in 1881; they began to be sent internationally a year later. In 1882, 4.5million postal orders were purchased, demonstrating a strong demand for sending money both domestically and internationally. This eventually led to the creation of the Imperial Postal Order Service in 1904.

Magee and Thompson (2006) have estimated that between 1875 and 1913, approximately £200-270 million was remitted by British migrants back to Britain and Ireland from various countries, including the USA, South Africa and Canada. This is equivalent to £14.7 to £20.7 billion in today's money (Measuringworth.com, 2013). It is interesting to note that Britain remains a net recipient of remittances. Statistics compiled by the World Bank (2011) as illustrated in Table 2.1 below, show a net inflow of approximately £3.1billion per annum. In 2003 the net inflow was £2.4billion, a rise of £700million.

**Table 2.1: Inward and Outward Remittances to Britain, 2011**

<b>Inward Remittances</b>	<b>Outward Remittances</b>	<b>Net (Inflow)</b>
GBP Billions	GBP Billions	GBP Billions
6.8	3.7	3.1

Source: World Bank, 2011

Furthermore, remittances sent by contemporary British migrants, referred to as 'non-domiciles', are counted as 'capital transfers' which are tax exempt, and not accounted for in the same way as 'migrant remittances'. This means that the UK's inward remittance figures are under-estimated, and offers a way of avoiding tax for some citizens (HM Treasury, 2012). It is therefore likely that when the 'non-domicile' tax avoidance loophole is successfully closed, and remittances to Britain fully accounted for on the same basis as for developing countries, the net inflows will be considerably higher.

Historically, the ways in which senders, through their remittances, have enabled financial opportunities to the financial sector has been under-researched in academic literature, but the headline and introduction to an article in the *New York Times* in 2007 describes the market opportunity succinctly:

"Global Migration is cornerstone of Western Union Growth

To glimpse how migration is changing the world, consider Western Union, a fixture of American lore that went bankrupt selling telegrams in the Internet age, but now earns nearly USD1billion a year helping poor migrants across the globe send money home". (DeParle, 2007:6).

Having been originally established in 1871, Western Union went into bankruptcy in 1992, and was subsequently auctioned in 1995 to the highest bidder, First Data Corporation, who then focused primarily on remittances, achieving significant growth that has continued. The *New York Times* article (DeParle, 2007) states that migration is so central to financial market perceptions of Western Union that forecasts of migrants' border movements drive the company's stock price. The point is also made that "un-noticed by the public, and seldom studied by scholars, these (remittance) businesses form the infrastructure of global migration, a force remaking economics, politics and culture across the world." (2007:6). Western Union currently has 10,200 employees, generates revenues of USD5.5 billion, and profits of USD1.026 billion (Western Union, 2013). In the history of remittances, another associated high-growth commercial sector is the mobile phone sector, where Africa is the largest market, and which has innovated widely in payment services through remittances and other services, such as education (GSMA, 2011; 2012). One of the market pioneers is Safaricom in Kenya, currently 40% owned by Vodafone (Bloomberg, 2013).

What tends to be obscured from remittance discourses is that through their ownership of the payments infrastructure (UK Payments, 2012), banks benefit from remittance revenue through bank charges and exchange rate adjustments in the currency markets. Through foreign currency transactions, banks generate a turnover of USD 5.3 trillion per day, of which 41% is from the UK, and 19% from the US (Bank for International Settlements, 2013). The BIS explains that a trillion is one thousand billions.

The daily turnover figure quoted represents only 42 of the most traded currencies in the world. This excludes most African currencies, including the Nigerian Naira and

the Ghanaian Cedi, and so if all currencies were included, the turnover would be massive. In this currency market, even allowing for all reported currencies, and at just over USD1 billion per day, remittances represent a tiny fraction – that is less than one thousandth of foreign exchange transactions worldwide. Yet they are the focus of intense debate as massive financial flows that are also perceived as a security risk in global financial systems.

These perceptions bring an implicit sense of financial worth to the debate; the question here is why one billion USD moved by 200 million senders worldwide is considered a lot of money, but USD5.3 trillion moved by others does not warrant the same level of attention. To gain a sense of proportion, the USD4.2 billion remittance inflow to Ghana, for a population of 24 million, equates to USD175 per person *per year*, that is, 50 cents *per day*. For Nigeria, the equivalent figure is just USD67 per person *per year*. This compares with approximately USD746 per person *per day* worldwide, if the 42 traded foreign currency transactions were to be divided evenly, including the population of Africa. This, of course, is an over-simplification, because remittances are not spread equally among the receiving populations, but sent to specific families, individuals, and organisations, and so the impact upon those recipients will be more significant, but then so are foreign exchange transactions moved to specific individuals, firms and organisations.

Therefore this is not to suggest that remittances are not important to developing countries, but to highlight the need for a sense of proportion, especially over the influence being exerted by financial institutions and policy makers in the global North over aggregated remittance data, that acts as a mask for political concerns over immigration and international aid (Styan, 2007; Hudson, 2008).



In recent history Britain has been a destination country for migration of people from Africa, including Ghanaians and Nigerians, following post-war decolonisation and rapid economic growth in Europe (de Haas, 2005). Ghanaians and Nigerians living in Britain are part of identifiable communities which have been characterised as part of the African diaspora (Cohen, 1996; Vertovec, 1997; Arthur, 2010). Africans in Britain have been traced back to 1555, with a group of five men from Shama in southern Ghana, through Queen Elizabeth I's proclamation in 1596 that there were too many black people in the realm, and calling for their immediate deportation, through to slavery, colonisation, and post-war recruitment from the colonies (Fry, 1984; Byrd, 2008).

From the post-colonisation period to modern times, movements of commodities and capital, in this context from Africa to Britain, has been followed by movements of people (Castles and Miller, 2005). Applied in relation to Nigeria, outflows of oil and money have been accompanied by many of its poor, elites, and professionals; likewise outflows of gold, cocoa and money have been followed by movements of Ghanaian human capital in the form of people: the poor, elites, and professionals. 36% of Nigerian and 42% of Ghanaian professionals are estimated to work outside their countries, and the situation with healthcare professionals was so difficult that Britain's National Health Service entered into a voluntary code against the recruitment of nurses from these countries (Styan, 2007).

Castles and Miller (2009) have reported that from 1985 onwards recruitment of foreign and colonial workers had effectively ceased, resulting in a period of consolidation of immigration primarily through family reunions, and some recruitment to meet labour shortages resulting from economic growth and low birth rates in the 1980s and 1990s. This led to increased visibility and socio-economic exclusion and

discrimination of immigrants, including second and third generations. However, Africans have always been visible wherever they have migrated or been enslaved to outside Africa, especially in the global North, and so the suggestion of increased visibility resulting in exclusion is highly unlikely. Africans account for less than 1% of the British population, according to the latest, 2011 census (ONS, 2012). It is likely that these figures are under-estimation, due to data collection challenges, but are a useful base for research. African communities include new migrants as well as those living in diaspora over many decades (Vertovec, 2004; Paterson, 2006; Styan, 2007).

In some respects history is coming full circle, as modern destination countries such as Britain and the US, facing financial downturns and investment opportunities, seek 'new' markets in emerging economies such as Ghana and Nigeria, in order to counteract the growing influence of China in Africa (Mohan, 2013). This requires a measure of engagement with the African Diaspora. In this respect, financial motives for engaging with the African Diaspora have emerged: "Diaspora engagement is key for exploring new markets: Diaspora communities are important catalysts when it comes to exploring new markets due to their expertise of the local economy and culture, as well as their tolerance for risk-taking. Diasporas drive innovation in Silicon Valley and beyond: more than half of the CEOs of Silicon Valley were born outside of the United States, demonstrating the enormous amount of talent and entrepreneurial energy that immigrants bring to the technology and engineering sectors" (Hillary Clinton, Global Diaspora Forum, 2011). The main problem with this approach is that whilst the Diaspora are being engaged with on one level, their transnational living and livelihoods are being squeezed on the other, through policies and regulations

designed to force their return to countries of origin; this is especially the case in contemporary Britain.

In summary, remittance sending is not a new social phenomenon, and its history reflects parallels in movements of senders during tough times in their countries of origin, such as Britain and Ireland, with Ghana and Nigeria. British people migrated to destinations such as Australia and Canada; likewise some Ghanaians and Nigerians migrated to Britain, in spite of uncertainties about their welcome. Although unstated in remittance discourses, money sent by people from Britain, Ireland and from Africans in Britain and elsewhere has made significant contributions to commercial innovations such as postal orders, as well as substantial high-growth financial developments in mobile telephony, and the establishment of large transnational companies such as Western Union in contemporary times. The establishment of Emigrant Savings Bank, and its subsequent contribution to the development of New York's Central Park, serves to demonstrate how migration and remittances have contributed to the financial services and construction sectors in a major economy such as the USA.

The history of remittances in Britain helps to demonstrate that contemporary destination countries have also been countries of migrant origin. As such it is important for policy makers to note that the initial driving motivations for emigration and travelling experiences of British remittance senders were not significantly different from those faced by African senders in modern times. However, Britain has benefited from both its historical and contemporary emigrants who generated and still generate remittance inflows, and from its immigrants who do not generate as

much remittance outflows, but have been the focus of hostile policy and regulatory action from 1596 onwards.

### 2.2.2. Conceptions of Senders

The banking and regulatory definition of a remittance is simply to send (UK Parliament, 2009), and so to associate sending with one category of people – migrant workers – is neither accurate nor useful. It is important therefore to explain first, who migrant workers are, and secondly who constitutes senders of international remittances.

The predominant conception in academic and policy discourses is of international remittance senders as migrant workers (Ratha, 2005; Sander and Maimbo, 2005; Adams, 2006; Chami et al, 2009). This has led some scholars to “strive to explain the contradictory migration discourses that extol migrant remittances and yet deplore immigrants as destructive of the social fabric of nation-states.” (Glick-Schiller, 2013:26). This notion of migrant remittances requires closer examination, in terms of who senders are. It must be noted that referring to people as senders – itself a form of financialisation – is not intended to reduce people’s whole lives and livelihoods into this particular practice they engage in. The focus on sending is intended as an identifying practice that helps to highlight other characteristics and relationships of people engaged in that practice.

Focusing on the practice of sending beyond the notion of migrant workers enables a wider net to be cast about additional people who send, and thereby shift slightly from migration to include citizenship, in this case British citizenship of people engaged in the practice of sending to Ghana and Nigeria, and its implications. Previous research

has shown that many senders are also citizens of destination countries (Barry, 2006; Vadean, 2007; Maher, 2008; Obadare & Adebaniwi; 2009). For example, Orozco (2006) has identified senders from the US to Haiti, 50% of whom were US citizens, and three quarters of the sending group had lived in the US for more than three years, and so the current predominant notion of senders as migrant workers offers a more narrow explanation of the phenomenon of sending remittances. This is important, firstly because citizenship has implications for the definition of remittances as monies sent by migrants; secondly for the rights of senders, and thirdly for unintended policy outcomes premised on the notion of senders as migrant workers rather than also as citizens (Anderson and Ruhs, 2010). Other demographic characteristics of senders have been discussed in the literature, such as age, gender, income and household size, and are likely to entail some differences depending on migration and settlement patterns (Orozco, 2006; Ecer and Tompkins, 2010).

### 2.2.3 Financialised Debates

Three debates are discussed below, highlighting financialisation of remittances as the growing influence of financial motives, markets, and institutional actors (Epstein, 2005), and overlooking the views and perspectives of senders. Dembinski (2008) has argued about the environment of financialisation, where what is not quantifiable is not considered important, so that finance becomes increasingly detached from society (Kennedy, 2012). In this environment, according to Dembinski, the focus on maximising returns means there is little capacity to evaluate the impacts of financial decisions on people, thereby shifting from people to transactions. A significant conceptual shift in this financialised environment is that anything that has transactional value can be bought and sold, irrespective of the underlying

transaction. This is applicable to, and already happening in remittances (Hudson, 2008). Lee and Cheng (2011) suggest that such financialisation affects the well-being of poor people through its impacts on constraining government responses to provision of social protection systems. Although Lee and Cheng were describing Hong Kong, their suggestions also apply to Ghana and Nigeria and contemporary developments in remittances.

#### 2.2.3.1. Remittances as a Source of Development Finance

Remittances have been characterised as a potential source of development finance, with much remittance research focused on its economic outcomes for recipients (Ratha, 2003; Adams and Page, 2005; Addison, 2009). Some academics have argued that increasing trends in remittance flows, in spite of tightening economic circumstances for senders in the global North, indicate that remittances are a resilient and stable form of development finance for countries such as Ghana and Nigeria (Ratha, 2003; Chimhowu et al, 2004; Van Hear et al, 2004; Maimbo and Ratha, 2005; Adams, 2006, Olowa, 2009).

Others have suggested that the development impacts of remittances are far from proven, and that macro-economic policy should not be based on private family transactions (De Haas, 2005; Chami et al, 2008; Faist, 2008). This has done little to curb remittance optimism and research on its impacts on households of recipients (Cohen, 2005; Adepoju et al, 2008; Addison, 2009; Castaldo et al, 2012). However, notes of caution have been sounded by an increasing number of academics who are turning attention to the economic circumstances of senders rather than recipients, in terms of senders' low pay and precarious livelihoods in destination countries such as

Britain (Kapur, 2003; Datta et al, 2006; 2007; Goldring, 2009). It has been argued that the increasing shift of policy makers' attempts to encourage senders, as people in diaspora, to invest in development, based on existing micro-economic theories, underpin, and thereby uncritically endorse, potentially unsustainable development practices based on remittances (Page and Mercer, 2012). This study contributes to those critiques.

The academic focus on resilience and stability of remittances is a significant aspect of the debate, because an increasing number of policies have been predicated on this, including the securitisation of remittances, diaspora bonds, and other financial instruments (World Bank, 2012). At the same time resilience and stability are the characteristics of remittances that are best understood from the sender's perspective, because without senders there are no remittances; and without continuous sending, there are no financial flows. In order to gauge the underlying resilience and stability of remittances, it is critical to understand three aspects of senders' experiences: firstly, senders' own living and livelihood circumstances, secondly, their well-being, and thirdly, the nature and strength of the family ties and exchanges that link senders and recipients across international borders, that is, the relationships between transnational kin network members. In order to examine the resilience and stability of remittances therefore, questions must be asked about how senders live and make their living, who and how many transnational kin network members they send money to, and what effect sending has on their own finances and well-being. These questions are best approached through empirical evidence gathered from senders. Such evidence from a selection of senders forms the basis of Chapters Four and Five in this study.

### 2.2.3.2. Remittances as Security for Sovereign Debt

Linked to the notion of remittances as development finance is the use of aggregate remittances in assessments of Sovereign Risk, that is, the credit worthiness of developing nations, and the securitization of future flows of remittances (Hudson, 2008; Fitch 2009; Moody's 2008). These ratings and the use of future flows of remittances as security or collateral enable governments of developing countries to borrow more cheaply on the international money markets. An increase in remittances would therefore have a positive bearing on a nation's credit risk profile, and a fall in remittances would generally have the opposite effect (OECD, 2009). Consequently, policy action has been associated with moves to reduce the cost of sending remittances, in order to increase its financial flows. Reducing the financial costs of remittances produces significant benefits to senders and their families, and to receiving countries more broadly, as the steady stream of foreign currency improves a country's creditworthiness for external borrowing (World Bank, 2012).

Using aggregated remittances in this way could be useful to developing nations if it helps to lower their financial costs of borrowing on the international money markets. However, the danger of this approach is that conversely, the cost of borrowing will rise if remittances fall. It is conceivable that remittances could fall as migration policies are tightened, and as economic conditions for Africans in diaspora worsen. Those in such circumstances, who have little or no social protection, could be vulnerable. As African countries of origin often have no systems in place to protect their citizens abroad who send remittances, and have no control over the amount of remittances sent, it is questionable whether this borrowing on the back of



remittances is a prudent, responsible or sustainable way forward, compared to governments' own fiscal management.

It is also questionable whether countries of origin should benefit from securitizing remittances if they do nothing to help senders, who are also their citizens abroad, because this has implications for democratic accountability. Considering that remittances depend on labour markets and other social factors in destination countries, all of which are outside the control of countries of origin, using remittances in the assessment of sovereign credit ratings essentially risks including a potential source of systemic weakness. Most importantly, it would be useful to discover whether senders know about these arrangements, and if so, what their views are on the use of remittances in this way. This study has been designed to gather such evidence of senders' views, reported in Chapter Five.

It can be argued that by treating remittances as purely financial transactions to be counted or measured alongside assets and liabilities, developing nations are in many ways being set up, or setting themselves up, for systemic weakness in this policy area. This is because, as Chami (2009) has argued, the remittance transaction takes place at some considerable distance from a government's management of its finances and fiscal policies. Therefore to link these private, family transactions with the assessment of a nation's likelihood of repaying its debts is neither economically useful nor financially prudent, unless the money raised in this way links back to senders by being used for specific projects, such as reliable infrastructure and social protection, including ways that benefit senders by enabling them to eventually send less money, and to be able to plan a sustainable return home if desired.

### 2.2.3.3. Remittances as a Financial Security Risk

A third debate around financialisation addresses the policy environment that depicts remittances as risky in relation to money laundering, tax evasion and terror financing, in the wake of 9/11. This perspective effectively criminalises senders and their monies (Perkel, 2004; Levi and Reuter, 2006; Rees, 2010). The risk factors associated with payments, such as mobile payments, a recent channel for remittances, are anonymity, elusiveness, rapidity and poor oversight (Chatain et al, 2008).

There are elements of double standards in this policy discourse. Remittances are constructed as a financial security risk in spite of the acknowledged use of banks by the terrorists involved in 9/11, which led to the formation of the Wolfsberg Group of banks, currently associated with industry standards for Anti-Money Laundering (AML) policies (Maimbo and Passas, 2004; Passas, 2006). Recent large fines imposed on a number of banks for money laundering, including a USD1.5 billion fine for HSBC, demonstrate that there have been significant problems in the mainstream financial system since 9/11.

However, there has been such a degree of regulatory capture by banks (Hardy, 2006; Dal-Bo, 2006; Baker, 2010) that they are constructed in the remittance discourse as safe, transparent and secure, and the acceptable channel for remittances, in spite of their fines for money laundering, higher charges and slower service to senders (Sander and Maimbo, 2005; Beck and Peria, 2011). In this regard, the UK Coalition government has committed to closing down a large proportion of small payment institutions (SPIs), thereby reducing competition, and facilitating remittances through banks (UK Treasury, 2012).

Within this policy discourse remittances are generally conceived as an alternative, underground, or informal avenue of sending money, in contrast to money sent through banks as a formal, safer, channel. Senders are effectively construed as potential terrorists, and their remittances as the potential proceeds of crime, terror financing, or tax evasion (EU, 2006; Vleck, 2008, Kapur 2009). Senders' need for money to be transmitted quickly is also construed as undue haste in order to avoid being traced (Joss and Sandhu, 2000; Maimbo and Ratha, 2005). In this regard McCusker (2005) has argued that it is important for policy makers to maintain a balance between regulating legitimate remittances and limiting the potential for illicit movement of money. The consequence of a lack of balance can be detrimental to senders and their transnational kin networks. McCulloch and Pickering (2005) have argued that expansions of discretionary government power to respond to social phenomena as crime is a mechanism through which governments can financially cripple individuals and organisations.

Such power is being demonstrated against senders and remittances as a result of public hostility to immigration. Between 2002 and 2012, the UKBA (2012) reports that there have been seven pieces of legislation on immigration, including the Borders, Citizenship and Immigration Act 2009 (UKBA, 2012). In order to implement these laws the UKBA has identified key actions which include establishing a more robust and clear criminality framework (UKBA, 2012). This framework means that in trying to apprehend irregular immigrants, many senders who are entitled to stay, and are indeed British citizens, will conceivably endure being treated within a criminality framework until proven otherwise – a form of collateral damage. The UK Coalition government's decision to re-position immigration policy within a criminality framework, close down a large proportion of small payment institutions who send

remittances, and make changes to equalities and local government regulations that prevents ethnic minority communities from succeeding in legal challenges, means that senders will face increasing challenges and costs to send remittances and live transnationally (UKBA, 2012; UK Parliament, 2010, 2012). It is therefore useful to compare these policy developments with the academic literature and evidence of senders' transnational living and livelihoods, and wellbeing.

### 2.3. Transnational Living and Livelihoods

It is important to examine the transnational living and livelihoods of senders, in order to understand their relationships with transnational kin network members, experiences of living in destination countries such as Britain, how regulations affect their lives and livelihoods, and ultimately, the resilience of remittances. Portes (2000) has provided a useful definition that points to the simultaneous and dual nature of transnational living: "What common people have done in response to the process of globalization is to create communities that sit astride political borders, and that, in a very real sense, are neither "here nor there" but in both places simultaneously" (2000:3). Applied to senders, transnational living refers to the simultaneous practices involved in living and spending at destination, whilst engaged in sending to family and kin in the country of origin. That is, living 'here,' whilst sending and being involved in family relationships 'there'. This is a consequence of the maintenance of ties by migrants and their predecessors to their countries of origin at the same time as incorporation in destination countries (Levitt and Jaworsky, 2007).

Widening the scope of transnational living, Levitt and Glick-Schiller (2004), suggest that it includes daily activities, practices and routines that involve institutions both at destination and at origin. However, it is important to note that although not all migrants and their predecessors are senders, senders or predecessors would have migrated at some point in time, even if they are currently citizens of destination countries. Levitt and Jaworsky (2007) have argued that through the maintenance of ties both at origin and destination, social life takes place across borders in spite of strong state boundaries.

Furthermore, Levitt and Glick-Schiller (2004) have distinguished between ways of being and ways of belonging, in order to formulate a notion of society where the lives of individuals are no longer defined within the boundaries of one nation-state. Within such a society, the lives of senders are multi-layered and multi-sited, living simultaneously both 'here' in the destination country, and 'there' back 'home' in countries of origin. In this respect the transnational living of senders takes place across economic, political, social, cultural and religious fields (Levitt and Jaworsky, 2007), and is often primarily conducted within family ties. It has been suggested that these ties and connections are facilitated, with increasing speed, by advances in travel and new technology, especially in telecommunications, such as mobile phones. Furthermore, these innovations, in particular mobile phone usage, have enabled some transnational kin network relationships to thrive and intensify globally in spite of international borders and regulations (Vertovec, 2004).

This approach resonates with Owusu (2003), Mohan (2006; 2008), and Mazzucato (2008) in terms of obligations to family members back home, obligations that are often quite strongly adhered to. It has been suggested that this type of transnational obligation may be retained only until transnational families are re-united in one

country, or if family members abroad die (Faist et al, 2013). With respect to remittances, and given that family re-unions at destination are increasingly difficult, this position suggests that only return migration or death of transnational kin network members can stop remittances, making them resilient, as indicated by the World Bank. However, this resilience can conceivably be eroded by family dynamics. Dynamics in transnational families and kin networks include gender and intergenerational ties (Yeates, 2005; Kilkey, 2010), fluidity of migration, and everyday negotiations, struggles and decision-making processes (Parrenas, 2009; Konig and de Regt, 2009), making this a complex scenario that may not always be stable.

Others have suggested that family ties combine to form transnational social spaces that are made up of various combinations of families and their positions in kin networks that can be found in two or more geographically distinct places (Faist, 2006). Such ties often contain common meanings, social symbols, shared memories, future expectations and collective representation (Faist et al, 2013).

For this study, notions of transnational kin network dynamics, of common meanings, sending towards future expectations of re-union, and representations of sending as caring about family members, are conceived as being particularly applicable to senders. Transnational kin network dynamics combined with common meanings suggest that monies sent can shape, and be shaped by, social meanings associated with money. In this respect the money sent may essentially represent the sender in absentia. This representation in turn means that the money sent is imbued with emotion, as the sender makes his or her presence felt 'there' whilst 'here'.

With the tightening of international borders, re-union between senders and transnational kin network members is increasingly likely to take place in the country

of origin. It can also be inferred from preceding arguments, that sending is a representation of caring about transnational kin network members, and helps to maintain common ties and shared memories as a way of belonging to that transnational kin network. This sense of belonging maintains a future expectation of re-union. Expectations of future re-union may in turn form part of senders' transnational living practices, including preparation for a future return home – a return that may never happen.

In expectation of a future return home, a sender would conceivably maintain family ties as much as possible in order to have people to return to (Manuh, 2001; Owusu, 2003). They would build a house for accommodation upon return as well as for future investment (Osili, 2004), work as much as possible in order to have enough money for themselves and family to live on upon return (Peil, 1988; Salm and Falola, 2002), and possibly maintain an interest in home politics in order to gauge the best time for return (Mohan, 2006). This future expectation of return would be manifested through a kind of 'dress rehearsal living' where the sender, for example, occasionally or regularly buys goods to be put in storage or sent home for their future use. Return expectations would also manifest through intense work, perhaps doing more than one job, or working extended hours, in expectation of future rest and leisure.

Robinson et al (2007) have pointed out that low wages can contribute to rent arrears, which can quickly result in repossession of property by landlords, which further results in homelessness or shared accommodation, for example on friends' sofas, and other forms of insecurity. Sending money home under such conditions offers little prospect for stability or a sense of security at destination. The paradox here is that one of the major purposes that remittances to Ghana and Nigeria are sent for is house construction (Osili, 2004; Diko and Tipple, 1992). Being able to

complete the building of a house back home often means that a sender has some security of accommodation upon return. The house can also serve as a potential source of security for obtaining finance for enterprise if required, as Osili (2004) has argued. However, whilst engaging in these long-distance building projects, senders' own accommodation in Britain and other destination countries can be challenging and insecure. Their experiences in the housing market include discrimination by landlords, barriers in locating to good neighbourhoods, and to securing affordable housing (Teixera, 2008; Osili, 2008).

Viewed from this sending perspective, remittances are not just financial transactions; they also represent a range of social relationships that are enacted in the daily lives of senders, of which the money sent is a manifestation. Therefore to view remittances on their own merely as monies sent is to miss an important set of dynamics driving the flows of money, the social meanings associated with them, and the expectations of senders. A key tension in this regard lies in the ways in which senders are living and sending as part of their transnational kin network relationships, and how this has been interpreted and used to underpin key parts of a payment services industry and an international development industry.

Senders' livelihoods or ways of earning income stem mainly from paid work, including professional and manual work, in a variety of sectors, ranging from cleaning to manufacturing (Kothari, 2002; Adger et al, 2002; Boyd and Pikkov, 2005). Senders are doubly engaged (Grillo and Mazzucato, 2008) through work, housing, paying utility bills, and others, whilst contributing to the expenditure of their transnational kin network in Ghana and Nigeria. This dual expenditure can be challenging. Furthermore, many senders are known to work precariously on low pay, and are often time-poor (Datta et al, 2007; Andemariam, 2007; Anderson, 2010).



Senders' livelihoods often depend on their immigration and citizenship status, qualifications, discrimination, and local job markets.

In Britain, a number of regulations and policies impact Ghanaian and Nigerian senders directly in addition to other laws and regulations. This is not to suggest that all regulations affect all senders equally; some senders, as discussed earlier, are citizens, and may therefore not be impacted in the same way as those who are not citizens. However, the impacts of discrimination (Heath and Cheung, 2006), financial exclusion (Devlin, 2005), and inequality can conceivably have consequences for senders irrespective of their citizenship status, making this a multi-faceted and complex aspect of senders' lives.

In general, in relation to their livelihoods, most senders are likely to be impacted by the Borders, Citizenship and Immigration Act 2009 and the Points Based System, and the Equality Act 2010. In addition, senders are likely to be affected by return migration policies. With respect to working for senders who are migrant workers, Sveinsson (2010) has highlighted their difficulties faced through the impacts of the Borders, Immigration and Citizenship Act 2009, and the Points Based System (PBS) which formalise the unequal treatment of migrant workers. Sveinsson argues that the relationship between immigration policies and race equality puts some groups at a disadvantage in the labour market, and belittles their contribution to British society. "The PBS siphons migrants from the global South into dirty, dangerous and demeaning work and leaves them open to exploitation, whilst the Borders, Immigration and Citizenship Act further restricts their rights and means to defend themselves from discrimination" (2010:5).

For those with qualifications obtained abroad, Boyd and Pikkov (2005) argue that lack of recognition of these qualifications contributes to de-skilling, and this is

gendered, ensuring that women immigrants tend to be under-employed, and are often on low pay. Low pay has implications for other aspects of senders' lives, such as accommodation.

Limitations are also imposed on migrant senders' livelihoods through lack of free choice of employment (Ruhs, 2010). This lack of rights means that migrant workers, and by dint of discrimination, African diaspora communities, have 'unfree' working conditions dictated by employers. Ruhs' (2010) assertion that this lack of rights adversely affects personal safety, physical and mental health, ability to participate in social life, and outcomes in labour markets, is of particular relevance to senders in terms of their well-being.

Immigration policies that are intended to limit migration and remove illegal immigrants will also conceivably affect senders who are legal migrant workers and people in diaspora, adversely. This is because for example, among a group of British citizens of Ghanaian or Nigerian origin there is no way of telling who is legal or not among, for example, workers in a factory or hotel. In addition, there are proposals to impose "tougher rules on overseas domestic workers". (UKBA, 2012: 1.24). It is difficult to see how their daily lives can be made tougher, except to render them more vulnerable to unscrupulous employers and recruitment agencies. Some senders have had to work in these positions due to discrimination in employment (Datta, 2007), a situation not likely to be improved with the implementation of the Equalities Act 2010 (Hepple, 2010). The Equalities Act makes clear that the duty of public bodies to reduce inequalities does not apply to immigrants, not just illegal immigrants (Sveinsson, 2010:6). An important consequence of excluding senders who are non-citizens in this systematic and institutional manner, is to render them generally less protected in the public domain, and even less so in the private sector.

In particular, those on low incomes, who are disadvantaged may become vulnerable and live and work precariously (Datta et al, 2007; 2012). For example where migrants' work status is tied to specific employers, research shows that they often become susceptible to unfair employment practices and pay conditions, such as working longer and more unsocial hours for less pay than mainstream workers (Datta et al, 2007; Anderson, 2010). In this way, inequality can become more entrenched, and can conceivably affect senders' well-being.

For senders participating in this study therefore, it was important to find out how their well-being is impacted in Britain, given their livelihoods and double engagement through sending. With this aim in mind, questions highlighting the well-being aspects of senders' lives were explored in both a quantitative survey and qualitative depth interviews conducted for this study, in order to gain senders views on their own well-being. Their responses are given in Chapter Four.

### 2.3.1. Social Meanings of Money

Why would senders go through the challenges of transnational living in order to be able to send money home? Zelizer (1997) has argued that money has a social 'life' apart from its financial values, and that people embed money in particular times, places and social relations. In this way money influences, and is influenced by, cultural and social structures, such that money is "neither culturally neutral nor socially anonymous" (1997:18). As a social 'marker' money is used to acquire or amend status, and has variable meanings, for example as a symbol of attitudinal feelings such as personal control, shameful failure, security, and others. Zelizer indicates that controls over money are used to negotiate delicate or difficult social communications, through monies that are earmarked for specific purposes.

Examples of these include: alimony for creating or dissolving social ties; welfare or social protection payments for those in need, payments or gifts to friends and family for managing intimacy, and others, such as donations at weddings and funerals to mark rites of passage or life events.

A central theme in Zelizer's (1997) argument relates to qualitative differentiation of monies that have specific meanings, such as money set aside to buy land, or pay school fees, and the ways individuals mentally account for them, giving money multiple 'symbolizations', that are also gendered. For example money set aside to pay school fees may be given to a woman family member to keep due to expectations that she is more likely to ensure it is used for that purpose, for all kinds of social reasons. Differentiation also means that some monies may be assigned moral values, such as 'clean' money from the sale of farm produce, as opposed to 'dirty' money from the sale of land, hence the need for money 'laundering', in legal or social terms.

Implicit in Zelizer's (1997) suggestion of uses of money to manage social relations, is the use of differentiated or specified money sent in demonstration to the recipient that the sender cares about them, even if he or she is not physically present to care for them (Fink, 2004). In this case the money sent can be interpreted as a representation of the absent sender. In this context remittances sent are not just financial transactions, but the outward manifestation of a demonstration of care.

From the perspective of the sending decision, differentiation is likely to determine the urgency and prioritisation of the request for money to be sent. For example, money required to buy food or pay for medical care is likely to be treated more urgently than money required to start a business. Such urgency may also have an impact on the sender in terms of the timing of requests and their own expenditure in Britain. This

timing may in turn determine whether the sender needs to make a sacrifice in terms of the uses of their income at that time. For example, if a request for medical expenses is received at a time when a sender needs to pay their rent, and if they are without adequate savings, they may decide to send the money rather than pay their rent, due to limited resources. This could have consequences for the sender's own relationship with their landlord or lender when they fall into rent arrears or debt. Therefore having to make sacrifices in this way in order to send also involves emotional labour for the sender, in terms of the efforts they expend in order to meet their responsibilities both in Britain and in Ghana or Nigeria. This is discussed in more detail in section 2.4.

### 2.3.2. Remittances as transnational social protection finance

Considering that senders live transnationally and make transnational payments to their countries of origin to pay for items such as food, healthcare, education, housing, and funerals (Adams, 1991; Maimbo, 2005; Mazzucato et al, 2004; Glick-Schiller, 2013) senders are in essence involved in providing private finance for transnational social protection. This role played by monies sent tends not to be made explicit in remittance discourses. Remittances are atomised payments, as they are often sent in an ad hoc manner from sender to recipient in response to requests from home, and needs that the sender is aware of (Lindley, 2007). Therefore this effectively is atomised privatism in transnational social protection. However, with repeated sending, it can be argued that a system is in operation, although it is informal, and uses the transnational kin network as an informal institution to provide finance for care when required in the country of origin, for example, care of children or parents of the sender (Yeates, 2004; Mazzucato, 2007).

This system is a paradox because "social" protection, in this sense is not "social" at all in terms of it being public provision through government financing, but rather millions of private, atomised payments from person to person, by-passing government entirely.

Traditional studies of formal welfare or social protection provision have focused on its national boundaries, institutional and citizenship characteristics (Titmuss, 1970; Flora and Hadenheimer, 1981; Esping-Anderson, 1990; Orloff, 1993). For example, Deacon et al (1997) have argued that welfare should be understood as income transfer mechanisms that enable the employed to support those excluded from work through age, infirmity, family responsibilities and market failures. Adopting a different approach, Esping-Andersen (1990) has suggested that welfare institutions are categorised as formal and non-formal. The formal includes philanthropic organisations, both religious and secular, state institutions, and private firms. Non-formal welfare institutions include daily activities by individuals and families, and can include culturally obligatory activities that are designed to help those in need. The main five social services in this characterisation are: food, income security, health services, education, housing, and personal services. From an institutional perspective, Gough (2000) has defined welfare regimes as "repeated, systematic arrangements through which people seek livelihood security both for their own lives and for those of their children and descendants." (2000:5). The features of welfare regimes include: state social policies and programmes, patterns of welfare provisioning, where responsibility is divided between the state, market and household -the welfare mix. Some studies have recognised the potential for welfare that extends beyond national boundaries (Deacon et al., 1997; Pierson 1998; Gough

et al, 2000; Cochrane et al, 2001; Yeates, 2002, 2004; Ketunen and Petersfield, 2011). Even so, the literature on transnational welfare tends to focus on welfare states in the global North and their policies, often applied in an international context, rather than a transnational setting (Abbott and De Viney, 1992; De Swaan, 1992; Hunger, 2000). From these perspectives the state has been the main means by which welfare is assured.

There has been a shift in the discourses from welfare to social protection. Holzmann and Jorgensen (2001) have defined social protection as a combination of labour market intervention, social insurance and social safety nets. They argue that there has been an over-emphasis on public sector involvement in social protection. In this respect the World Bank, and through its influence, developing countries' shift towards social protection have tended to focus on risk management approaches (Holzmann and Jorgensen, 2001; Estevez-Abe et al, 2001; Holzman et al, 2003). Holzmann and Jorgensen have proposed three strategies for dealing with risk: prevention, mitigation and coping.

This is essentially a behavioural finance approach, involving decisions about social protection under conditions of risk and uncertainty. The social protection concept in essence equates income security with welfare; it focuses on public intervention, which consists of state systems and initiatives; and re-defines welfare as risk that can be prevented, mitigated or coped with. Interestingly, the concept involves a central tension that focuses on public intervention but shifts responsibility away from the state whilst enabling that same state to appear protective. Through its focus on the "critically poor" the concept is at risk of obscuring other people such as recipients

in need of assistance for various reasons, including gender inequalities, disability, and significant life events such as child birth, redundancy, divorce, death of the main carer or income earner, and others.

These discourses suggest for this study that remittances can be understood as an informal, transnational social protection regime: through income earned from their livelihoods senders send money to members of transnational kin network, including their children, siblings, parents and other network members (Goldring, 2003, 2009). This is in contrast to the features of welfare states and systems of social protection in the global North. Instead of state funding, there is personal financing; instead of national bounded-ness, there are transnational flows of money; instead of formal institutional systems defining what can be provided in which ways, there is ad hoc informal provision by family network members; and finally instead of a formal system specifying who can receive welfare, remittances are paid to anyone at virtually anytime, as a result of current technological advances in transfer and mobile phone applications (GSMA, 2011). In a remittance-based transnational social protection regime, the sender assumes responsibility for social protection for themselves and their family networks back home. They do this first, through migration itself as a form of social protection (Yeates, 2004; Avato, 2009); and secondly through sending money home to pay for food, education, healthcare and other elements of social protection.

Drawing from Glick-Schiller's (2013) concepts of transnationalism, Gough's (2000) concept of welfare regimes, Yeates' (2008) extended welfare scheme, and social protection (Holzmann and Jorgensen, 2001), this study suggests that remittances can be understood as a transnational social protection regime that consists of private



payments across state borders through which people seek informal security both for themselves and their transnational kin network members.

### 2.3.3. Senders and Payment Services Regulations

As a result of the financial crises of 2007 and beyond, including the imposition of fines on various financial institutions for financial product mis-selling, rate-fixing, and money laundering; and criticism for the attempted withdrawal of cheques, the regulation of financial services have been tightened, including remittances. However, it is increasingly clear that there has been regulatory capture by banks seeking to reduce their costs associated with cash, and remove competition, both of which involve a reduction in remittances. These financial interests coincide with the Coalition government's political interests in reducing immigration and promoting return migration, which also involves a reduction in remittances. Through its decision to deal with immigration issues within a criminality framework, and legislation that prevents senders from defending themselves, the prospects for remittances and for senders appear bleak.

Taking effect from April 2013, the Financial Services Act 2012 has introduced significant new changes to the regulatory framework for financial services in Britain, including remittances. The former regulator, the Financial Services Authority (FSA), which had two strands of responsibility: 'prudential' and 'conduct', has been abolished (Murphy and Senior, 2013). The FSA has been replaced by two new regulatory bodies: The Prudential Regulation Authority (PRA) based in, and supervised by, the Bank of England, and The Financial Conduct Authority (FCA) which will be responsible for regulation of the remittance industry (FSA, 2013).

The UK's Payment Services Regulations were enacted in November 2009 and reviewed in 2012, having been initiated from the EU as the Payment Services Directive 2007. Under the regulations, money transfer firms are grouped into authorised Payment Institutions (PIs) with a turnover exceeding 3million euros per month, and registered Small Payment Institutions (SPIs), which are those with a turnover lower than 3million euros per month. SPIs, which HM Treasury (2011), in its regulatory impact assessment of the 2009 PSRs, refers to as 'micro-enterprises', 'tend to be corner shops, some of them are one-person operators' (2011:4), these small enterprises tend to be operated by people from sending communities.

However, the main change instituted in the 2012 amendment is the fitness and propriety 'Fit and Proper' test, which brings the regulation of small payment institutions into line with banks and large Payment Institutions. The "fit and proper test", seeks to ensure that SPIs are operated by people who are 'fit' and 'proper' as determined by the regulator. SPIs also need to demonstrate the opening of new, or the maintenance of separate, business accounts for safeguarding clients' monies, before they can be registered by the FCA. However, many have had their bank accounts closed, so they have to cease operations. A recent BBC report states: "High street money transfer shops are under scrutiny after Barclays bank announced it was closing about 100 UK accounts held by cash transfer businesses, over fears they are being used for money laundering" (BBC, 2013).

The UK Treasury's (2011) stated intentions, through its impact assessment of the changes being instituted by the PSRs 2012, are to increase the regulatory compliance costs of SPIs, thereby ensuring their failure. By allowing banks to charge SPIs significantly high costs (£5,000 per quarter) for opening separate bank accounts for safeguarding client monies, the Treasury seeks to ensure that some of

them – approximately 10%, that is 270, will fail the registration requirements. By adding on the effect of bank charges, the Treasury's stated impact assessment is that it expects SPI failures to rise to 840, or 35% of the total SPI population of 2,732 (HM Treasury, 2011). The rationale being put forward in public discourses for this regulatory intervention is on one hand to protect consumers (in this case, senders) from the potential failure of small payment institutions, and on the other, to prevent money laundering. However, it is noteworthy that five SPIs failed in the period between 2007 and 2010, losing £21million (HM Treasury, 2011). In comparison, between 2007 and 2009, five banks failed, losing £178 billion (House of Commons, 2009). Remarkably, as demonstrated by HM Treasury (2011) and the BBC's (2013) bulletin, SPIs are portrayed as posing a greater risk to the financial system, suggesting that there has been regulatory capture by banks.

Regulatory capture has been referred to as the exercise of excessive influence on the regulator by the regulated (Hardy, 2006). Hardy has argued that banking regulators are particularly susceptible to capture, and that there is evidence to suggest that capture has significantly influenced regulatory and supervisory decisions affecting banks and other financial institutions. In this respect Baker (2010) has also suggested that there has been multi-level regulatory capture by banks, where the capture extends beyond national agencies to encompass international organisations. One consequence of this extension is referred to by Baker (2010) as an asymmetry of multilateral surveillance, where surveillance was formerly focused mainly on emerging markets and developing countries. "This bias is now viewed as unsustainable, both financially and politically" (Baker, 2010:658). In the UK the Coalition government has acknowledged regulatory capture in the UK's payment system (HM Treasury, 2013), and is currently consulting in order to offset some of its

effects on the UK payments infrastructure: "The UK has a situation where a group of the most powerful users of a [payment] system are also its owners. This means that smaller and new entrants to banking must seek access, whether directly or indirectly, to systems that are jointly owned by a number of their competitors" (HM Treasury, 2013:19). Furthermore, the Parliamentary Commission on Banking Standards (PCBS) has also questioned the extent of regulatory capture (PCBS, 2013), and so it remains to be seen whether this issue can successfully be addressed, in order to disentangle real criminality from political expediency.

Regulatory capture is important from the perspective of senders, as there are social consequences of being associated with criminality, and financial consequences of being considered high risk. Three main consequences of being associated with criminality for senders can be identified. The first includes regulatory requirements for senders to provide ever-increasing documentation for identity, proof of source of funds, name checking against terror sanctions lists, and having to state the purpose of sending money home, to a degree that is not required of other consumers of financial services.

Secondly, most remittance companies only accept cash, although in recent times electronic and mobile usage is being encouraged (GSMA, 2012). However, the use of cash is being increasingly linked to criminality, so that those who rely on its use, such as senders, face, not just the social stigma of being treated with suspicion, including having banknotes checked several times before acceptance at points of sale, but also facing potentially higher fees for the use of, and more controls over, the movement of cash. Additionally, in daily situations such as 'stop and search', senders, for example, can experience adverse consequences if found, for example, with cash to be sent towards house building.

Thirdly, some senders are financially excluded and without access to bank accounts. This exclusion is itself considered a security risk (FATF, 2013). The long term regulatory outcomes and impacts on senders' behaviour remain to be observed. Building on studies that found that senders tend not to be aware of rules and regulations that affect them, (Datta et al, 2006, 2007; Sveinsson, 2010, Jayaweera, 2010) questions were asked during the fieldwork for this study to find out whether senders were aware of payment regulations, and whether the regulations affected their sending behaviour. Participants' responses are reported in Chapters Four and Five.

## 2. 4. Senders' Well-being

Although predominant remittance discourses tend to overlook senders' well-being, it is nevertheless important because without senders' well-being, there can be little chance of sustaining remittances. In order to address this omission in predominant discourses, this section considers key aspects of senders' wellbeing, ways in which well-being has been approached in the literature, and sets out the approach to be taken in this study to gather empirical evidence of senders' views on their wellbeing in relation to sending practices. The second part of this section draws parallels between remittance sending and emotional labour, suggesting that remittance sending be understood as a form of emotional labour, drawing on Hochschild's concept.

It has been suggested that an important consequence of insecurity in transnational living, including aspects such as accommodation, is the undermining of migrants' well-being in destination societies (Robinson et al, 2007; and Teixeira, 2008). As

African immigrants tend to have no entitlement to housing, senders are more likely to be living in rental accommodation, mainly in London (Wadsworth, 2012), where this study was also conducted. With regard to challenges faced by housing insecurity, Harding and Balarajan (2000) have argued that combined with lack of access to cars, these two factors contribute to a higher incidence of long-term illness among black Africans. Similarly, Fakoya et al, (2008), Connerly (2006), and Burns and Kenton (2006) have commented on the long-term health issues faced by Africans in Britain, that are attributable to poor housing and other aspects of senders' lives.

With regard to social protection through formal services including healthcare benefits, old age and disability, maternity, unemployment, public housing and education, Avato (2009) has argued that by moving between countries, and hence between distinctively regulated labour markets and social protection systems, some senders develop specific vulnerabilities. Yeates (2005) and Avato et al (2009) have argued that migrants often do not benefit in full from these social services, and where they can, there is built-in delayed access. Yeates (2004, 2005) has argued that social protection is often not portable for many transnational migrants, many of whom ironically work to provide care in the welfare regimes of the global North. Available social protection payments in Ghana, for example, include pensions, disability and survivor benefits for spouses (Abebrese, 2011), but even if they were portable, the exchange rate for converting the monies, as well as the amounts involved, would render them of little value, given the cost of living in Britain.

An important discourse about senders' well-being relates to their health and access to healthcare. Both citizen and non-citizen migrants face unequal access and treatment in healthcare, resulting in health inequalities and outcomes (Smith et al, 2002; McClean et al, 2003; Graham, 2009). For example, Jayaweera (2010) has

commented on findings from the 2003-2005 Confidential Enquiry into Maternal Health, that black African mothers who access the British health system are five times more likely to die than their white counterparts, and that this applies to recent migrants as well as permanent residents. The 2006-2008 Confidential Enquiry reports that black African maternal deaths were four times higher, even after adjusting for differences in age and socio-economic factors.

Ruhs (2010) has also suggested that lack of rights in relation to livelihoods adversely affects personal safety, physical and mental health, and ability to participate in social life; this also implies that circumstances surrounding livelihoods affect well-being. This is applicable to senders in that the challenges and insecurities they face through transnational living and livelihoods can be understood to place them in a double bind so that their well-being is affected in their private as well as their working lives. Such consequences make well-being of critical importance to remittances.

There are various approaches to well-being in the literature. One approach understands well-being as an objective measure of happiness (Ryan and Deci, 2000; Kahneman et al, 2003). Drawing on theories of self-determination, Ryan and Deci (2000) have postulated that people need competence, autonomy and relatedness in order to experience well-being. This implies capability, agency or independent action, and connections with other people. Others drawing on theories of self-determination, Ryan and Deci (2000) have postulated that people need competence, autonomy and relatedness in order to experience well-being. This implies capability, agency or independent action, and connections with other people. Haworth (1997) suggests that enjoyment in work and leisure are important for well-being. Others have argued that well-being includes happiness, peace fulfilment and life

satisfaction, and is an emotional evaluation by a person of their own life, best understood as subjective well-being (Diener et al, 2003). Diener (2000) has argued that subjective well-being is influenced by adaptation to a person's circumstances, feelings of well-being, and cultural influences. Yet another approach suggests that subjective well-being can be confirmed objectively (Oswald and Wu, 2010).

However, Haworth and Hart (2007) have provided a useful analysis of well-being as a paradigm that allows a focus on positive outcomes and how best to achieve them at the individual and group levels. Within this paradigm, well-being is a contested term, which is both a state and a process that includes personal, interpersonal and collective aspects, which may influence each other or even conflict. Well-being is also intertwined with the physical, cultural and technical environment. In this aspect they report on a notion of well-being in terms of the ways in which people make sense of their lives, social world and material resources. In summary therefore, the literature approaches well-being as objective and subjective, individual as well as collective, complex and potentially unstable (Haworth and Hart, 2007). In terms of policy implications, Diener and Seligman, (2004) have argued that policy decisions ought to be more influenced by well-being issues than economic outcomes, as well-being points to important conclusions that are not apparent from considering economic outcomes alone.

Applied to senders in this study, well-being is best understood in broadly subjective terms, to evaluations of life and work satisfaction by the sender, primarily of themselves and their family in Britain. This understanding is extended in a limited way to other senders outside the study, through observations reported by participants. This provides some insights into senders' understandings of the ways in



which sending practices affect the well-being of other senders outside participants' family networks.

This study approaches senders' well-being in two aspects. The first approach is by considering the residual financial capability of senders; that is, the balance of senders' money left after sending, and what that balance enables the sender to do, or prevents them from doing – an opportunity cost. As the practice of sending money essentially takes away money as a material resource from senders and their families, understanding what they are able to do, or not to do, with the balance helps to obtain a sense of the consequences of sending on senders and their families 'here' in Britain. The second approach is to consider senders' evaluation of their health, work and life satisfaction. These are considered important for their capacity to earn income, which in turn affects their ability to continue sending.

#### 2.4.1. Sending as Emotional Labour

This discussion of remittance sending as emotional labour draws on debates initially developed in literatures focussed on relationships between employers and employees (James, 1992; Ashforth and Humphrey, 1993; Bolton, 2001; Korczynski, 2003; Hochschild, 2003), and decision-making in behavioural finance (Khaneman and Tversky, 1979, Baker, 2005). In the context of employment, emotional labour is approached as the effort required in maintaining the appropriate outward appearance needed to make a customer or client feel cared for (Hochschild, 2003; Ashforth and Humphrey, 1993; and Grandey, 2000). The employee may or may not be paid in money for this effort. Hochschild (2003) has indicated that payment can include non-financial gains such as authority, status, honour and well-being.

Hochschild argues that this is company appropriation of private feelings being brought into the public domain through employment.

Much of the literature on migration, remittances, precarious work, and migrant care labour points to substantial efforts and sacrifices made in private by senders in order to send money home, and to communicate with recipients to make recipients feel cared about (Levitt, 1998; Yeates, 2004; Lindley, 2007; Goldring, 2009, Datta, 2012).

Making recipients feel cared about is important. Chami et al (2009) point to the emotional burdens and stress levels of families left behind in countries of origin, in the pursuit of remittances; and suggest that only those who are truly desperate would want to go through this process of separation. If recipients feel stressed, then senders, as family members who migrated, and who work to send money back home, are also likely to be stressed, to feel the burden of separation from home, combined with public hostility in destination countries, which Vertovec (2009) has referred to euphemistically as anti-transnationalism backlash.

Applied in the context of this study of Ghanaian and Nigerian senders based in Britain, the concept of emotional labour is helpful from three perspectives. First, the concept is helpful as a means of analysing the effort used by senders to sustain their transnational relationships with recipients in order to make recipients feel cared about (Yeates, 2004); this may mask sacrifices made in order to send, as well as communications about living or financial circumstances at destination. Senders' efforts to continue to send in spite of these difficulties can also be understood in terms of emotional labour. These communications are made in the context of the social meanings of money and obligations within which transnational kin network relationships are conducted (Mohan, 2006). An example of senders' management of

emotions with regard to recipients is given by Hammond (2011). Researching the sending behaviour of Somali migrant workers, Hammond (2011), has argued that:

“so great is the desire to demonstrate one’s commitment to send to enhance one’s social standing that some people reportedly misrepresent themselves to their relatives in the country of origin, telling them that they earn more money or have an easier life than they really do, even if this means that the expectations to send more money will be greater” (2011:141)

Yeates (2006, 2009) suggests that this kind of mis-representation has also happened historically in Irish migration, where sometimes the shame in revealing that the migrant had not fulfilled the expectations of family ‘back home’ often meant that they did not return to Ireland at all. Viewed from this perspective, this kind of mis-representation by the Somali migrant may not necessarily have occurred in order to enhance the sender’s social standing as such, but to maintain a sense of decorum over their absence, for the family’s honour, and to keep ‘face’ for family back home. This mis-representation is also a form of emotional labour, intended to present the sender’s circumstances in such terms that it prevents family back home from worrying about his or her actual living conditions. Under such circumstances, expectations to send could be greater, as Hammond (2011) uncovered.

Secondly, some senders are engaged in care work, where their emotional labour may be compounded by transnational living and sending (Yeates, 2009). Although Hochschild used the services provided by air hostesses as a case study of emotional labour, others have applied the concept to other services such as nursing, education, and care work (Blackmore, 1996; Bolton, 2001; Yeates, 2005). Thirdly, shadowing these private transactions and senders themselves are governments and

supranational agencies imposing policies and regulations aimed at controlling both remittances and senders, as part of their own political and security concerns (Maimbo and Ratha, 2005, Faist, 2013). These efforts can be understood as a form of public appropriation of private transactions, in that through policies and regulations based on aggregated remittance figures, senders effectively become financialised, facing ever-increasing policies and regulations (Syan, 2007; Hudson, 2008).

## Conclusions

This chapter has outlined some of the important aspects of the development of remittances. Parallels have been drawn between historical movements of poor people from Britain who migrated abroad, and Africans who migrated to Britain, including Ghanaians and Nigerians. Contributions made by senders through their remittances to financial services, including the turnaround of transnational companies such as Western Union, have been highlighted, as has the proportion of remittances as a tiny part of total foreign exchange transactions.

It is suggested that senders are conceived as citizens as well as migrant workers or people in diaspora. Senders and recipients have been positioned as members of transnational kin network that are spread in two or more countries, and where the sending of money underpins family ties and relationships, in spite of the challenges faced by senders in Britain. In considering senders' transnational living, remittances have been defined in a new and explicit way as private transnational social protection finance, provided by individual family members rather than the state.

An important aspect of transnational living is the well-being of senders themselves, approached in terms of subjective well-being. However, the challenging conditions and developing state of social protection provision in origin countries such as Nigeria and Ghana means that remittances will continue to be needed by recipients, as payments for transnational welfare provision.

Drawing on Hochschild's (1983) concept of emotional labour to describe the efforts made by senders to send money to members of their transnational kin network, and to sustain on-going relationships with those members as recipients of the monies sent, remittances can be typified as emotional labour in four aspects: first, the effort required to sustain transnational kin network relationships across space through sending. Secondly, the effort required to maintain sending in relation to social meanings of money, in particular social obligations and reciprocity, where the money sent effectively acts as a representation or proxy of the absent sender. Thirdly, the effort required to manage emotions in order to make recipients feel cared about, and finally, the livelihoods of senders involved in care work.

Viewing remittances from these perspectives helps to illuminate some of the non-financial aspects that are often interpreted as resilience in remittance flows, but are an outward manifestation of underlying, complex transnational kin network relationships based on responsibilities and obligations. These responsibilities and obligations are embedded within the social meanings of money, where money is used symbolically, but also as a way of differentiating between ways of spending that have social significance. These aspects of senders' lives point to the need for empirical evidence of senders' voices and perspectives to be presented alongside financialised debates. The fieldwork of this study is designed to take account of this need, drawing on the research questions guiding the study.

## Chapter Three

### Methods

#### 3.1. Introduction

This chapter sets out the methods used to gather, prepare and analyse empirical data from senders and other actors in the remittance industry, guided by the research questions, in order to meet the aims of the research. The research questions were informed by the literatures I reviewed. The literatures I reviewed in Chapter Two have shown that sending in the context of transnational living, livelihoods and wellbeing is a complex social phenomenon, whose study weaves across a number of academic disciplines and policy fields. This complexity requires a research design that addresses the multiple layers and facets of sending as a social practice. I adopted bricolage to enable me address this complexity (Kincheloe, 2005; Berry, 2006; Kincheloe and Berry, 2007).

Bricolage, as discussed by Berry (2006), based on a metaphor of quilt-making from different patches of cloth, is a way of researching human activities, relationships and cultures, drawn from an understanding of the processes by which societies construct language. The concept recognises that at different historical, cultural, and social times and places, what is identified as problematic in the study of human activities in academic and policy discourses is constantly shifting and changing, based on the contexts surrounding the processes through which knowledge is constructed. Identification of the problematic means that what is not yet visible in terms of academic and policy discourses is as important as what is identified, studied and

made visible. Researching what is currently invisible therefore requires looking through the gaps and silences in current knowledge, exploring the phenomenon, and asking how the phenomenon being researched is connected to policies, structures, discourses and practices of the dominant political, economic, institutional and other powers that govern social activity.

Social, historical, cultural and multiple contexts underlying knowledge construction mean that the researcher plays a major role in the process of constructing knowledge through his or her interpretations of the phenomenon being studied. Bricolage requires this situatedness of the researcher to be made explicit. Situating the researcher in the research means identifying the particular knowledge, values and social context that brings the researcher to the research. Identifying the researcher's values requires a critical self-consciousness and awareness of how he or she affects, and is affected by the research process. Critical self-consciousness includes an understanding of how the researcher and research participants arrive at a common view of the meaning of the phenomenon with which they are both concerned, referred to as a 'fusion of horizons' (2006: xix). Bricolage, as depicted by Kincheloe (2005), works by navigating between the scientific and the moral, the quantitative and qualitative, and social, cultural and psychological insights, drawing on an awareness of social structures and complex ways in which those structures play out in everyday life.

Berry and Kincheloe (2007) therefore characterise bricolage as a complex, multi-method, multi-logical form of inquiry that focuses on the multiple dimensions in which perspectives are constructed. This approach enables attention to be drawn to processes, relationships and inter-connections among social phenomena, and requires a variety of research tools, ways of seeing, and cultural sensitivity in order

to produce thick descriptions and understandings of that phenomena. For Berry and Kincheloe this means that the researcher needs to use research methods that are best suited to answering questions about the phenomenon being studied, accept that human experience is marked by uncertainties, explore alternate meanings offered by other researchers, and acknowledge and embrace inputs and forces faced in the immediacy of the research process.

Applied to this study the concept of 'bricolage' is used to conceive and illuminate key facets of participating senders' reported experiences, drawing from conceptual frameworks of financialisation, transnational living, and well-being. This assists in addressing the complexity of sending practices and transnational kin network relationships, as well as regulatory and policy developments around remittances. In keeping with methodological bricolage, the chapter highlights the reflective explorations surrounding this study's research design, and traces how the research was undertaken, and with whom. An account of the processes involved in data analysis is given, together with the challenges faced and how they were resolved. The chapter ends with reflections on my experiences encountered as a researcher straddling positions as both an 'outsider' in terms of the research process, national origin and gender; and as an 'insider' in relation to ethnicity, and as a sender. It discusses the tensions and methodological insights that I recognise as emanating from these positions. This includes a discussion of the nature and level of emotional labour involved, drawing on Hochschild (2003).

The chapter is structured as follows: section 3.1 has introduced the chapter and outlined its underlying philosophy. Section 3.2 discusses the design of the research, including a consideration of its ethics principles. Section 3.3 analyses the methods used to answer the research questions guiding the study. Section 3.4 gives a



detailed description of the fieldwork, including sampling and data gathering. Section 3.5 gives an account of the work involved in preparing the data gathered for analysis, and of the process of analysing the data. Section 3.6 reflects on my position in relation to the researched phenomenon, including 'insider' and 'outsider' experiences, as well as the challenges faced and how they were overcome, and the nature and level of my emotional labour during the research process. Section 3.7 summarises and concludes the chapter.

### 3.2. Research Design

In this section, I discuss my preliminary considerations, underlying philosophical assumptions, and reasons for the methodological choices made, together with the stages involved in the research process. This includes issues of ethics associated with each stage of the research process (Creswell, 2012). My position in relation to the research is also outlined here, and is discussed more fully in section 3.6.

The initial phases of this study raised some dilemmas about my ontological and epistemological assumptions, and how these framed the research process (Marshall and Rossman, 2010). Another important consideration was my identity in relation to the research. My personal long term sending experiences and Ghanaian origins meant that my position was broadly that of an 'insider' in terms of experience and culture in relation to Ghanaian senders. This was less pronounced in relation to Nigerian, and possibly male senders, although my experiences as a long-term sender meant that I identified with their experiences.

In thinking about the requirements of the research design, further considerations included the characteristics of the sending phenomenon. As chapter two revealed in the literatures reviewed there, the social practice of sending is a highly complex social phenomenon. It involves multiple inter-linked agents and elements, and emergent 'top down' as well as 'bottom up' actions (Davis and Sumara, 2006; Diamond, 2011), and requires a multidimensional analysis. To understand sending and the experiences of senders, we need to examine the actions of senders in relation to their socio-economic position in Britain, transnational kin network members, British, Ghanaian and Nigerian government regulations, international finance, international migration and regulations, including the financialisation of remittances. However, my subsidiary purpose was to construct an implicit critique of the financialisation of remittances. This critique involved the adoption of elements of critical theory into the methodological bricolage, drawing on the tradition of hermeneutics, understood in this context as interpretation of narrated experiences (Berry, 2006; Kincheloe and Berry, 2007). This added another layer of complexity to the research.

This complexity required different ways of knowing about senders' experiences and perspectives in order to bring greater insight into the literatures on remittances. Seeking different ways of knowing about senders' practices and experiences meant adopting multiple methods of gathering, analysing and interpreting empirical data in order to answer the questions that guide and focus the research (Fielding, 2010). In this respect, complexity "seeks to embrace, blend and elaborate insights of any and all relevant domains of human thought" (Davis and Sumara, 2006:8), depicting complexity as open-ended. Furthermore, Berry (2006) has argued that the open-endedness of complexity also requires that the researcher considers how they are

implicated in the social phenomena being studied, and how their descriptions are also situated in this complex relationship between themselves and the phenomena. In this study, this means foregrounding my initial explorations of literature, as I have done in Chapter Two; considering the methodological tools to be used, as in this chapter; and reflecting on my experiences in the research process as part of the research 'story', as in Section 3.6.

The methods used for data collection on senders' practices, experiences and perspectives comprised a focus group (or group interview), a quantitative survey, and in-depth interviews. The research design uses all the methods adopted to answer each research question, as discussed in section 3.3. How the methods assist in highlighting each concept is also outlined in section 3.3. The unit of analysis used is primarily the sender; however, through the sender's accounts of their sending practices within family networks, I was able to explore the sending relationship between the individual and his or her family network. This enables discussions of both individual and group relationships (Guarnizo, 2003).

In the literature, financialisation has mainly been studied using quantitative methods and aggregated data at macro-level (Krippner, 2005; Epstein, 2005; Reinke, 2007; Orghanzi, 2008; Ratha and Mohapatra, 2009). However, this thesis is essentially a critique of the financialisation of remittances, aiming to uncover the experiences of individual senders and the costs borne by them. It therefore required an analytical strategy that disaggregates the large numerical financial values associated with remittance 'flows', putting them in historical, comparative and personal contexts, through qualitative data and its analysis. This combination of methods, tightly gravitating around personal experiences of senders as recounted by senders, illuminates the sub-texts to often quoted aggregate remittance statistics. It also

highlights the pronounced imbalances in remittance discourses, that highlight the economic value of remittances to states and financial institutions while underplaying the personal costs of remitting to senders. This exploration of remittances from the perspective of senders enables me to explore, using the voices of senders themselves, the hidden dimensions and costs of financialisation.

The methodology of transnational living requires multi-sited and matched sample data gathering research designs, in order to study how the phenomenon links countries of origin and destination (Vertovec, 2003; Mazzucato, 2007; Mazzucato and Schans, 2011). Empirical data about senders' transnational living was obtained by focusing solely on senders themselves, rather than on matched recipients. This is because recipients would, generally speaking, not have reliable knowledge of senders' daily living and livelihood experiences, which is the focus of my research. Also there has been so little research undertaken into senders own perspectives that this focus was warranted. This study is therefore located solely in Britain, involving senders based in Britain sending overseas to Ghana and Nigeria.

It has been suggested that questions about well-being are liable to situational influences such as mood, interview site, interviewer, and other characteristics (Khaneman and Krueger, 2006), and so an important methodological challenge is to assess when respondents are asked to evaluate their well-being, whether they are reflecting on a recent event, or expressing the idea adequately (Schwarz and Strack, 1991; Frey and Stutzer, 2010). Responses may be influenced by the precise meaning of questions, answer formats, sequence of questions, and context of the interview. Diener et al (2009) have suggested that evaluations include emotional reactions to events and judgements of satisfaction and fulfilment. In this regard, a methodological concern is whether a self-report can be trusted by the interviewer, or

whether they need to add other assessments, such as friends' reports, observations, and others.

This approach was built into the research design for this study through questions on the respondent's general wellbeing, and their family's wellbeing in Britain. During the interviews participants were asked to evaluate their well-being as a summary report rather than to think about specific, named instances. This meant that participants could relate back in general over their sending practices as a whole, often spanning many years, and report on the effects they felt sending had had on them and on their families.

The kinds of data I expected to obtain from the summary reports of well-being included aspects of daily living, livelihoods, leisure and aspects of culture in the form of meanings associated with sending. This resonates with Diener's (2000) suggestion that subjective well-being includes the importance of adaptation, goals, and cultural influences, whilst Farnham (2007) argues that both work and leisure are major sources of satisfaction as well as dissatisfaction.

The main ethics principles guiding this research include: protecting participants' anonymity, assuring participants of trust, ensuring integrity, and satisfying organisational demands in terms of ethics protocols and guidelines (Israel and Hay, 2006). These principles were incorporated into the design of the research through implementing strict ethics standards that ensure genuine informed consent, including the right of participants to decide how to participate in the research and the option to withdraw from it (Shrader-Frechette, 1994). Participant request for removal of their contribution under the Data Protection Act 1998 was explained to each participant, and their understanding confirmed both verbally and in writing. Trust was built

through assurances to participants of data anonymisation and confidentiality, and integrity assured through transparency in making raw data available to supervisors. Organisational demands were met through implementing the ethical protocols and standards set by the Open University. These guidelines regulate the treatment of human participants in research, data security and protection, and health and safety, and were applied at each stage of the study. The research proposal, draft information sheet for participants, and methods of inter-acting with participants were reviewed and approved by the Open University's Human Research Ethics Committee (HREC) before commencement of the fieldwork, and the guidelines were strictly adhered to throughout the research process.

Data security was implemented through keeping and storing all data, transcriptions and coding under strict confidentiality. Participants' names and identifiable information were anonymised. Each participant was given a pseudonym to prevent identification. Raw data was kept under lock and key, and only accessible to myself. Throughout the research process, a risk assessment was undertaken on a regular basis. Risks to personal safety considerations, both for participants and for myself as a researcher, were analysed and a plan was drawn up as to how to mitigate them. These included the risk of harm to the participant in terms of data sensitivity, the interviewing process, and the security and safety of the physical environment for interviews. These risks were mitigated by keeping data confidential, anonymised and in secure storage. When arranging interviews I ensured they took place in a safe place by conducting a risk assessment in terms of privacy and personal safety for the participant and for me in terms of being able to enter or exit the location, including 'housekeeping' information regarding fire and toilets. The interviews were sometimes emotional, but this was accommodated in practical terms through my

provision of tissues, and by offering information support and sign-posting to relevant organisations as appropriate.

### 3.3. Research questions

Having reviewed the literature and explored the main debates about remittances in Chapter Two, including the identification of gaps in knowledge about senders' lives, the focus of this research is on senders' voices and perspectives about their transnational living, livelihoods and well-being. An implicit exploration in this respect was to discover whether senders recounted experiences, perspectives and practices that could be interpreted as indicative of financialisation, as they were not expected to directly express financialisation. Through these considerations the research questions, distilled from the literature, are inter-linked, as discussed in Chapter One.

The research questions guiding the study are listed below:

- e. What are the characteristics of Ghanaian and Nigerian senders?
- f. How does sending money affect senders' transnational living, livelihoods and well-being?
- g. How do regulations impact senders?
- h. What does senders' transnational living imply for policy development in remittances?

The ways in which these questions are addressed in the research are discussed in turn.

- a. *What are the characteristics of Ghanaian and Nigerian senders?*

The answer to this question is informed by the group interview, survey and interviews with senders, and to a limited extent, industry actors, including the regulator. These methods collectively brought to light the socio-demographic characteristics of senders and sending practices, including senders' nationality and citizenship. Citizenship has a bearing on the ways in which senders are impacted by regulations in Britain.

The question is answered partly through the responses to a survey questionnaire asking about demographic characteristics such as age, gender, marital status, amounts sent, nationality, and purpose of funds sent. The group interview highlighted additional characteristics, such as the financial exclusion of some senders, and staying in one job for a long time. The individual interviews yielded more in-depth data, such as the purposes for which remittances are sent, and the reasons for meeting that purpose, a specific sender's typical working day, reasons for choosing to work long hours, and others. Interviews with industry actors provided an indication of how senders are perceived from the point of view of payment institutions and their industry association; how the regulator perceives them in terms of policy and regulatory development processes; and how an influential non-governmental organisation considers senders' characteristics in relation to financial security policies.

*b. How does sending money affect senders' transnational living, livelihoods and well-being?*

This question was partly addressed through each method used in the research. The group interview method enabled participants to discuss in more depth than the



subsequent survey the social meanings associated with sending, their emotional relationships with transnational kin network members, and how sending impacts on their families based in Britain. Through these explanations it was possible to obtain a picture of group participants' perspectives on their lives in Britain, and of their relationships with transnational kin network members. Their emotional labour in terms of coping with life and work in Britain, as well as in communicating with transnational kin network members were highlighted, including how those transnational relationships become financialised.

The survey questions asked respondents to indicate their jobs done, and hours worked, as well as their satisfaction with their current job in relation to sending.

Through the survey, respondents were asked to indicate whether sending money affects their personal well-being positively or negatively, using a Likert scale of 1-5, where 1 is 'very negative, and 5 is 'very positive'. This scale offered a fairly limited indication of well-being, but was expanded upon in the individual interviews of senders.

Responses to a question about the opportunity costs of sending money home provided some indication of the sacrifices made in order to send, and to keep sending over long periods of time. For example, respondents were asked whether they have incurred any debts as a result of sending money, in order to demonstrate the pressure, sacrifice or strength of the need some feel about sending. A further question relating to sacrifice was whether respondents would stay in their current job if they did not have to send. Finally in relation to this research question, participants were asked if they were aware of anyone who, in their opinion, has become ill or even passed away through the stresses and strains of sending money home. The purpose of this question was to elicit sender perspectives of the impacts of sending

on other senders. My intention was not to establish direct causal links to remittances, but to explore senders' perspectives on the range of possible "ill-being" associations or adverse impacts of sending on well-being.

This research question is best understood in subjective terms, by asking individual interview participants to report on their own living experiences and well-being. Participants' general summaries of their own lives, referred to as their 'summary reports', are considered more reliable than momentary reports which capture memory and effects of recent events (Khaneman and Krueger, 2006; Diener et al, 2009; Frey and Stutzer, 2010). This is in effect asking senders to make a judgement or evaluation of their well-being. In the individual interview setting for senders, participants were prompted to talk about how sending money affects their livelihoods, personal as well as family well-being. These interviews enabled more nuanced data to be gathered about the effects of sending, illuminating gendered aspects, issues of emotion, and social meanings of money as well as sacrifices made in order to send.

*c. How do regulations impact senders?*

Secondary statistical, policy and regulatory documents were analysed in order to answer the above question. The fast-changing environment of finance and migration meant that many policy and regulatory developments occurred during the period of this study. These included the Payment Services Regulations 2009 , the implementation stage of the EU Returns Directive, Equalities Act 2010, The Financial Services Act 2012, Payment Services Regulations 2012, and others, including UK government consultation on the remittance basis for taxation of 'non-domiciled' UK citizens. These developments allowed salient issues, such as taxation to be

brought to senders' attention in order to elicit their views, and thereby assess the likely impacts on the remittance sending. One interview was conducted with a representative of the main regulator at the time, the Financial Services Authority. The purpose of this interview was threefold. Firstly, my aim was to find out how the regulator perceived senders. The second purpose was to gauge the regulator's perspective on regulatory capture, if it was thought to be in operation; and thirdly, to discover whether senders were being consulted in relation to the increasing number of regulations being instituted. A brief summary of the interview is given in Chapter Five.

The survey of senders partly helped to answer this question by asking respondents to indicate their awareness of Payment Services Regulations, and whether the regulations affect amounts sent or choice of money transfer operator or payment institution to send money through. This gives a fairly limited view of regulatory impacts. The group interview painted a broader picture in terms of commenting on further regulations needed to be instituted by home governments in order to reduce pressure on senders. The individual interviews went further still to include comments on senders' experiences of providing required documentation for sending, and on additional regulations such as taxation.

*d. What does senders' transnational living imply for policy development in remittances?*

Both the group interview and individual interview participants partly addressed this question, the latter considering consultation in Britain and action by home governments; and the former considering taxation aspects in Britain and further wide

ranging action by home governments. This question is also addressed through linking senders' perspectives to policies and regulations already developed, in order to explore the implications of senders' perspectives for policy development in future.

This question is answered based on the responses of respondents and participants, as well as a critical analysis of the secondary data gathered through policy and regulatory documents. The answers and conclusions therefore enable informed judgements to be made about prospects for remittances, senders, their implications for policy development in Britain, and to some degree, Ghana and Nigeria.

Through answering the research questions raised, drawing on concepts of financialisation, transnational living and well-being, my research design and methodology uncovers the multi-dimensional nature of remittance sending, in particular its impacts on senders. In particular, my research highlights the agency of senders and recipients as members of transnational kin networks, the social meanings constructed around the money sent, and senders' perspectives. In this way, the flows of money that on the surface appear to be financial transactions from destination countries to countries of origin, are discussed in the context of underlying family relationships embedded in social obligations that transcend national borders and link two or more countries. The next part of the chapter proceeds to describe in some detail my fieldwork, including the recruitment of participants, and data gathering through a group interview, survey and individual in-depth interviews.

### 3.4. Fieldwork

Prior to undertaking the fieldwork, it was important to consider the ethical principles guiding this research, with specific application to fieldwork. The main principles in this respect were informed consent, protection of participants, and of the personal safety considerations associated with the research. Informed consent meant ensuring that participants received relevant information about the research, and understood what they were signing up to by participating in this research study. Prior to the start of the fieldwork, I had created a research information sheet describing the purpose of the research, giving explanations of the key terms used, and providing the necessary assurances that personal data would be anonymised in order to protect participants' identities and privacy. This is available as Appendix 1.

The fieldwork for the research consisted of three main methods: an initial focus group discussion, also referred to as a group interview (Kitzinger, 1995), a survey consisting of a pilot and main survey, and in-depth interviews with senders and regulators working in the financial services industry. Using this combination of quantitative and qualitative methods also meant recruiting senders to take part in each step of the work. In addition, some key industry actors, including the industry regulator at the time, were also interviewed in order to obtain their perspectives of senders. All of these steps in the research process are discussed in the sections below.

### 3.4.1. Sampling and Recruitment of Senders

The key criteria for participation in this research across the three methods used to recruit senders were, first, residence in Britain and, second, the regular sending of money to either Ghana or Nigeria. This was intended to enable recruitment of people in the diaspora as well as recent immigrants to Britain. This means that the population from which research participants are drawn includes Ghanaians, Nigerians, people with dual nationality, as well as British citizens of African descent, who send money to Ghana and/or Nigeria.

Owen (2009) has estimated that 75% of West Africans live in London, which is the location of the research. For the group interview, participants were recruited from a notice posted in a small local shop in London where money transfers are sent, and online through Nigerian and Ghanaian diaspora sites. Thirteen respondents expressed an interest in participating in the group discussion, of which eight were able to attend on the scheduled meeting day. Participants came from a variety of occupational backgrounds, including a nurse, a cleaner, a local government manager, an administrative assistant, shop owner, security officer, driver, and caterer. There were four women and four men, aged between twenty years to sixty. Three were Nigerian, and five were Ghanaian. Five participants were graduates from universities in their respective countries.

My original strategy was to recruit participants for the survey from senders in London who were visiting their respective High Commissions, and could conceivably complete the questionnaire whilst waiting to be served. A second strategy was to approach people in money transfer shops so that they were 'fresh' from the sending process. The first approach was successful, but only after many months of contact.

The latter approach was largely unsuccessful, as senders were often in a hurry to get to, or return to work. In addition, many explained that they were anxious to call recipients to advise them of money sent immediately after the conclusion of the transaction, and did not wish to be side-tracked by participating in a research project. Furthermore, they did not want to complete a questionnaire in what they considered to be a public place, even though it was short and anonymous.

The sender recruitment strategy was accordingly revised in favour of a focus on community events as a source of sender participation in the study. These events included welfare association meetings, diaspora gatherings and alumni events. This approach met with limited success, the main issue being that even though the questionnaire was to be filled in by the respondent in a private space for privacy, senders told me they did not want to complete the questionnaires when others were in their vicinity at the events. That is, it did not feel private enough.

Again this necessitated a change in tactics. I switched to telling potential respondents about the research at events, collecting email addresses of those who expressed an interest in participating, and then sending them the questionnaire electronically. This was the most successful recruitment channel.

Meanwhile, after trying for more than six months, I gained the co-operation of the Ghana High Commissioner, and in particular, the Head of Welfare. This, as expected, was very helpful in gathering survey data as originally envisaged. Thirty paper questionnaires were made available at the reception of the Ghana High Commission over a one week period in December 2012, resulting in 22 responses. Unfortunately I was unable to persuade the Nigerian High Commission to do likewise at the time, and this is reflected in the results, which show a higher level of

responses in the survey from Ghanaian senders. Gaining the co-operation of the Nigerian High Commission was so difficult that by the time I was able to speak to the right person, after staff changes during the research period, it was too late in terms of timescale to use their help. In many respects my initial experiences with the Nigerian High Commission resonated with some of the experiences reported by participants in the research. However, their approach had changed by the end of the research, therefore it is expected that senders' experiences with this High Commission would have changed too. After I had met and spoken to the right person at a diaspora business event, assistance became more readily and rapidly available, but it was too late for this research. A further recruitment tactic I employed in order to recruit participants, was community radio. I contacted a community radio station for assistance, with a view to contacting others if successful. The first radio station expressed concern about losing their advertising revenue from remittance companies if they promoted the research. I engaged with this representative at some length in order to explain the research, due to their station's influence as a media organisation in sending communities. Their view was in itself interesting to me, because of its implicit assumption that the 'sender's story' would not be in the interest of remittance companies or Payment Institutions. The expression of this view suggested to me that the radio presenter already knew or suspected that senders' experiences were, on the whole, negative, hence his concern about Payment Institutions not wanting the research to be done. Based on that experience I did not approach the others I had been planning to contact, in expectation that they probably shared the same view. However, this view of Payment Institutions turned out not to be supported in fact, as three companies out of the four approached were willing to



participate in the research, although only two were able to take part within the timeframe of the research, and both expressed interest in the research findings.

Welfare, alumni and hometown associations were more helpful in general, but it was engagement at individual level that worked best in terms of recruiting participants and respondents. Potential participants I came into contact with fell into two main 'camps': those who expressed the view that transnational living and remittances should not be researched, as it was a private matter, and those who said that the 'sender's story' must be told. As my stance in undertaking the study was an implicit critique of remittance discourses that omitted senders' voices and perspectives, it was important to encourage people from both 'camps' to participate in the research, and this was on balance, successful. I asked those who were reluctant to take part why they did not want to participate, and did my best to persuade them to do so.

Some of these individuals were gatekeepers to membership organisations that I had requested access to, including some alumni, faith and other voluntary organisations. This presented an opportunity that meant taking time, in accordance with the ethics strategy of the research, to explain the study's academic purpose to gatekeepers, giving them significant assurances on data confidentiality and anonymisation. This was mainly successful, as some organisations agreed to inform their members about the research; others did not allow direct access, but offered to participate on a personal, rather than corporate level. The rest – mainly two organisations out of the ten I had approached, remained adamant, at which point I respectfully withdrew, but in confidence that the research was worth doing.

I envisaged collecting data from about 100 respondents. This number was selected due to time and resource constraints, the locality, and sensitivity of the subject

matter. The number compares well with research undertaken by large organisations. For example, World Bank research in this area involved multiple researchers and 900 participants (World Bank, 2010). In the UK, research undertaken by the Department for International Development (DFID) into remittances to Nigeria, again using multiple researchers and funding, involved nearly 300 respondents, whilst research into remittances to Ghana involved 160 respondents (DFID, 2011). For this survey, I recruited 110 respondents in 2012, of which 101 were eligible to participate on the basis of residence in Britain and sending to Ghana or Nigeria.

For the individual sender interviews I used purposive sampling to select participants according to identified criteria (Marshall, 1996; Ritchie and Lewis, 2003), namely being senders and resident in Britain. Six participants were selected to be interviewed from the group of respondents who had indicated an interest in doing so from the survey, and who, after initial contact, showed that they had considerable experience of sending, for more than five years. Others were recruited at diaspora events and community meetings, including Diaspora Health, Ghana Youth Forum, Nigerian home town associations, Africa All Party Parliamentary Group meetings and inter-school alumni group meetings. Those who expressed an interest in participating were asked a series of informal questions to ensure that they met the criteria for participation. In all, 123 people were included across all method types. The group interview involved eight senders; individual interviews were conducted with twenty senders, of whom six were also respondents to the survey, and five interviews were held with people from the industry, including the regulator. Of the twenty senders interviewed, eight were of Ghanaian and twelve were of Nigerian origin.

### 3.4.2. Group Interview of Senders

An initial step in the fieldwork involved convening a group interview to help clarify common understandings of remittances, and remittance sending, including terminology to be adopted in the research (Morgan, 1996). My purpose for including a group interview in this research is to draw on participants' attitudes, feelings, beliefs, experiences and reactions (Kitzinger, 1995). Kitzinger has noted that this method is also useful for obtaining simultaneous perspectives from a variety of people about the same topic; and obtaining these multiple perspectives was considered useful for this research, by enabling more insight to be gained into participants' shared understandings, experiences and meanings associated with sending money home.

As a collective method the group interview was efficient because it enabled more information to be gathered within a short period, whilst allowing individual views to be shared in a group setting through interaction with other individuals (even though the interaction was moderated by the focus of the research and the researcher).

The group interview meeting was structured around discussions of key terms and definitions to be used in the research, participants' sending experiences, other salient issues, and my proposed pilot questionnaire. The ensuing group discussion helped me explore initial understandings around the research topic, the degree of consensus on the questions in my proposed questionnaire, the terminology and definitions to be used, and the relevant issues to be included in the questionnaire (Morgan, 1996).

This method presents a number of benefits to the research: it benefits participants by empowering them to evaluate their individual as well as shared experiences of

sending money home, to explore potential solutions to problems with others going through the same experiences, and perhaps building on initial interaction to become a forum for information and action (Stewart et al, 2006). Through the conduct of this group interview, my research benefited by obtaining group feedback and comments on the key terms and definitions to be used in the research, questions to be used or dropped from the proposed questionnaire, and identifying key issues to be explored further in the research. Participants were engaged in discussions which were lively and forthright.

A key outcome of the initial group interview process included a clear preference for the use of the term "senders" instead of "remitters", which was the original term being considered for the study. The group felt the term "senders" was more appropriate to how they describe themselves in relation to remittances. The group interview also discussed some of the effects of sending on sender livelihoods, offering a range of suggestions as answer choices. The suggestions made were adapted for inclusion in the pilot questionnaire.

The main limitations of the group interview lie in group dynamics (Stewart et al, 2006). By eliciting the group view, the view of the individual is sometimes lost, especially where specific individuals find it difficult to speak or express their views in such groupings, or where there are power differentials between group members (Krueger and Casey, 2009). However, for this research, this limitation was off-set by ensuring that my facilitation was sensitive to the dynamics of the group. The group was also fairly homogenous, as all participants were senders doing a variety of manual and professional jobs in order to send money home. However, specific job titles were not discussed, making people less aware of potential differentials in social status. The feedback from this group interview was used in the design of the

questionnaire used for a quantitative survey of senders. Additional notes of the group interview meeting that are not reported in Chapters Four and Five are available as Appendix 5.

### 3.4.3. Survey of Senders

The group interview was followed by a pilot survey, and a main survey for the purpose of gathering further data about senders, in this case mainly demographic data (Morgan, 1996; Neuman, 2005). The pilot survey consisted of ten respondents, in order to test respondent understandings of the questionnaire to be used in the main survey. The responses to this initial questionnaire enabled a slight adjustment to two questions in order to offer greater clarity. One of the adjusted questions related to length of time as a sender, and the other was marital status.

The main survey was conducted using a short questionnaire with closed questions. The purpose of the questionnaire was to enable the collection of data mainly on demographic characteristics of senders, such as age, gender and marital status. This required closed questions. The group interview discussion and pilot survey had revealed that those senders are time poor, due to working long hours. It was therefore not feasible to expect respondents to spend a long time writing qualitative answers to a questionnaire. They generally favoured the "tick box" approach, which also meant closed questions. Secondly, the data I sought, such as number of family members supported through remittances, mode of communication used, and length of time as sender, are precise, and so a short questionnaire was appropriate. This use of closed questions, and a short questionnaire saved time for respondents,

although it obscured some more important, in-depth data. Details of the survey results are attached as Appendix 3.

A key advantage of the survey was that it was relatively quick and cost-effective, both for myself as a researcher, and for respondents. Respondents were generally time poor, and it was therefore useful and appropriate to gather some standardised data in this way. However, a key limitation of using a questionnaire for research is the difficulty of ensuring that participants understand the questions the same way as the researcher does (Fowler, 1995; Fink, 2003). I sought to overcome this limitation by speaking to potential respondents to explain the research wherever possible, and by providing a research information sheet which explains the research, its purpose, and the terms used. However, it is still possible for some mis-understanding to occur. For example, in asking how long, in years, participants intended to continue remitting money, a number of responses included "Forever" and "As long as I am able", making it difficult to obtain a numerical average, which had been my intention.

A questionnaire also makes it difficult to obtain deeper and more detailed answers to questions, compared to in-depth interviews. However, this limitation is not a significant issue for this research, because the questionnaire was intended as an exploratory tool to elicit specific limited data, and complements data obtained by the other qualitative methods, thereby through all the methods employed, offering a more holistic view of the sending phenomenon from senders' perspectives. A copy of the survey questionnaire is available as Appendix 1.2.

#### 3.4.4. Interviews with Senders

The detailed data obscured in the survey were obtained through in-depth interviews, following the survey. The use of interviews enabled me to gather focussed data on personal experiences of sending, and to understand the personal context within which sending occurs, whilst revealing senders' perspectives and voices (Ritchie and Lewis, 2003). The interviews took place on an intensive basis, over a six week period in 2012. They were recorded electronically with the prior permission of the participant.

Procedures for the interviews were based on the ethical principles and guidelines in the research's design. Each interview was preceded by a pre-interview information session to enable the participant to ask for clarification, further information about the research, assurances, or any other comments they wished to make. Participants were asked to sign interview consent forms and state on tape that they gave consent for the interview to be recorded; a sample of the consent form is available as Appendix 4. Participants were also assured that they could stop the interview at any point, and ask for removal of their data from the research. Each interview ended with a de-brief period after the recording to enable me thank the participant, ensure they were alright, and to check that they still consented to inclusion in the research.

Participants were assured that their details would be anonymised to prevent identification. The interviews were transcribed afterwards for analysis. Interviews with senders were conducted with a total of twelve women and eight men, at various locations in London. Interviews typically ranged from one to two hours, with an open format, and prompt to guide the discussion towards the issues of interest to the research, and to the participant. Eight participants were highly articulate, and had

clearly reflected on their sending practices and the effects on their families in Britain prior to the interview. Other participants said they were thinking about their sending experience in a focused way for the first time.

Participants were asked to talk about their work, sending practices, transnational living, well-being and relationships with recipients, using a schedule to help prompt and reveal relevant aspects of their experiences. Weiss (1994) has argued that the interview process can, in itself be valuable to the participant, enabling the participant to make sense of their experiences, and to receive uninterrupted attention from the researcher, and therefore feeling that their accounts are useful, voiced, and validated. This provides an element of direct benefit to participants in return for their time spent on the interview process (Cresswell, 2009). Most participants said they found the process helpful in thinking about their sending practices, in line with Weiss' suggestions. Twelve respondents and ten participants expressed an interest in finding out the outcome of the research, asking to participate in any future meetings to discuss the research results.

Although the qualitative data gathered from the interviews represent a different way of knowing (Ritchie and Lewis, 2003) about senders, nevertheless it revealed other data that the survey could not provide. In particular this includes, meanings associated with sending practices, participating senders' views of their relationships with transnational kin network members, their own and their families' wellbeing, and other experiences. This has ensured that when these methods are used together, the purpose achieved is to extend understanding in a way that neither method alone can offer. Therefore for this research, both quantitative and qualitative data enable the painting of a fuller picture of senders' experiences of transnational living, livelihoods and well-being. Details of participants' views are presented in Chapters



Four and Five. A copy of the interview schedule for senders is attached as Appendix 2.

### 3.4.5. Interviews with Remittance Industry Actors

In order to collect data from other perspectives relating to remittances, five interviews were conducted with the following people: a representative of the current regulator of remittance services – the Financial Services Authority, the Chairman of the UK Money Transmitters Association, the industry body representing small payment institutions, a representative of an organisation focused on collating information about financing terrorism, and the Chief Executives of two transnational money transfer companies.

I contacted four money transfer companies for interviews; two Chief Executives expressed a strong interest, and were willing to participate in the research, even though they were extremely busy. Another company had expressed an interest, but could not provide a representative to be interviewed within the timescale.

Encouraged by this interest, I approached the Chair of the UK Money Transfer Association; he was also interested in the research, and agreed to be interviewed. The Chairman of the International Money Transfers Association had also expressed an interest in being interviewed, but it had not been possible to arrange this within the timescale of the research. This level of interest seemed to debunk the view, expressed by a community radio representative, that the industry was opposed to such research. Furthermore, having attended some industry events, I observed that most money transfer companies or small payment institutions (SPIs) were operated

by members of the communities served by those firms, except the larger transnational corporations in that sector, and even those were often operated by migrants, albeit from different communities to the ones served by their companies. The two chief executives I interviewed operated transnational companies which serve the Ghanaian and Nigerian communities, and were from India and Columbia; as such they both expressed personal understandings of senders' transnational living, and expressed strong interest in the findings of the research.

At one industry event on international payments, I spoke to a delegate from an organisation said to be interested in preventing terror financing. Based on my review of the literature in this respect, I explained the research, and asked to interview this delegate, and he agreed to a short interview, which is reported in Chapter Five. Afterwards the final piece in the fieldwork 'jigsaw' for me, apart from senders, was the regulator, which at the time was the Financial Services Authority (FSA). From their websites and the proceedings of industry conferences, which often outline speakers' biographies, I compiled a list of potential names of people I wanted to interview. This meant attending more payment industry events until I found the relevant person, explained the research, and asked for an interview, which he agreed to. The only time possible within the research timescale was at the beginning of another industry event at which this individual was speaking, but I was finally able to interview him. Gathering this data has assisted in situating senders' experiences within the wider context of powerful actors in the remittance system such as regulators, policy makers, and transnational remittance corporations. This has shed further light on the phenomenon of sending within its regulatory and policy environment. A summary of the data gathered from these industry representatives and regulator is given in Chapter Five.

### 3.5. Data Preparation and Data Analysis

Preparing the data for analysis was a complex exercise which consisted of transcribing each of the group, individual sender and industry participant interviews, and collating the survey responses. This was followed by coding and data analysis, and finally data presentation. The built-in ethical aspect of each stage in this process was to ensure that data were stored securely in locked cabinets if in hard copy, and protected by secure layers of password-led files, where the files were electronic. Participant data were anonymised as appropriate, through the removal of identifying data and the use of pseudonyms. The data were read through in a series of cycles, enabling initial explanatory notes and definitions of identified concepts to be established as memoranda (Creswell and Clark, 2007).

The next stage was to code the data. My primary goal in coding the data gathered from the group interview, survey and individual interviews was to prepare it for analysis by searching for any patterns of actions in the data, as well as meanings that senders themselves attached to their actions. This stage of the research was part of the transitional process between data collection and analysis (Saldana, 2009). In this way coding enabled links to be made between all the data sources used in the research. The main use of the coded data was to interpret and explain the complexity, detail and context of the data (Ritchie and Lewis, 2003). Through these explanations I expected to identify categories and emergent themes, which when systematically analysed, would offer useful and well-considered answers to the research questions.

Some pre-coding analysis had started with a literature review of financialisation, transnational living and well-being of senders. A distillation of these three main

bodies of literature, including additional literatures explored as detailed in Chapter Two, were helpful in determining the initial questions to be asked of the group interview. Likewise, the outcomes and clarifications obtained from the group interview were useful in setting out the questionnaire for the survey. Extracted from the literature review and group interview, the main codes built into the survey were Transnational Living, Livelihood, Well-being and Social Meanings. Even though it was a key theme of the research, financialisation was not explicitly included in the survey, because it was not appropriate at this stage, and would have meant asking respondents about their judgements on financialisation, rather than their personal practices of sending, which was the focus of the survey. Instead, financialisation is an interpretive theme used for analytical purposes in this thesis.

An initial analytical coding memorandum was set up to explain the codes used, their definitions, and boundaries, focusing on the research purpose of highlighting senders' perspectives. In bricolage style (Berry, 2006; Di Domenico et al, 2010), the coding techniques used were borrowed from a variety of sources, including grounded theory tradition, knowledge classification in information science, and from 'in vivo' terms used by participants (Lempert, 2007; Glaser and Strauss, 2012; Anwar et al, 1992). An extract of my analytical memorandum is shown in Table 3.1. In this Table, the first column relates to the main root concepts evident in the data, such as Transnational living, and related terms linked to the main concept.

Table 3.1: Analytical Memorandum

1. Root\Relationships	2. Code	3. Definition
Diaspora	Diaspora	Africans resident abroad, as distinct from migrant workers
Linkages\Negative	Negative	Links with adverse outcomes
Transnational\Remittances	Remittances	Money transfers
Transnational\Remittances\Boomerang remittances	Boomerang remittances	Monies received from abroad
Transnational\Remittances\Recipients	Recipients	People who receive monies transferred
Transnational\Remittances\Beneficiaries	Beneficiaries	Those who benefit from monies sent, e.g. children. Can also be recipients.
Social Meanings\Position in the family	Position in the family	Birth position in terms of being the eldest, or sibling order
Transnational\Remittances\As goods	As goods	Alternatives to remit in the form of goods such as clothes and shoes.
Transnational\Communication	Communication	Ways of maintaining contact

Well-being\Sacrifice	Sacrifice	opportunity costs of sending
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Subsequent terms, listed separately in column 2, are related to the main concept, but at this stage the nature of the relationship is not defined. Column 3 gives a brief definition of the code, including its boundary, as in the difference between recipients and beneficiaries. Some codes such as 'Sacrifice' were in vivo terms used by participants.

The main coding filters or lens used to determine activities, strategies, behaviours, meanings and other items of interest to be coded (Gibbs and Taylor 2005), were transnational living, well-being and financialisation. The guiding questions included: what is taking place here? What norms or values guide participants' actions? What does this say about transnational living or well-being? There was not always a good 'fit' to the lens, but my approach was flexible enough to code 'idiosyncrasies' and the unexpected, such as 'children's inheritance' as a sender's concern.

Codes were allocated to segments of transcribed text, and linked to main concepts where appropriate; for example, "Livelihoods" and "strategies". This meant that some codes were hierarchical, others were not, depending on the context. Two cycles of coding were employed. The first cycle included structural and descriptive coding, setting out the 'big' concepts such as transnational living and well-being, whilst the second cycle included associated codes, which with frequency formed patterns around themes such as sacrifice, trust and emotional labour. Other types of codes used in this cycle included axial and theoretical coding, such as livelihood strategies, communication, and ill-health as opposed to well-being. Finally, a matrix of codes

and coded segments was created, using qualitative data analysis software. This enabled emergent concepts and themes to be identified more readily, together with unexpected 'outliers'. Having identified emergent categories and considered potential relationships between concepts, in depth data analysis could then begin, including synthesis with data gathered from the group interview and survey (Barter and Renold, 2000; Creswell and Clark, 2007), to assist in answering the research questions, provide richer detail, and to develop new themes and lines of thinking (Corbin and Strauss, 2008; Huberman and Miles, 2002). It is expected that this process has enhanced the scope and depth of the study.

The survey data were analysed using spreadsheets to present the data, and to create graphic displays where appropriate. The results are given in Appendix 3.

The group interview and interview data were coded in segments, and clusters and patterns identified, using data analysis software "MAXQDA". This software was chosen after performing a needs analysis of the requirements I needed data analysis software to be able to perform. I compared my specification with the capabilities of the best known software in the market. Table 3.2 is an extract from my research diary:

Table 3.2. Needs Analysis for Software

Requirements	Available Software	Best Match
Analyse quantitative survey data	MAXQDA/STATA/TABLEAU MAXQDA can handle qualitative data as well.	MAXQDA
Analyse group interview notes	MAXQDA	MAXQDA
Transcribe interviews	MAXQDA, Dragon - unable to transcribe African speech accents	MAXQDA
Analyse interview transcripts	Nvivo, MAXQDA, Atlas	MAXQDA

Analyse literature updates	MAXQDA	MAXQDA
Easy to learn	MAXQDA	MAXQDA
Easy to use	MAXQDA	MAXQDA
Affordable	Nvivo, MAXQDA	MAXQDA
Likely to be useful in future	Nvivo, MAXQDA	MAXQDA

I concluded that MAXQDA offered the best match for this research, in terms of linking coding and data analysis, enabling codes and memoranda to be created and amended more easily, further analysed, and retrieved as required. The software opened up a number of useful opportunities for the analysis of my data, in terms of enabling interactivity, data mapping and associations to be more readily discernible.

By synthesising the coded data with concepts and understandings obtained from the literatures reviewed, I was able to explain and interpret the data within the conceptual frameworks of transnational living, livelihoods and wellbeing, and most significantly, infer from the data some of the emerging themes of sacrifice, stewardship, and financialisation from 'below'.

### 3.6 Insider Research Experiences, Challenges and Emotional Labour

The aims and focus of the research, its complexity, and my position in relation to it, not only presented methodological opportunities and challenges but also required significant emotional labour for me as a researcher. It is suggested that being positioned as an 'insider' helps gain access to the community being researched, and facilitates recruitment of participants for the research. This has been described as 'insider research' (Hodkinson, 2005; Mercer 2005; Brannick and Coghlan, 2007), and this study falls within that concept, due to the fact that I am a long-term member of



Ghanaian origin. In this section, I reflect on the study's research design,' insider' research experiences, challenges faced and how they were overcome or mitigated. Through this reflexivity my aim is to acknowledge the complexity and uncertainty inherent in both the topic being studied and the research process itself, and its intersubjectivity and negotiated nature, in terms of the ways in which mutual meanings have been explored in the research relationship and encounter between participants and myself (Finlay and Gough, 2003; Alvesson, 2011).

From my perspective, designing research that requires so many considerations and multiple linkages, posed logistical and methodological threats in terms of managing the research and maintaining coherence and clarity without being overwhelmed. Although Berry (2006) points to a bricolage that sees research as power-driven, my practical experience in this research suggested otherwise. The challenges I faced in recruiting senders through the respective High Commissions indicated that without 'inside' help, or ability to secure the assistance of the relevant gate keepers, it was virtually impossible to reach the High Commissioners. However, my strategy of approaching people at community events was successful in the case of the Ghana High Commissioner and his Head of Welfare, who offered immediate assistance. of data gathering and the interview process. However it could be argued that seeking to highlight senders' voices and perspectives is in itself an expression of agency, if not of some power.

The research design included acknowledgement of the sensitivity of money, migration and family as private issues. Data gathering in the field proved difficult and time-consuming, but this was to be expected due to the complex, sensitive and private data being asked of participants (Lessler and O'Reilly, 1997; Brannen, 2011). Lee (1993) has suggested that research on sensitive topics often addresses some of

society's most pressing social issues and policy questions, and that it can be intrusive, private, and emotionally charged. Transnational living and remittance sending fit this description. It is on the whole intrusive to ask people about their transnational kin network members, and about money sent to them. In this regard the ethical principles underpinning the research and its guidelines meant the use of tact, respect and confidentiality in recruiting participants. This strategy had to be modified, as discussed in section 3.4.

An unintended consequence of the recruitment process was that the majority of participants were Christians, including those from Northern Ghana and Nigeria, which are traditionally associated with Muslims. A few respondents reported being adherents of African Traditional Religions. It is surprising that there were no Muslims, as Nigeria and Ghana have large populations of Muslims, which I expected to be reflected in the London migrant and diaspora communities. One participant I spoke to about this suggested that there were relatively few Nigerian Muslims in Britain, as most Nigerian Muslims migrate to the Gulf states due to their religion, rather than to Britain. However, it would have been useful to obtain specific perspectives from Muslims.

Having recruited participants, the data gathering process itself, in terms of individual interviews, also presented opportunities and challenges, again due to the private and sensitive nature of sending experiences, but also due to my own position in relation to the research. In this respect, sensitivity and being an insider were intermingled. There have been suggestions that the researcher's sharing of, or being matched on, cultural background, gender, or experience with the group being researched can help the researcher's understanding of participant's accounts, of the language they use, and of the nuances and subtexts (Ritchie and Lewis, 2003; Hodkinson, 2005).

Ritchie and Lewis suggest that from this position the researcher is able to penetrate the frames of meaning of the researched. Furthermore, the researcher can make judgements about what is required in the research, and how to explain issues in greater depth. In my experience of conducting this research, being an insider on the basis of shared experiences, cultural affinity, and gender as a Ghanaian woman sender has, on the whole, been a positive experience, with some challenging elements.

The positive aspects of being an insider include: having a pre-understanding of the phenomenon being researched as a result of the insights gained through personal experience (Mercer, 2007); being sensitive to some cultural traditions and practices, such as taboo subjects; having insight into senders' lifestyles and circumstances in Britain, and often being able to interpret obscure narratives into meaningful data for the research, through understandings of context.

Some of the challenges included a pre-understanding of participants' discomfort with talking about sensitive topics such as money, even though they trusted me enough to engage (Grinyer, 2005). I often mitigated this discomfort by explaining, as part of the pre-interview information session, that no intrusive questions about income would be asked, unless the participant wished to discuss it as part of their story. Another sensitive issue is around the issue of immigration, due to the experiences many participants have expressed about being questioned as though they are illegal immigrants even if, as in my own experience, they have been citizens resident in the UK for many years. Participants were not asked about their legal status, as it is not relevant to the study, unless they volunteered that information in the course of the interview.

The issue of livelihoods has developed into a taboo subject for some participants. In this regard, people who are professionals such as doctors, accountants and lawyers were often confident to state the work they do. However, manual workers, especially those who feel that the work they are currently doing does not reflect their educational qualifications or social standing, often find it difficult to state their work, stating instead who their employer is, or where they work, such as "care". Having acknowledged this, it was often easier to ask whether "you work with your hands" (implying the use of skill), and finally, what specific work it was. In this regard, I had to shift between 'insider' and 'outsider' modes as appropriate, because such information was more forthcoming to an 'outsider' than to an insider.

Sensitive research has been characterized as potentially intrusive, having an element of social stigma, or involving untold stories and feelings of guilt (Lee, 1993; Dickson-Swift et al, 2007). For Lee (1993), this means that sensitive research can be emotionally charged for participants. Drawing on Lee's arguments, designing sensitivity into this study required building a framework of trust, through showing respect to respondents and participants by observing social and cultural norms, such as not asking about the specifics of personal finance, age, and jobs done, especially if the person is a manual worker. Ways of obtaining useful information without being intrusive included asking about the average amount sent in a survey, rather than in face to face interviews, asking about age range rather than specifics, and jobs that 'need to be done by hand' as an euphemism for manual work, such as cleaning. In some instances, sharing the interview guide, as suggested by Lee (1993), was seen as empowering by the participant, often resulting in a wider and deeper discussion than originally envisaged. In this respect sensitivity and insider experiences worked effectively for the research. It also helped to understand the interview dynamics,

where the researcher and participant relationship is not necessarily hierarchical (Kim, 2012).

In terms of my relationship with participants as a woman, there were mainly benefits gained from achieving rapport with women participants (Mercer, 2007), and making connections with the additional dimension of women's sending responsibilities whilst looking after their families in Britain (Bondi, 2005). However, two women participants were initially hostile, did not display any vulnerability that I was aware of, or any power asymmetries between us (cf. Cotterill (1992); Dickson-Swift et al, (2007)). Both of the female participants concerned had young children who were demanding attention during the interviews, and I was able to empathise, although one remained hostile for most of the interview, until the last quarter of the interview.

My interpretation of this hostility was that this participant, whose husband lives abroad and sends money to the family in Britain, expected me to demonstrate understanding that her husband's absence was a kind of transnational "presence", or emotional engagement with geography (Bondi, 2005), due to their ability to communicate daily across international borders. I felt the need to be non-committal by avoiding a discussion of the husband except to note that he was also a sender, as my focus was on the present participant as a recipient who was in receipt of 'boomerang remittances', a phenomenon that is often omitted from predominant discourses and of some interest to this study.

Upon reflection on that interview, I concluded that we probably shared an understanding of her discomfort about his absence, a discomfort which was not acknowledged by the participant, and which I felt would be too intrusive to explore further, because the data that would have been generated was not required for the

research. In this regard, being matched by gender was both a benefit and a limitation. By switching from a discussion of transnational living to a discussion of her own sending activities, this sender's attitude changed significantly, becoming more co-operative. After the interview, this participant suggested concrete ways for co-operation between Nigerian and Ghanaian diaspora groups, which she felt this research could help to foster. This was an unexpected but welcome outcome for me, in terms of achieving eventual rapport with the participant.

Other challenges included ways of interpreting senders' expressed stories about monies sent and their social meanings. In thinking about the social meanings of monies sent, my understandings of traditions in Ghana were more developed than those in Nigeria. However, participating senders' own explanations indicated that both societies exerted similar obligations on senders. Therefore it can be argued that I remained an insider even in relation to Nigerian senders. However, as Hellowell (2006) has suggested, there is an insider-outsider continuum along which researchers are positioned, and it is quite likely that I moved along this continuum during this research, generating my own dilemmas and emotional labour in conjunction with the research.

Drawing from Hochschild's (2003) concept of emotional labour, it became evident that this research process involved some emotional labour on my part. Hochschild referred to emotional labour as the performance of emotion work in the context of paid employment, while Pugliesi (1999) has posited that emotion work refers to active strategies to create, modify, or alter expressions of emotions in the course of ongoing relationships or interactions. Although this research is not in the context of paid employment per se, there was emotion work on my part to continue to present a

professional demeanour in the course of recruiting participants to the research, and during some individual senders' interviews.

My professional demeanour was maintained as a consequence of what Hochschild refers to as display rules, which guide the expression of emotions. These rules had not been explicitly set for me, but were inherent in my understanding of how a researcher should behave. The first application of display rules in emotion work included the efforts involved in suppressing my mixed emotions of frustration as well as empathy in using various channels to recruit participants and respondents, and in particular, resistant gatekeepers to some diaspora and alumni organisations whose members I needed access to. My emotions of frustration stemmed from the increased workload associated with having to operate a wider and longer recruitment process than I had originally envisaged. My feelings of empathy were authentic and rooted in my understanding of the sensitive and private nature of the data I was asking people to provide. This required a degree of surface acting on my part to continue to convey a professional attitude, highlighting the value of the research to those gatekeepers, until I achieved success in terms of recruiting some participants.

The second context involving emotional labour in the research process manifested through listening to participants' experiences, and the emotional aspects of the narratives (Grinyer, 2005; Bondi 2005). This was usually expressed after the recorder was switched off in the 'de-brief' period from the formal interview. These narratives often related to the well-being of some participants themselves and/or people they knew, and posed an ethical dilemma for me in terms of confidentiality versus additional data richness (Mitchell and Irvine, 2008). I decided to honour my assurances of confidentiality, but such narratives involved suppressing my own emotions of sadness (Grandey, 2000; Naring et al, 2006) during the listening

process in order to provide authentic empathy throughout this process, making the participant feel validated, followed by practical information support where necessary. I was able to offer some support through information and sign-posting to various organisations, which my previous experience as a practitioner enabled me to do. During this time I often debated the value of doing academic research instead of 'doing something' practical. I was surprised to be surprised, for although I understood the challenges that many senders face, some of the narratives indicated more severe challenges than I had anticipated. This led to self-questioning about who I was in relation to the research, whether I was betraying 'inside information' for academic benefit, or whether I was a whistle-blower drawing attention to an unjust situation. Grinyer's (2005) questions about what research findings reveal, and how they will be managed, resonate under this research-identity crisis. A partial impact of these questions on me was an initial recurring inability to write, due to a continuous return to questions about my identity in relation to the research, and, most importantly for me, what the practical use of the research would be for senders. These issues have not disappeared completely, but have been put into perspective, in terms of my aspiration to conclude the research, and also to do something about improving the visibility of senders' experiences and perspectives in the policy process.

My responses in this context resonates with Ashforth and Humphrey's (1993) assertions that some aspects of emotional labour are moderated by social and personal identities. In this respect my identity as an insider on the basis of sending, helped to ensure that the empathy I displayed was genuinely felt, and therefore fitted the 'role' I was performing. In identifying with the role, I was able to complete the task



effectively, in conformity with Ashforth and Humphrey's research findings. I had previously noted in my research diary on 14.05.2012:

"b. Very surprisingly (is that even good grammar?) I find I do not really want to do the research interviews, even though I have looked forward to conducting them since Year 1. Just as I found it very difficult to start writing, which I was re-assured was quite normal for many women researchers, I think deep down I have not really pushed to do the interviews because I am afraid. I am afraid they will hurt too much".

In spite of my initial fears, I still found it a rewarding experience to be entrusted with participants' stories. Although I expected to feel a degree of sadness based on my prior understanding of sending experiences, the interviews also generated some shared, pleasant understandings of nostalgia, and 'home situations', such as remembrance of the warm weather and music. By highlighting the many positive aspects of the Nigerian or Ghanaian 'home' life, depending on the participant, and switching to positive discussions of diaspora potential, most interviews ended on a hopeful, if not happy note. This was my personal strategy for promoting a positive future memory of the research encounter for the participant. On the whole, participants indicated that they had found it very useful to participate in the research, and this made the initial challenging efforts used to recruit them worthwhile.

### 3.7. Conclusion

In this chapter I have discussed the research design and the reflective explorations that led to the choice of that design, namely the aims and purpose of the research,

complexity of the sending phenomena being researched, my position in relation to the research, and ethical standards employed. Using the concept of bricolage, a mixed methods approach to the research was selected, including quantitative and qualitative methods, and drawing on elements of critical theory and concepts of financialisation, transnational living and wellbeing, using the researcher's position on an insider/outsider continuum. The methods adopted included a group interview, survey and individual interviews with senders and with other actors in the remittance industry, including the erstwhile regulator in the financial services industry.

In the fieldwork, I adopted diverse strategies to recruit participants based on purposive sampling. My experiences of gathering sensitive data as an insider researcher have been discussed, including issues of prior understandings of context, recruiting participants, access to, and interpretation of data. I have discussed the data management, ethics, and safety issues surrounding the data gathered, pointing to the study's ethical approach that relates to every aspect of the research design.

The design of the study takes account of the need for each method adopted to add substantial value to the overall richness of the data, with each method contributing a different way of knowing about this social phenomenon – the experiences, practices and perspectives of senders. I have analysed the ways in which all the methods employed help to answer each research question in order to meet the aims of the research. Furthermore, I have given a rich description of the data preparation process through coding and subsequent analysis. Finally, I have provided an in-depth evaluation of my experiences from my dual positions as an insider and outsider who is matched with research participants on ethnicity and sending experience.

## Chapter Four

### Experiences of Sending

#### 4.1. Introduction

Chapters Four and Five present the results of the research from all the methods used to gather empirical evidence, namely group interview, survey and individual in-depth interviews. However, this chapter focuses in greater detail on the individual interviews where participating senders talk about their experiences of sending and of their relationships with recipients as transnational kin network members. Chapter Five continues by focusing on the more 'macro' levels of sending, relating to participants' perceptions of government policies and regulations. Although referred to in these two chapters in combination with other methods used, the detailed results of the survey and group interview are given in Appendices Three and Five respectively. The biographies of interview participants are given in Appendix 6. Participants' names and some identifying details have been changed to protect their identities.

Guided by the research questions, this chapter presents my findings on participating senders' perspectives on their transnational living, livelihoods and well-being. It identifies who senders are, in terms of their demographic characteristics; who they send money to within their transnational kin networks; what purpose the monies are sent for; how they work in order to maintain their sending practices, and impacts of sending on their well-being. Particular references are made, where relevant, to a small number of interview participants in order to tell their stories as illustrations of

experiences reported by participants. These include Mark, Rose, James, Frances, Grace, Abby, Daniel, Prudence, Ruth and Diana, all long term senders living in London. Mark, Diana and Grace are Ghanaian, and the other seven participants are Nigerian.

This chapter is structured as follows: section 4.1 introduces the chapter, and outlines participants' expressed understandings of the key terms used in the study. Section 4.2 discusses participants' perceptions of the critical linkages in transnational living, namely living simultaneously in Britain and Ghana or Nigeria, senders' characteristics and relationships with their transnational kin networks, the social meanings associated with the monies sent; senders' livelihoods emotional labour and well-being. Section 4.3 addresses the uses of monies sent, identifying them as a form of transnational social protection finance. Section 4.4 details the emergent concept of 'dress rehearsal living', whilst section 4.5. discusses the stewardship of monies sent. Section 4.6 analyses the implicit financialisation of transnational kin network relationships, drawing on the stewardship of monies sent. Section 4.7 concludes the chapter, with an analysis of the main emergent concepts.

#### 4.1.1. Participants' Understandings of Key Terms

Initial understandings of the main terms to be used in the research were discussed by participants in the group interview with a view to reaching common understandings of key terms that would be used in the fieldwork, namely "Senders", "Family", "Relatives", and "Money transfer" or remittances. Some of these terms, such as "senders" have already been used in previous chapters as they are fundamental to the study, but this section discusses how participants in the research

expressed their understandings. These expressed understandings assisted me in explaining those terms to participants and respondents in pre-interview and pre-survey information sessions, in order to ensure that all shared these common understandings. Having discussed what they preferred to be called in relation to the practice of remittances, participants unanimously expressed a preference for "Senders" rather than "Remitters", to refer to people who sent money home. This is an important distinction, because the regulator's use of the word "remitter" refers to money transfer companies, as distinct from banks, and not to senders, who are referred to as "consumers". It was decided to use "senders", even though people who send money are considered in the industry as consumers of financial services and products. This is mainly because their financial exclusion from mainstream financial services has been well documented (Ratha, 2003; Datta et al, 2006; Datta, 2009), and so to refer to them as consumers of a sector that on the whole excludes them, is not considered useful.

Participants in the group interview agreed that "Family" meant the core nuclear family: mother, father and children. "Relatives" meant every relation or kin outside of the core family unit. Participants agreed that in Ghana and Nigeria this kin group could be quite extensive, taking account of siblings, aunts, cousins, grandparents and in-laws. Daniel, a Nigerian sender who was interviewed individually, describes this transnational network in these terms: "It goes as far as the community, your friends, neighbours, nephews. Includes your parents, the ones you're responsible for." This suggests that participants' understanding of transnational kin network relationships extends to cover relationships that can be quite distant. Therefore in this research, "transnational kin network" or "transnational kin networks" are used

instead of “relatives”. This is to convey a sense of a wider transnational kin network across borders in which the sender is located.

“Money transfer” or remittance was defined in the group discussion as the delivery of cash or monetary value. Although money is specifically discussed in this research, both group interview and individual interview participants noted that sometimes goods are sent, either directly to recipients, as illustrated by **Rose**: “Yes I send clothes, I send shoes and anything they need and they ask me for, and which I can get here”, or indirectly to be sold and the proceeds used for the benefit of transnational kin network members.

#### 4.2. Critical linkages in Transnational Living

Participating senders’ reports of their transnational living experiences indicate three main interlinked aspects that enable remittances. It was evident from reported experiences that these linkages are critical because of their fundamental importance to sending practices. The first linkage is between participating senders and their transnational kin network, mainly based in Ghana or Nigeria, but which may be spread across several countries, depending on where family members have migrated to, or settled in. This linkage is important in enabling participants to maintain strong and thick ties with the ‘home’ country, within socio-cultural meanings of money. This is illustrated by **Diana and Frances**: “I suppose at the back of your mind you know that is where you come from, and if you have to go [back home] you haven’t cut yourself from that society.” Frances explains some of the practical aspects of maintaining links:

“Well, in a way because that will only work if you keep up the link with them, because that’s your only link, so that when you go back home or you go on holiday, you’re going to stay with them, near them, or be with them, so we need to keep that relationship alive.” - **Frances**

The second linkage relates to participating senders and their livelihoods, or ways of earning income in Britain. This linkage is essential in terms of enabling money to be earned in order to be sent home, as **Ruth** indicates: “so you find that if you’re able to you would want to work seven days a week. And this just because there’s so much need. And you can’t help it, because so much need.”

The third linkage refers to the well-being of participating senders and their families in Britain, and how sending impacts them: “I could have, have to forgo let’s say, getting regular holidays”, as **Prudence** states. Participants report that this linkage is also essential in terms of the personal health and mental infrastructure that enables participants to maintain their lives, livelihoods and relationships with family both in Britain and in Ghana and Nigeria.

#### 4.2.1. Transnational kin networks and Social Meanings of Money

This section discusses senders’ perceptions of their transnational living, characteristics, the people they send money to as members of transnational kin networks, and how they communicate with those transnational kin networks. It also highlights the social meanings that senders express as being associated with their sending practices.

Through sending money, participants express an awareness of living simultaneously in the destination country, whilst maintaining family ties and spending money in their countries of origin – this simultaneous living both ‘here’ and ‘there’ constitutes transnational living. There are a variety of perceptions among participating senders in relation to their transnational living. For example, one participant, **Diana**, a Ghanaian sender, sees transnational living in terms of being neither ‘here’ nor ‘there’:

“It can lead you to become rather unsettled because you do not feel belonging either way”. However, for some participants, such as **Frances**, a Nigerian sender, this simultaneous living is understood to be a double life: “Oh yeah ,very much so, because you are involved in other people's lives, I mean it is not just the money, but because you’re sending money to people, and you want to know they are making progress in their life, because you know the situation, so in a way you’re very much back home, even though you live here”.- **Frances**

Likewise for **Ruth**, a Nigerian health professional, transnational living involves having two home countries:

“When we leave to come and live here, you know, just to better our lives, we’d always have two home countries: we’d always have this to be your country and the country where you have a lot of family that you’re caring for, is your other country.”

But for others, such as **John**, a Nigerian sender, it is a divided life: “Because I am here, and I am taking care of people back home, that is, I am dividing myself into two”; likewise, **James**, another Nigerian sender sees a divided life: “well that’s what it looks like, innit, cos part of me is in Nigeria, and part of me is here.” However, for a



small minority, such as **Abby**, a Nigerian mother of two, managing a transnational household, where her husband lives in Nigeria, it is one unitary life lived on two continents:

"It's not a different life, or two different lives. The life is made up of; the life is living across two continents, if you like. Not two separate lives, it's one.

It's not a sense, it's a continent, and in this virtual age it does not mean anything. It's just two continents, two different cultures, but to somebody like me, it's one.

Yeah because I think that the idea of borders is very artificial in terms of rules and regulations, that's fine, but it is very artificial for somebody like me, who has erm, if you have dual nationality you have different influences in your life and different expectations of different things that you are doing, so yes, I may have a husband living in another country and I am here, but erm, that is our structuality. It's one unit."

– **Abby**.

These differences in perception could be interpreted in terms of the strength of ties senders have with transnational kin network members. For **Frances**, involvement in transnational kin network life in addition to sending suggests strong ties, in contrast to **Diana**, whose perception seems weaker. It is not entirely clear what these different ways of understanding transnational living mean in terms of sending, but these differences in perception point to nuances within the concept of transnational living for those involved in its practices.

The survey provided a useful indication of the demographic characteristics of respondent senders, in terms of gender, age ranges, livelihoods, marital status and others. It was also useful to obtain a picture of participants as part of their

transnational kin networks in order to help gain a better understanding of the familial 'reach' of money sent, as well as the locations of senders within their transnational kin networks, in terms of sibling order.

In terms of gender, respondents are equally divided between male (51%) and female (49%). Their ages range from 20 to 70 years, with more than half aged between 40 to 60 years. The survey indicates that although there are roughly equal numbers of each gender, some aspects of sending may be gendered. For example, equal numbers of men and women respondents sent money for food, but those who reported sending money for business were men, and only women said they sent money for faith/religion. Respondents also reported that amounts sent range from £20 to £8,000, with the most common amount being £200 per month. This indicates that regular remittances tend to be small, with occasional medium sized amounts. Participants in the interviews were also evenly divided between men and women, with both working and sending money regularly.

Participating senders have reported that their position in the sibling order within their original families back home has a bearing on transnational kin network expectations, and the sender's obligation to send in order to fulfil those expectations. Eldest children take the most responsibility for parents and siblings, in decreasing order to the youngest, as Daniel explains:

"Being the first in the family, a lot of people are dependent on you, you know. That is our tradition and culture, the first born of the family has to provide for the family."

Participants suggest that this situation is also gendered, so daughters have more responsibility for the physical delivery of care, than sons, even when absent from the

home country. In terms of sibling position, other factors such as being a sender, being educated, and other attributes that increase a family member's financial capabilities, can propel that member to the role of 'honorary eldest' child, with the associated responsibilities and privileges entailed in that position. This position is essentially one of family respect, and the right to be consulted on family matters. In this way money, or earning potential, can mediate family position.

For participants, sending money has social significance in terms of marking their 'presence' and continued role in their transnational kin network, even though they are physically absent from home. Most participants reported that sending money meant they were able to maintain links with family and friends back home. There was a strong awareness of their positions as members of transnational families. Part of the process of maintaining links includes keeping the sender in remembrance, and maintaining their family status. **Joe**, a Nigerian sender, describes the meaning of sending money home as "getting in contact with your roots, and erm sticking to family as we should." For **Prudence** the money acts as link: "But then I still send money to have this link. It is part of linking the family back home. I see it as part of a link."

From these perspectives, remittances act as a linkage in the maintenance of transnational kin network relationships by helping to keep the sender in remembrance, and retain their family status. The money sent plays a triple role, first for its financial value, secondly for its role in representing the absent sender, to make their 'presence' felt, and thirdly as a linkage between sender and the transnational kin network. In this respect, the money sent 'talks', as well as serving as a continuing link in the transnational kin network. **Grace**, a Ghanaian sender, sums up this notion of money acting as a 'talking' proxy in these terms:

“ it's very much like, I'll put it this way, like making your presence felt instead of, I am not there, in my absence my money is still talking for me[laughs], yeah my money is talking [laughs].”- **Grace**

Through making the sender's presence felt, the monies sent also confers respect on the sender. **Daniel**, who reports that he supports more than fifty people: “I'd say it's more than fifty, five zero;” also affirms that through such practices, respect is earned:

“You also errm earn respect, you know, your status. So whenever you go home you're being respected, you know, you're respected. The fact that you've been able to meet your responsibilities means that you earn your respect and dignity”. Group interview participants discussed feeling a sense of heightened responsibility for people back home, because “you feel you are at an advantage”, and therefore strive to be able to send money. They reported that sending money enables acknowledgement of the sender's continued role within the family and community.

The survey results indicate that most respondents are directly supporting 1-5 people through remittances; a smaller number support between 6-10 people, and 1 person was supporting 20 people. Such support suggests that in the experiences of participants, sending is often wider than families, extending to friends, classmates and other community members. The number of recipients helped, and their relationships with senders, represents thick networks that transcend national borders.

Beneficiaries of remittances as reported by respondents are listed in Appendix Three. The low ranking of “my children” and grandparents is likely to be a consequence of families being together, or having their children in Britain, rather than in Ghana or Nigeria. Some interview participants such as **Frances** and **Mark**

have all their children in Britain: "I have got three children between the ages of nine and two. So yeah, I am responsible" – **Frances**. Others, such as **James**, have children in Nigeria:

"I have some family home, some dependants that I left back home, I have kids back home who are going to school, so I have to send money to take care of them, I have parents and other family members that I take care of" - **James**.

The presence of children or young siblings, as well as parents back home can be a useful indicator that a sender will send for a long time, as in the case of **Mark** who has supported his siblings and nephews through school and professional qualifications, and until marriage. Strong transnational kin network linkages are illustrated by **Mark**, who expresses feelings of satisfaction with the long term results of his remittances sent to his nephews, which he describes as:

"An investment for the future. So, you know, because my sister's boys, the two older boys, this is their third, that is the difference between them. They're both doing very well, I mean one is a fully qualified accountant now, and the other one is doing it [accountancy] as well- both of them work in banks and they, myself and my sister were supporting their younger brother. So, I could see how supporting someone to go through education can be of such benefit."

"you feel great because you think "oh because I helped and contributed a little bit they are where they are". One of them got married last year, so you feel that you- it gives you a nice feeling and you feel you are contributing there." – **'Mark'**

Mark expresses elements of reciprocity in his transnational kin network life, where those who have been supported to achieve professional careers and jobs in turn

support those family members who need assistance, in this case the youngest nephew. This form of reciprocity is not directly received by **Mark**, but received by his youngest nephew. In this way the reciprocity is communal and needs-based, rather than direct to the sender. Another way of interpreting such situations is that whoever within the wider transnational kin network is willing and capable of helping those in need, does so into a communal resource pool – in this case investment for the future of the younger generation. If that help is successfully invested and bears fruit, then the beneficiaries may continue the cycle of assisting those who need help. In this way Mark can be satisfied that one of the older nephews has married, the sub-text conceivably being that his work in remitting is nearing completion, although he is still contributing to the transnational kin network, so the transnational linkage remains unbroken, even though this nephew is now grown up and married.

Participating senders who are married, where both are earning in Britain, have expressed understandings of dual responsibilities to send money back home to both spouses' transnational kin networks, whilst simultaneously maintaining core family life in Britain. This effectively means that three transnational kin networks (one in Britain and two back home) are supported from the transnational couple's combined income. This in turn means that each spouse has to work to their full limit, especially when 'major projects', that is house-building or capital-intensive business start-up, are undertaken, or when an elderly parent back home falls into long-term illness. Each spouse often understands what is at stake, as depicted by **Daniel**, a Nigerian man who works as a cleaner, and is a long-term sender:

“But because I'm married to an African woman, a Nigerian woman, so she understands my situation. She has her own family and I have mine. So that is why the same thing apply to us, she has the same money, that's why I have to strive to

be able to work for us, and she has to work hard where there is a major project, I have to supplement, so we work very hard, you know.” – **Daniel**.

In such situations participants report that money is sent to members of each spouse's transnational kin network according to their circumstances and need. **Abule** describes this as sending where the need is greatest: “the way I remit, we send the money where the need is most.” This shared understanding means that monies can be sent in a flexible manner, focused in one area of family requests when necessary in a crisis, or spread more evenly when senders are able to plan ahead. This kind of flexibility in sending can be compared to a mirror, because the money sent often reflects spending that also takes place at destination, for example on food, accommodation and other living costs. Using this metaphor, sending can also be compared to a concave mirror when focused on specific needs of a few individuals in Ghana or Nigeria, and to a convex mirror when spread among a wide number of financial needs or members of transnational kin networks.

Viewed from this perspective, ‘convex sending’ refers to requests for money that are not planned, that is, unexpected requests. Convex sending also applies to a range of people helped that varies, but which senders try to cover. **Daniel** provides a useful description of such convex sending:

“We look after our parents, siblings and our extended family. So your mother, uncle, auntie, whatever, even people you grew up together with, friends. Some people will just call you for help; it does not have to be your siblings or mommy.”- **Daniel**.

In contrast, **Prudence’s** sending is focused on her Grandmother, and occasionally to her nephews in a concave manner: “My grandma. Mainly my Grandma but sometimes I do send to my nephews.”

The relationships between senders and transnational kin network members provide an important indication of the extent of senders' responsibilities and general willingness to extend help beyond core responsibilities, as described by **Ruth**:

"It's varied over the years but at the moment I'd say that I'm helping (on my side) I mean my family, because you need to split the two up because there's my husband's family and my family. We're currently helping out about, I think 10 people. From my husband's side, at the moment we are helping out maybe about four people." – **Ruth**.

Supporting fourteen people from two salaries is a type of convex sending which spreads the money sent over a wider group, and is a significant responsibility, not least in terms of communication costs.

Participants report that the sending process begins with the sender's own initiative or a request from family and friends in Ghana or Nigeria, as illustrated by **James**: "But there are some people that they don't even have to phone, I know their needs, so I have to ring them after sending money to them." Respondents to the survey indicated that the main mode for communication with family and friends in Ghana and Nigeria is identified as the telephone, in particular mobile phones. This is followed in frequency by Skype, Facebook and instant messaging. It was surprising that there was no reported use of letters, audio/video recordings, or of Twitter, a social medium, considering the relatively young age range, and the fact that many senders were professionals. For example, **Mark** highlights the changes from previous years when letters and telegrams were used, to current usage of mobile phones:



"I mean we were living in a very different world then. There were no mobile phones, no internet; even phone calls were very difficult. You relied very much on air letter cards which are things of the past now. Those were our means of communication. And telegrams- it was very important. Now we communicate mainly by mobile phone or text. But also by email. Erm and you know, I can communicate through some landlines as well but not often" - **Mark**.

Approximately 97% (84 people) of respondents reported mobile phone usage as a mode of communication, which suggests that this method is near saturation, and being used by the older generation: "my Grandma uses a mobile phone so I usually call her by telephone" - **Prudence**. However, the speed and immediacy of mobile and internet communications, means that senders can be informed more quickly about the need to send money home:

"They will just flash you, and erm you have to call them back. Definitely 100% when you see that number, you will have to call back. If you don't call back, they will call for one minute to say Brother or Uncle please call me back" - **Daniel**.

'Flashing' is an inexpensive way for a transnational kin network member in Ghana or Nigeria to call the sender in Britain for a few seconds – just long enough for their number to register on the sender's phone, but too short for the person in Ghana or Nigeria to be charged for the call. The sender then calls back at his or her expense. In these ways senders can also be more involved with family life back home on a daily basis.

In the context of this research boomerang remittances refer to situations where senders also receive remittances from Ghana or Nigeria. Such receipts may occur prior to sending. This was the case for five participants, including **Abby** and **Rose**.

These participants reported strong ties with their transnational kin network, receiving funds from parents or spouses. It was interesting to note that those who received also sent money, sometimes to the same person at a later time of their life, or to other transnational kin network members. Such was the case of **Rose**, featured in Chapter One. **Rose** used to receive money from her parents before her father retired: "Initially I used to receive from home. From my parents." She currently sends money to both parents, in a form of implicit reciprocity: "I'm sending to my parents, and I also send to friends, and people who I know."

Rose's situation suggests that some senders who have received in the past, or are currently in receipt of boomerang remittances from their parents, may be second generation senders.

Abby is currently receiving funds from her husband in Nigeria, but she also sends money to other kin network members in Nigeria: "With my husband being outside the country, the money he makes, he sends in part to us here. It's an obligation for a father. It's a sense of responsibility."

"I wish I could send more. Sometimes, there are demands. Not demands from people there, but demands like watching TV. That you feel like you want to send a certain amount of money, and you have to come to that point about the sending and an agreement about that money." – **Abby**.

Participants explained that if sending to retired parents or children, money is sent regularly, i.e. monthly, with allowances made for emergencies, as illustrated by **Daniel**: "For that reason we have to go the extra mile to meet the obligations to stop the suffering, so we do our best." Some do not send money regularly but "send a lot" when they do.

#### 4.2.2. Sending as Transnational Social Protection

The top three items for which money is sent by respondents are Food, Health and Education, followed by Utility Bills. By sending money to pay for food, healthcare, housing, education, funerals, and other items, participating senders are effectively paying for social protection for their transnational kin network members. **Mark**, for example, having paid his nephews' school fees, is paying for his mother's retirement, and others, which are in effect welfare or social protection payments:

“ I have a couple of brothers erm back in Ghana who one of whom I remit quite regularly erm, because he hasn't got a job, or not a consistent job. My mum is elderly, she's nearly 80.

“And even when it has to do with funeral costs and other things-hospital bills and other things it's all you know, about support and welfare if you like.”– **Mark**.

This suggests that senders have generated an informal system of atomised payments to their transnational kin network members that effectively constitutes a transnational social protection regime, albeit an informal regime. Senders' perceptions of home and destination governments are discussed in Chapter 5.

Some participating senders with responsibility for children in Britain expressed concern about denying their children 'here' items and holidays they needed or wanted, in order to be able to send money home. They reported worrying about the potential resentment that their children may feel about things, places or events they cannot access 'here' because money is being sent to people they may not necessarily know that well back home. This is illustrated by **Frances**, a professional Nigerian mother of three children:

“So in a way you just realise that you are denying yourself, you’re denying your kids, and you’re not giving them the full benefit that they deserve, simply because you have all these other responsibilities, of course they see it”. - **Frances**

Some dilemmas still remain, according to participants. This includes parental aspiration to return to countries of origin, as opposed to their children’s desire to remain in Britain. Part of this dilemma includes parents making preparations to return, even if it is over the long term, but then realising that this desire may not be shared by their children. **Mark**, a middle-aged Ghanaian with two teenage children asks: “Are they going to go to Ghana or are they not?” Although he and his wife would prefer their children to settle in Ghana, they are also conscious of the fact that this decision may not be theirs to make once the children reach adulthood, while **Mark** and his wife also approach retirement and beyond. **Mark** has clearly given the matter some consideration, because he outlines another important dilemma:

“And then there’s the whole issue of, you know, the children, errm, if you want to leave them a legacy, where do you leave them? You know, you put all your efforts in Ghana and then your children say they live here, and then it is some uncle or some aunty who, you know, doesn’t really care about them, who inherits everything.” – **Mark**.

**Mark’s** dilemma points to the important issue of children born to senders, which is complicated because those children are affected by a variety of laws both in the UK and in Ghana and Nigeria. Full interpretations of the legal implications of immigration and citizenship laws for children are outside the scope of this study, but it is important to note that broadly speaking, the legal status of the parents affects that of the children, and this is gendered with respect to the UK. Children born to female

senders with British citizenship where the father is not British have relatively more legal rights than those without. One of the main outcomes of the nationality laws such as the British Nationality Act 1981 instituted under the Thatcher government was the creation for the first time of stateless children, in spite of parents' right to residence in the UK (Kofman, 1995; Tyler, 2010). Unless the children are registered with the relevant High Commission as Ghanaian or Nigerian citizens, their inheritance rights in those countries may also be in jeopardy. Therefore when senders invest in properties in their home countries, the implications for leaving legacies there to their children are far from simple.

Respondents had been sending money home for between 1 to 22 years. The most frequent duration was 10 years. Asked about their intention to continue sending, most respondents reported that they would continue "as long as I/parents live"/ or "as long as possible". Those who assigned a numerical value in years indicated their intention to send over the medium to long term. The shortest time given was one year, and the longest, apart from "indefinite", was 25 years, suggesting that senders generally intend to remit over a long term. This intention to continue sending indefinitely was broadly confirmed by interviewed participants.

A few participants expressed some misgivings about continuing to send, but not to stop. These include **Abule**, a Ghanaian sender:

"To be honest, I would love to stop remitting because, you know I don't believe in always providing for someone that would likely be able to provide for themselves. There are some people like my mother in law that unless they are no more I need to keep sending them money. But my cousins and all that, hopefully when they get a job, or what they're doing is working out for them, then there will be

no need for that. My mother in law is at retirement age, you know, so she needs a house or something, so, you know, the money is to be building and the things that perhaps if we were there, we would have been doing; that can't stop. Whereas my cousins and sister in law, and all that, just because it's their fees- they are not yet established so..."

**Abule's** expressed desire to stop sending, but recognition of his social obligation to his mother-in-law for the duration of her life, combined with his obligation to his cousins who are unemployed, demonstrates the strength of the transnational kin network and the social meanings of caring obligations associated with its maintenance. Building a house for his retired mother-in-law is a major undertaking; neither can it be constructed at a leisurely pace, due to her old age. To be able to construct the house for his mother-in-law and her carer(s) if any, to move into, is likely to be a strong indicator that **Abule** has met his social obligations, and deserves the family's respect, as indicated by **Daniel**. From **Abule's** description of the sending priorities, his mother-in-law's house comes first, and would ideally preclude sending to his cousins and sister-in-law, but their unemployed status maintains his social obligations to them. In this respect **Abule** is effectively providing social protection finance for his sister-in-law and cousins, in addition to providing private housing for his mother-in-law. From a practical sending perspective, **Abule** will also need to operate within payment regulations that limit the amount sent each month, even if he earns a high income, and is financially capable of sending money to build the house within a short time frame. The regulatory aspects of sending are discussed in Chapter Five.

For participating senders, transnational living involves a kind of mirror-image of their spending in Britain reflected back home. For example, participants report that they pay rent or mortgages in Britain, whilst sending money home to pay for rent for family members, or to build a family house. Participants pay utility bills in Britain whilst sending money home to pay utility bills for transnational kin network members as dual spending. Some participants report that this dual spending, which I refer to in this research as 'mirror spending,' influences their need to work long hours, or sometimes to do more than one job.

#### 4.2.3. Sending and Livelihoods

Participants reported working long hours, sometimes in multiple jobs, in order to send money home. One such participant who has worked long hours, and has had two jobs is **Rose**, currently seeking to supplement her sending through business enterprise with her cousin in Nigeria. Another is **John**, a Nigerian sender who works as a cleaner, who expresses the essential need to work long hours, whilst managing mirror spending:

"[Laughs] You are Oliver Twist, keep asking for more [work], because of the bills we pay over here, there is no amount of work that will be enough for you to sustain yourself, so you just get your hours for your bills and just try and manage."-  
**John.**

This realisation that no amount of work will be enough to maintain a sending lifestyle means that participants have to budget, and try to manage their spending in Britain.

In this respect **Grace**, a long term Ghanaian sender, highlights budgeting as a feature of sending practices:

“The need to send money makes you feel that you also need to budget your spending so you that you can have something to send back home. So it gives you that sense of planning your budget very well.” - '**Grace**.'

However, not every participant is able to budget or manage effectively. Sometimes there is a deficit after mirror spending. Some participants have had to borrow in order to meet the deficit, or to undertake a big project. This can be construed as risky financial behaviour associated with emotion through family relationships, that is the desire to provide for family members:

“I remember the early days, there has been the issue of even having to borrow or taking an overdraft or take a loan in order to try and set somebody up in business. So that has put me into debt before but not at the moment, but it has happened in the past, yes. – **Abule**.”

It is not clear if **Abule** would borrow under such circumstances again, or whether his current income is such that this is no longer required, but other participants, including James have also expressed the need to borrow when there is an urgent need:

“There are times where you have to borrow, you know, because there are some that you plan for, and you are saving towards that and then... When it's urgent, at times you have to borrow when it is necessary.” - **James**.

Other participants adopt the livelihood tactic of taking multiple jobs in order to meet their spending responsibilities:



"I am doing two [jobs]. I know people that are doing up to three. So if you have a job, you have to consider what the pay is, and that will determine what you do, so we go outside doing two three or four jobs, you do early morning, do afternoon...sometimes the work is very hard, but we have to do it.

When you take a job you have to consider the responsibility that you need to take care of, so that would come in when you look for a job and the type of job you take. Depending on the type of job you are into, sometimes you go on the train see them looking miserable. Looking tired." - **Daniel**.

This tactic of considering financial responsibilities and then taking on the requisite number of jobs or working hours, means that the focus is on the financial need, rather than the well-being of the sender who has to meet that need. It is therefore not surprising that **Daniel** reports seeing people working in certain types of jobs, likely to be low paid and hard, looking tired and miserable on the train. However, most respondents and participants in this study indicated that they would stay in their current job even if they did not have to send money home; one person out of 101 reported a source of income from welfare benefits, a British citizen.

Respondents and participants' in the research report that their livelihoods are derived from a variety of jobs, including manual work, professional and management work in a variety of sectors, ranging from cleaning to dentistry. Some operate their own businesses, including retail. This resonates with Peil (1995), Hagopian et al, (2005), and Orozco et al, (2005). Orozco (2005) finds that 50% of Ghanaian senders in the UK are graduates. Those participants in this study working in professional and managerial jobs, such as **Kevin**, report that sending does not influence the type of work they do, but affects them in other ways, such as their ability to go on holiday,

buy better clothing, or buy products that their children in Britain may need or want.

For example, **Mark** reports:

"I guess, you know, I'm considered a 'skilled' person, I'm a professional person, so I've been able to work hard to keep my head above waters. So I am satisfied with [my livelihood] it." - **Mark**

However, for **Ruth**, sending impacts her family's livelihoods in significant ways, even though she and her husband are also professionals:

"I mean my husband does a full-time job Monday to Friday, but he's looking for another job – in Ireland - on Saturdays. It makes you want to earn more and more and more. Because you never seem to have enough. You don't have enough, and we are not people that live a very expensive lifestyle. You living as basic as we can, you know. So it's really affecting us, but to find that whether you like it or not, you are basically a provider to people and because their livelihoods depend on you, you're not just giving them money, extra pocket money, but you're actually feeding some people, and you're helping some people to get an education so they can get out of this poverty."

**Ruth's** expressed understanding of the need to continue to work to earn more money, including her husband seeking more hours to work, even as far as Ireland, demonstrates their full and continuing commitment to sending, including cutting their expenses in Britain in order to help transnational kin network members get out of poverty. It is interesting that **Ruth** expresses satisfaction with her life and livelihood in relative terms to recipients, and as an indication of her agency in choosing to be happy in spite of the challenging circumstances of their transnational living:

"I would say I am satisfied because when I look at the lives of others I can see that I am in a very, very privileged position, even though I say that we have almost nothing left at the end of the month.

I am happy because I'm just choosing to be happy about... then to be grateful because I'm privileged, I am blessed because at least I can feed three times a day, I can fend for myself, I have an education and I have a position of some sort, so the future is bright for me, you know all things being equal you know, I am happy and am grateful to God for that."

**Ruth's** optimistic view of life, work and sending is also reflected by **Violet**, a Ghanaian sender who works as a cleaner, and long-term sender to her Mother: "they [family] are fine, so long as we both have jobs, and no one is unemployed, we are ok."

However, **Frances** takes a different but pragmatic view: "I wouldn't say I'm satisfied. I think it is more like necessity. I mean you just know that this is your cross to carry."

It is interesting to note from these perspectives that participants who are professionals do not seem to be any more satisfied with their livelihoods in relation to sending than those who are manual workers. In fact the participant who expressed the most dissatisfaction with his livelihood and sending was also the most senior in professional terms, and likely to be the highest income earner, **Kevin**, another long-term sender:

"I am completely dissatisfied. And in fact I would say, I would go as far as to say, that if I know what I know, if I knew what I now know, my life would definitely have been different.

I wouldn't say it [sending] affects the way I earn my income, but it affects my quality of life". –Kevin.

Kevin has reported that he was supporting three siblings and his parents, but two of those siblings are now independent, and no longer require his continuous support. He further indicates that he is able to afford the monies he sends home. From this perspective, Kevin's expressed dissatisfaction with sending is surprising, compared with other participants such as Ruth, another professional who reports having little money left at the end of each month, or Daniel, who is doing two jobs. There may be other factors and considerations at work, such as self-comparison with other colleagues at work, which Mark, Frances and Ruth have commented on. Another interpretation is that responsibilities back home are likely to increase with the sender's rising income, or perceptions of 'doing well'. Ruth alludes to this:

"Because at the end of the day, even if you got into the stage where you are doing well it's almost as if your responsibilities keep increasing because there's so much need. I mean at the moment we are not driving, we've cut down as much as we can just so we can have that extra left, you know at the end of the month, just to be able to have basic meals, just really, really basic meals; then phone bills, not much shopping, you know, and just food bills. The rest just goes towards helping others.

But you know, one would wish that I could have just a little bit left at the end of the month, even though you have all these people that you want to help, one would wish that at least we could lead a more decent life, you know, where you can shop every month for yourself, just reasonable shopping, not going on a spending spree, but you can shop for new clothes, you know, you don't have to deprive yourself of new clothes, then keep recycling the old ones you know, just the basic enjoyment of life.

And my colleagues who have this same type of income, the same type of job definitely live a more decent quality life than I do; they have a more enjoyable life.

For the kind of work that we do we should have more savings at the end of each month. But there's so much need, as I've said before so..." – **Ruth**.

From her comments, Ruth also appears to be reflecting on the effect of spending on her family's livelihood, expressing regret at their inability to save, do the kind of shopping she really wants to do, and enjoy a better quality of life. In this respect sending, and in particular long term sending of ten years or more, seems to have enervating consequences for participating senders' livelihoods and self-evaluated quality of life. That is, sending sometimes extracts some enjoyment of life out of participating senders.

However, the views expressed by participants about their livelihoods also demonstrate the critical nature of employment to senders; this resonates with the view expressed by group interview participants. Group interview participants reported that many senders work in order to survive. One of the livelihood survival tactics reported by the group was that pressure to start sending money home has meant that many senders do not have time to plan to find good jobs, but tend to take any available work offered to them, only to realise they are still doing the same job after ten years. The group reported further that they often sacrifice going to the dentist, opticians, and other health clinics due to concerns about losing income from missing work, or from feeling that the money was needed more back home, thus continuing to work whilst needing healthcare, and therefore sacrificing important aspects of their health in order to be able to send money home. **Ruth** illustrates this focus on livelihoods and sending in these terms:

"It makes you think really sometimes about what is the essence of life, because the more you work, the more the need, and somehow, ironically, that is creepy. Maybe that's the way to look at it, because if you don't look at it that way you end up living a depressed life, you know, it's become senseless, because you're just working away for others to have a little, so it makes you question it all." -Ruth

#### 4.2.4. Senders' Well-being and Emotional Labour

This section presents participating senders' perspectives on their experiences of well-being and emotional labour in the context of sending. Well-being in this context refers broadly to participating senders' own summary reports or assessments of their quality of life or their general life satisfaction, that is, subjective well-being. This includes evaluations of their family's well-being in Britain. Participants' reported experiences in relation to well-being include stress and sacrifice. Sacrifice entails rest or holidays, attention to personal health, and ability to control spending plans.

Emotional labour refers to efforts made by senders to suppress their own emotions in order to make transnational kin network members feel that the sender cares about them. Participants' reports of their experiences in this context relate to communication and efforts made to maintain relationships with transnational kin network members.

Respondents' evaluations of their well-being with sending money home were generally positive. This was broadly in line with the discussions of the group interview members, who expressed broadly positive, but also some negative outcomes of sending associated with senders' well-being. However, the picture was

more mixed with interview participants, who gave a positive initial depiction, but often went on to explain detailed consequences that indicated negative well-being outcomes associated with sending.

Through positive associations of their own well-being with the ability to send money home to provide for healthcare expenses, housing, education and other items, participating senders demonstrate that they seek the social protection of transnational kin network members. This is illustrated by **Frances**:

“Also you’ve got to help in every way you can, because, I mean, they are not asking for money for luxuries, they are not asking money for holidays, they are asking money for the basic necessities of life. Food, clothing, shelter, and education which is a basic human rights which they are being denied, so somehow they’re your people, they’re your blood so you feel you should help them out in every way you can.”- **Frances**.

Experiences such as these underscore the importance of remittances as private payments for transnational social protection. Participating senders’ stated intentions to continue to provide payments for transnational social protection also demonstrate their human agency and ability to act in order to achieve outcomes that personally matter to them, even under their own difficult circumstances. **Mark** illustrates the views of participants who expressed positive outcomes of sending on their own well-being:

“If I’m using it [sending] to support, and for people’s well-being, and things like that, then I think it’s generally very positive - I have a positive feeling. If I define personal wellbeing as my health, my wealth and also my personal level of fulfilment and you know... If I define it very narrowly like that, then in terms of level of

fulfilment, being able to support people- help people to school, I think that is very positive. So that is a positive.”

Others, such as **Frances**, expressed some positive effects of sending on their well-being, but also negative effects. In this context there is a tension between positive well-being in terms of feeling happy and confident about the ability to be able to help transnational kin network members back home, and the consequences of sending on senders and their families ‘here’ in Britain. Frances narrates the story of her husband’s initial return to Britain, having been born here, but sent back to Nigeria to be brought up:

“For the first three years in the UK when he came back to the UK, he couldn’t get a proper job, so was he was doing different kinds of jobs, different shifts to support himself, and to make ends meet, at the same time he was getting letters from Nigeria even when he himself was struggling to make ends meet. At the end of the week he only had £10 left; then he was getting continuous letters from Nigeria that his mum cannot pay the rent, his dad was ill and his brother was a student in need of fees. So thank God finally he got two other jobs, finally a better job and was able to send money. We have a lot of people who have no choice and who are working at double shifts you know, their life’s hard here, and at the same time they have to be sending money home. And what happens is that a lot of them, they don’t take holidays, didn’t have any breaks, nothing.” – **Frances**.

Similar experiences to this narrated by Frances were reported by other participants such as Daniel, suggesting that many senders struggle to be able to send money home, and this has consequences such as not being able to rest or take holiday breaks from work. In this context Ruth comments that sending



“does not fit with personal well-being. It does affect us personally and emotionally because you wonder why life must be so difficult, for a certain group of people, you know. But we stay positive and we stay positive, and we do the best we can, because maybe that's what life is all about. It's just really how much you can do for others, not really how much you can enjoy yourself.”

Ruth's expressed determination to stay positive, and rationalisation about life not being about enjoyment can be interpreted as a negative view of sending, which Ruth refers to as not compatible with personal well-being. This is a significant statement from a sender who has been generally optimistic about remittances.

Some participants also expressed views that sending itself was associated with stress and insufficient attention to senders' own personal health. These reported negative outcomes highlight some of the unintended consequences of sending, as reported by **Abule**:

“So yes you are under stress, and you are working, and, you know, doing more than two jobs or something like that. Yeah, and not resting yeah, so yeah I think there was not much to do. It was just pure rest for 28 days, I mean he was coming round to his usual self. He was actually admitted and sectioned, yes. Because he was just far too tired.

Yeah he was actually sectioned, and made progress, and in six months which would have been normal. But again it was very clear from his story that he was under pressure to send home to the family.” – **Abule**.

The experience of this sender who became mentally ill and recovered after being allowed to rest, points to the negative consequences of over-work, tiredness and

stress, which some senders experience, even if not to that extreme level. Another example of the stress and emotional aspects of managing the balance between working to sustain two expenditure flows, having consequences for the well-being of senders, is summed up by John:

“Well, that’s how this country is, especially for those of us that come from Africa, it’s kind of, we are kind of stressed because of working to make little money, just stressed with life, work, house, work, house - there’s no life in that.”

Other participants expressed an element of negative impact through inability to plan financially, due to urgent requests for assistance, which require immediate response through sending money home. This often applies in situations of children in Ghana or Nigeria being sent home from school due to non-payment of fees, parents or siblings needing to meet immediate healthcare expenses such as hospital admission or discharge, or medication, and sudden death. **Mark** paints a picture of his experience of this impact:

“Because you’ve planned to do something, you know, maybe you’ve been saving up for something, and suddenly this happens and you’ve got to reprioritize, in that sense the unplanned bit definitely has a negative impact on my standard of living and therefore on my well-being”. – **Mark**.

Participants’ reported experiences in relation to being unable to plan financially can be understood as a tension between their willingness to help meet the social protection needs of transnational kin network members, against their own need for control over their finances, such as the ability to save, pay essential bills, or to meet some of the needs of their children. In order to mitigate this situation, the sender may require longer working hours, finding another job, or reducing costs through moving

to cheaper accommodation, eating cheaper food, switching to bus travel, or other means of travel.

"[sighs] Maybe go on holiday – Violet

"so in a way you just realise that you are denying yourself, you're denying your kids, and you're not giving them the full benefit that they deserve, simply because you have all these other responsibilities of course they see it - Frances

"We are actually trying to plan a holiday where we don't have to spend much money, we have to think about all these kinds of things so it would have been good that at this stage of our life, with the calibre of jobs that we are doing, and the amount of work that we do, and the effort that we are putting into it, the fact that we are professionals and we've got an education, it would be nice to be, nice to holiday"- Ruth.

These are essentially sacrifices made to enable senders to continue to send money home, and as participants have expressed, they do this in order to maintain links with home, demonstrate that they care about transnational kin network members, invest and provide transnational social protection finance.

The efforts used by participating senders to communicate with transnational kin network members in order to make those kin network members feel cared about, constitutes emotional labour. Some participants report that they feel an emotional drain due to guilt that they have a better life than transnational kin network members, and that this adds an emotional cost to the financial cost of sending.

Others obtain personal satisfaction from being able to help. However, **Grace**, a Ghanaian professional with three grown up children, illustrates the consequences of *not* sending money home:

“oh yeah you will feel very strange, you know, you have been here for all these years, and you haven't sent anything. You know it is an insult, you get all these insults from various members of the family, and then it also portrays your lifestyle too. Either things are not working very well for you, or you are a very bad person, very stingy person, so you don't give. I mean it tells a lot anyway”. – **Grace**.

The notion that not sending portrays a prodigal lifestyle, laziness or stinginess, even from fellow senders such as Grace in Britain, demonstrates the strength of social meanings attached to the sending of money home. It also indicates the effort or emotional labour required to demonstrate, through sending, that all is well with the sender. In this way monies sent mediates perceptions of senders that can be positive or negative.

Some participants report that there have been times when they have been unable to send, though willing to do so. It is important to understand that being unable to send when a person wants to, can also be a source of stress for that person. These participants suggest that the consequences of this inability to send often have implications for their health. **Ruth** illustrates this issue:

“I hear of stories of people that have not been able to take care of their health, or not been able to take care of themselves, and so eventually leads to their death, you know. Because they have needs that they can't meet at home especially because everything that they have it's going to towards it [sending] . This is not a strange thing in our community “ This behaviour is linked to the social meanings

associated with the sending of money as an expression of care. That is, some financially challenged senders may find it mentally difficult to cope with the notion that family at home associate their lack of sending, or inability to send enough money, with not caring about family back home. This suggests that in the case of such senders, their understanding of the full meaning, guilt and shame this inability to send entails can impact them negatively. There were various reports of senders and of people they knew being impacted through inability to send, including one woman who reportedly died shortly after her mother. It was reported that the mother had needed help that her daughter could not afford to send, and it was suggested that the stress due to shame and guilt might have contributed to the daughter's own death shortly after her mother's.

Some participating senders deal with inability to send through ceasing communication with transnational kin network members, and in the process experience stress and a sense of loss and isolation. As Daniel describes his past experience:

"Depression, through mental illness, it brings a lot of stress. When you can't communicate with your family, you know that anytime they call, you are out of money, so you start dodging them, eventually forget about family and those things, it's not easy to cope with".

This is because of difficulties faced in telling recipients that there is no money, which may be construed as lack of care on the sender's part. These feelings of guilt, having to respond to need irrespective of the sender's personal circumstances, and the frustration of working hard, and suppressing tiredness so others can have a little, are all illustrations of emotional labour. Participating senders go through these efforts in

order to meet their transnational kin network obligations, gain personal satisfaction and maintain family honour through a demonstration of generosity, community spirit, and hard work.

### 4.3. Dress Rehearsal Living

The strategies, tactics and lifestyles adopted by many participating senders suggest that their transnational living experiences in Britain are a form of 'dress rehearsal' or preparation for the lives they aspire to live when they return home - lives of comfort, prosperity, and enjoyment. The main event is to go back home eventually with dignity and respect from transnational kin networks and the home society at large. The strategies for achieving this aspiration include sending money to the people, who will, in a sense, form the welcoming committee, inform and guide the returning sender, and act as the audience to watch his or her 'performance', giving acclaim through the respect accorded to the returnee. This way of living can be understood as 'Dress rehearsal living', which is in essence a high tolerance for pain and discomfort 'here' in anticipation of a better way of living in future back home – the final 'performance'.

Dress rehearsal living refers to a state of perpetual 'getting ready-ness', or constant hope of return home. It involves a consciousness of being unsettled 'here', whilst simultaneously putting down roots, such as raising a family, getting a mortgage, obtaining higher or UK qualifications, and other activities that paradoxically involve becoming more comfortable 'here' whilst preparing for, and wanting to go back 'there'. Mark captures the essence of this notion in his experience: "It's because erm, [pauses] it's because of where you are as a person if you are like that. I came

here with a view of going back, and I haven't changed that, although I haven't gone back in 25 years. I still haven't changed my view. I still intend to go back erm, erm you know, sooner rather than later. So because of that you know you can't completely live here, but then you have to think of the fact that you haven't gone, so you have to, you know, multiply your efforts there, if you know what I mean. You know, because you can't, you can't also go and put everything there whilst you're living here so it's, it's, erm a difficult one, it's a difficult one".

.Transnational living in 'dress rehearsal' mode requires effort to maintain relationships with family 'here', as well as transnational kin networks back home. Maintaining the transnational relationships, where the sender can be remembered, his or her status maintained or uplifted, and obligations met, requires money to be sent continuously. Dress rehearsal living also requires trust and a suspension of disbelief through expected and planned sending, emergency sending, unexpected-from-wider-network sending, where the sender's and their family's needs and priorities must always come last, because the need back home is greater, more urgent, and more critical. This often leaves the sender unable to plan or control their finances effectively, including living expenses in destination countries, such as food, rent, utility bills, and others, therefore reducing their financial capabilities. Dress rehearsal living therefore involves emotional labour.

During the final 'rehearsal' period, participating senders report that they adopt livelihood strategies such as working more hours or at multiple jobs, making more significant sacrifices in spending, and adopting cheaper alternatives for food and other daily living expenditure in Britain, whilst sending money home.

Part of the main 'performance', after Dress Rehearsal Living, includes a return home, often done in stages. Firstly, this is to ensure that accommodation, income-generating business enterprise, and other relevant survival infrastructures are in place before the final move – a kind of rehearsed return. **Daniel** describes it in these terms:

"Definitely, yeah, yeah, yeah. I think, ok, let me build some property, or set up some house or whatever you want them to do, that's for you when you want to return, it can support your head".

Secondly, once the sender is finally ready to return home it becomes important to ensure that home is also ready for them. This often requires several visits to the home country to prepare the returning sender and their family, if relevant, for life back home. Returning home under such prosperous circumstances engenders the respect of transnational kin networks and friends, and maintains or uplifts the social status of the returning sender, as explained by **Daniel**: "You also erm earn respect, you know, your status. So whenever you go home you're being respected, you know, you're respected". **James** also affirms: "I think people are happy with me, and I am happy when I go back home and they see me they are so happy. They see me as a small god [laughs]." **James'** comments suggest that the respect shown by transnational kin network members to a sender who has earned honour, returning home as a person of substance, is a kind of applause and affirmation for the sender.

Participants stress the need for a staged return, because it involves elements of risk taking that need to be mitigated. One important risk is that sometimes houses being built or land expected to have been bought fail to materialise, or to meet the expectations of the absent sender, as **Mark** explains:



"Nothing there at all, or what was there was, you know, yeah, maybe part of the foundation, or part of, where they had sent enough money for the whole thing, and they've been shown pictures over the time that "this is your house and this is how it's looking", and that'll encourage them to send more money, yeah I've had situations like that. I've had people who've, you know, had, you know, stroke just as a result of just the shock, and stuff yeah. I know a lot of people like that".

Such stories were reported by many participants, some with negative outcomes for senders, making the return home a hazardous journey, unlike the smooth arrival many imagine. Other risks include business failure, or promised work or contracts not materialising. Such was Mark's experience:

"I had tried to set up a number of businesses you know in order to make life easier for myself and easier for them but they had not materialised. Errm, for one reason or other. So much as I wanted to go back; it was very difficult to do so".

Experiences like **Mark's** suggest that for some senders the final return home never happens, and they remain in this state of continuous 'dress rehearsal', preparing, but never quite getting to 'perform' home, especially where there is poor stewardship of monies sent, including deception by recipients. In this context it can be argued that poor stewardship and deception of senders represents exploitation through financial motives, which is effectively a financialisation of transnational kin network relationships. This situation is a paradox, where money sent in expectation of the sender's return eventually blocks that return, so that the sender remains in continuous preparation, as suggested by **Mark's** twenty-five years.

#### 4.4. Senders' Perceptions of Stewardship of Monies Sent

An important aspect of the impact of sending on senders, as expressed through participants' experiences, is the way in which monies sent are perceived to be used and accounted for, referred to in this study as stewardship of the monies sent home. Participants reported that the emotional relationship between themselves and recipients as transnational kin network members means that it is often difficult for the sender to ask the recipient for an accounting of the money sent, if that accounting is not given voluntarily by the recipient. Asking for accountability can be interpreted by the recipient as an expression of mistrust in their integrity, often making the sender back down, as they recognise their dependence on the recipient to carry out work on their behalf. **Rebecca**, a Ghanaian sender, recounts the story of her friend that illustrates this dependence:

"Actually this person...not too long ago was sending money to build a house and the house wasn't built or something. So when they came back they had a heart attack and died. Then I've learnt about another one where the house was built but someone was occupying it ,so when they went they tried to evict the person and the person said "you will see" they also were arrived from Heathrow airport, they took the man to the hospital and the man never came back home. He also died. It's all to do with back home transactions. - **Rebecca**

Such dependence of participating senders on transnational kin networks is an important part of transnational living, in terms of the exchanges between transnational kin network members, and can render the sender relatively powerless, even though they are giving money to recipients. This is because the sender, although influential in stating how monies sent or should be disbursed, or properties

built should be rented, is not physically able to enforce their preferences. Therefore, unless the recipient is faithful in executing the sender's instructions and requirements, and maintaining effective stewardship through prudent use of the monies sent, the sender may be effectively powerless once the money is transferred to the recipient. Such powerlessness can render senders vulnerable to abuse of trust by transnational kin network members, resulting in emotional labour, which may affect their well-being, as senders make efforts to cope with the financial consequences of recipients' actions. **Rebecca** explains the story behind her friend's death:

"His brother has apparently taken money from somebody and let the person live in the house. But he said the person is caretaker, then he [sender] said he doesn't need caretaker, but then the supposed caretaker is asking of monies paid to the brother, so when that is going, walking, or coming and going that man is [inaudible]. But they don't know if it's juju." - **Rebecca**

In the above case the brother's alleged deception led to physical threats against the sender, who subsequently died.

A few participants were satisfied with the ways in which their monies were used and accounted for. Others are unconvinced about the financial management skills of recipients, but there were also instances where participants are disappointed and disillusioned to find that recipients have been deceptive. These expressions of disillusionment often mask deep hurt on the part of participants, that family members they have been struggling to assist, often for many years, can mis-use their monies, or even deceive them.

For example, **Mark** explains the impact of his nephews' deception and his sister's poor stewardship of monies he had sent towards his own investments for eventual return home:

"Well the impact has been negative financially because errm, yeah, you give money because you give somebody a gift and that's fine. But when you put money aside to invest for your own purposes, maybe invest in building a house, or you want to, you know, cultivate something, or something like buy a piece of land and it's not used for that purpose then, you know, the opportunity cost of that is very high. You feel betrayed, errm, and part of the impact has led to my stay here. I could have gone home earlier if some of these things had not been done. I probably would have gone back to Ghana to live if these things had been put in place". Such a sense of betrayal was often associated by reflection on the part of participants about the nature of their transnational kin network relationships. That is, firstly, whether transnational kin network members really cared about them, apart from their monies being sent home. Secondly, whether transnational kin network members really understood the challenges faced in Britain to enable them send these monies back home, that is, the personal and emotional costs of remittances.

For some participants, experiences of misappropriation of monies sent resulted in tension and loss of trust between them and some transnational kin network members, often ending in temporary or permanent cessation of sending money to that particular person. Even **James**, who consistently expressed an optimistic outlook on remittances, comments: "You can't trust them [transnational kin network members], because you know they want to make a wreck of you, for money, when things are so difficult here".

**Frances** shares her experiences in this respect:

“For siblings, the issue we’ve had with siblings is that for some of them, they might lie to you that they are in some kind of education, that they are in school, but what we realise is that some of them, they are not actually in school, and they’re using the money for something else, so when you see that deception, you just realise, then you think that these people, they are not getting it, they don’t realise the fact that you are only doing this for a period of time, they should know that you can’t depend on anybody forever.

So for people like that when you think that you have been paying school fees for a long time, and this person should have graduated, and they keep telling you they are still in school, then you get to know that they are not actually in school, and they are using the money for some kind of business or whatever trick they are playing, you tend to withdraw from them, you realise that they don’t help themselves, they are using you, and there is a limit to how much you can help them.

Sometimes I don’t blame them because poverty and lack changes people’s mentality about life, and they just expect a Messiah or a Saviour to come and redeem them, not realising that they also have a part to play as well in their own personal salvation and personal life. So if you’re helping them, and they are not staying in school, you know, to make a better life for themselves, then you realise that that there’s nothing you can do if they are not willing to help themselves”. – **Frances**.

**Frances’** use of words and phrases such as “they”, “these people” and “people like that” about her siblings, suggests that she has already withdrawn emotionally as a consequence of her siblings’ deception. In spite of these deceptions, **Frances**

continues to send money home to other members of her own transnational kin network and to her in-laws.

It is important to note that not all transnational kin network members are perceived to deceive or exploit senders. Many are faithful in performing a variety of tasks for, and taking on responsibilities on behalf of senders, and have done so for many years. However, it is equally important to recognize the impact that deception and misappropriation of funds, when it occurs, has on senders. In order to undertake house-building projects, some senders use any savings they have been able to accrue, or even borrow money in order to speed up the building process.

In this regard, **Mark** explains the challenge of continued trust when deception occurs: "You can't do that and it makes it very difficult, erm you know, so friends fail, family fails, and you know, it's difficult. So erm, what some of my friends have tended to do recently is to be going frequently themselves to make sure. Well, if I talk of, I know of a few people who are, you know, doing building projects for instance, and what they do is they will, maybe for six months or so, stay here and then put aside money, and go for a month or so, and then do the project up to a particular point". Self-supervision of projects back home can be more satisfactory for the sender, but will involve more direct and significant financial and personal costs, such as flights to and from Ghana or Nigeria, unpaid time off work in Britain, loss of time spent with family 'here', and others. The main implication here is that poor stewardship of monies sent results in loss of trust, and loss of trust between transnational kin network members and senders results in increased financial, time and personal costs for senders. Poor stewardship can also contribute to family tension and a breakdown in transnational kin network relationships which may be temporary or permanent. Permanent breakdowns contribute to disillusionment

among participating senders. The consequences of such disillusionment include lengthening these senders' stay at destination, increasing their emotional labour, and negatively impacting their subjective well-being.

#### 4.5. Financialisation of Transnational kin network Relationships

Participants' experiences of sending and transnational kin network relationships indicated that intrinsic cultural associations of money sent as an expression of care essentially facilitates the financialisation of transnational kin network relationships from 'below', that is at the individual and family level. This is because the influence of monies being sent eventually corrodes or seeps into transnational kin network relationships, such that without the money many relationships can become dysfunctional, or even cease when the money stops 'flowing'. When transnational kin network relationships cease because monies are not being sent, it suggests that money is an important mediating force shaping that relationship. It may not be the only mediator, as family relationships are complex, but it is likely to be a significant one in such instances.

When participating senders are able to work and to send, such cultural traditions linking caring about family to monies being sent work well for maintaining a sense of being part of a transnational kin network that also cares about, and maintains remembrance of the sender, even though absent from home. This is positive for participating senders' subjective well-being. However, participants' reports suggest that for senders facing income-reducing life events, such as unemployment, or reduced work, such cultural traditions can exacerbate the challenges they face during those life events, thereby increasing their emotional labour. Furthermore, for

participants such as Daniel who is in work as a security operative, with a family in Britain, and sending money home as often as he can, maintaining transnational kin network links through sending is also a continuous effort to balance livelihoods and spending in Britain with the need to send, and this effort also constitutes emotional labour. In this way, financialisation from 'below' can be associated with emotional labour.

**Frances'** experiences of ceasing to send to some transnational kin network members illustrate other participants' reports of breakdowns in transnational kin network relationships when they stop sending:

"Even if you've been helping someone for 10 years and you suddenly stop then there will be no recollection of all that you've done, you know, the 10 years that you fed them. Once you do, the phone calls will cease before you know it, then you realise that you have fallen out, because then there is no record of all the good that you've done. You are just as good as your last gift". –**Frances**.

Not sending, which many participants have described as meaning a cessation of links with the transnational kin network, also requires emotional labour to adjust to, because the social meaning of not sending is that the sender does not remember home, or care about transnational kin networks. This means that for participating senders, it is virtually impossible to express caring about family without also sending to them, as the sender is not present to care for parents, siblings or other kin in the country of origin. This in turn essentially implies that people without money to send are not perceived as caring about their transnational kin networks back home. This means that previous or potential senders in this situation who do care about their family, but have no means (money) of showing that care, are likely to suffer from



broken linkages. In this way the sending of money represents a financialisation of transnational kin network relationships, where the money sent acts as the expression of care, instead of the person abroad. It can be argued therefore that the money mediates the family relationship, and eventually replaces the person who sends it in terms of importance.

Viewed from this perspective, the notions expressed by participants that they cannot stop sending, which on the face of it demonstrates caring about the transnational kin network, begins to look like fear of disconnection, a disconnection that in turn 'blocks' the way of returning home, leaving the sender in permanent diaspora. However, it must be noted that there is also a strong drive for senders to meet family obligations of care that are continuous in the long term, but which cannot be stopped due to the ages of recipients, often children, parents and grandparents.

#### 4.6. Conclusion

This chapter has highlighted important aspects of senders' transnational living, livelihoods and subjective wellbeing, from their perspectives and voices, guided by the first two of four research questions. The answers to these research questions have helped to identify some of the main characteristics of participating senders, and how sending money affects their transnational living, livelihoods and subjective wellbeing.

It can be inferred from participants' comments and perspectives that the whole process of working and sending of remittances involves emotional labour. Furthermore the money sent constitutes transnational social protection finance,

making the whole transnational kin network system together with the monies sent a transnational social protection regime that operates independently of governments either 'here' or 'there'. The money helps to maintain relationships and linkages with transnational kin network members back home, it sustains the relationships in the senders' absence, represents the sender at important and significant times, such as weddings and funerals. However, the money can eventually take over, as relationships can become financialised, where the money begins to represent care instead of the person that sent it.

Sending has to be continuous irrespective of the sender's own circumstances because family members' lives depend on it for food, shelter, health, education, and care of loved ones. In this way sending is an expression of caring about transnational kin network members, in spite of the sender's own living circumstances, which can be precarious. Sending in this way in spite of the sender's own difficult circumstances exemplifies emotional labour.

It is important, indeed critical, to maintain these links with the transnational kin network because this is the support network that can be there to assist the sender when they need work doing back home, running errands, supervising projects, and taking care of loved ones. This imbues the practice of sending with emotion in terms of decision-making under conditions of risk and uncertainty in the destination country, the practice also involves emotional labour in terms of communication and relationships with recipients, who also have agency, and can make the way back home difficult, if not impossible.

Sending therefore impacts senders through their work, in terms of working as much as possible for as long as possible. Sending impacts senders' finances, in relation to

monies left after spending to take care of living expenses 'here', and affecting their financial capabilities in terms of what can be achieved with the monies left, if any. Most importantly sending can be understood as emotional labour, requiring effort in communicating with transnational network members to make them feel cared about, effort in living in 'rehearsal' mode in order to prepare for return, and effort in relationships with recipients when difficulties and trust issues become apparent. Emotional labour in this context is different from the traditional application of employment, where workers' emotions are appropriated for the care of customers. In the sending context, emotional labour refers to the totality of efforts required to send, communicate about sending, and even decisions not to send.

Participating senders' experiences suggest that firstly, remittances represent transnational social protection finance. Secondly, efforts made by senders through transnational living and livelihood strategies, sacrifice, and efforts to make recipients feel cared about, can be understood as emotional labour. Thirdly, senders' ways of living in a state of preparedness to return home is conceived as 'Dress Rehearsal Living'. Finally, senders' experiences of the dynamics of family relationships, focusing on the degrees to which monies sent shape and are shaped by, family relationships, often acting as a proxy for the absent sender, suggests financialisation from 'below'. Furthermore senders' perceptions of transnational kin network members' stewardships of monies sent, including issues of trust, are also highlighted in terms of the financialisation of family relationships from 'below'. By linking this form of financialisation to participants' views of government, both at destination and origin, and the regulatory environment, discussed in Chapter Five, financialisation from 'above' and 'below' is highlighted from senders' perspectives. Viewing financialisation from participating senders' perspectives in this way enables

important conclusions to be drawn about prospects for remittances from Britain to Ghana and Nigeria, adding to understandings of the human costs of remittances, often omitted from academic and policy discourses.

## Chapter 5

### 5.1. Introduction

Sending practices are conducted within a highly regulated payment services sector in Britain, driven by regulatory concerns about tax evasion, money laundering and terrorist financing. In this environment, senders are implicitly portrayed as a financial security risk in the global North. Meanwhile, remittances are securitised for lending to developing countries such as Ghana and Nigeria by financial institutions in the global North, who obtain financial benefits from these transactions, to the economic benefit of countries such as Britain. In these international financial markets, remittances are used in assessments of sovereign risk to enable developing countries to borrow more cheaply. Although this is, on the whole, a positive development for the governments of Ghana and Nigeria, it nevertheless represents a form of financialisation of remittances, through the extraction by governments of financial value from what are essentially private family transactions. Through the extraction of this financial value, senders are cast as financialised citizens of Ghana and Nigeria living abroad. Furthermore, senders' monies are transferred to Ghana and Nigeria to pay privately for 'social' protection or welfare provision that those governments have withdrawn from, or which they are not yet providing effectively. This further underscores senders' roles as financialised citizens abroad. This macro-level environment represents one aspect of financialisation from 'above' for senders.

This chapter presents participants' views on the financial regulatory environment in Britain, use of aggregated remittances for sovereign debt, perceptions of home governments, industry perspectives and policy implications of senders' views. The

chapter is structured as follows: Section 5.2 discusses participants' views on payment services regulations; section 5.3 highlights participating senders' perceptions of paying taxes in Britain, together with their comments on a potential tax on remittances (Styan, 2007). Section 5.4 details participants' perceptions of the governments of Britain as well as Ghana and Nigeria, outlining some of their expressed views about government action that would make their lives easier. Section 5.5 outlines some industry perspectives, namely from the erstwhile regulator, two transnational payment institutions, and the chairman of the industry association for remittance companies in the UK. Whilst maintaining focus on the characteristics of senders, and the impacts of sending on their transnational living and wellbeing, this chapter focuses mainly on the research questions: how do regulations impact senders; and, what does senders' transnational living imply for policy development in remittances? Through reference to the empirical data gathered for this study, the answers to these questions enable an analysis of the policy implications of participating senders' perspectives, presented in section 5.6. In section 5.7 conclusions are drawn on the macro aspects of senders' experiences as reported in this research.

## 5.2. Impacts of Payment Services Regulations

The main regulations that have a direct impact on the sending process are the Payment Services Regulations 2009 and 2012. Participants presented mixed views on the main impacts of these regulations, including requirements to provide identity documentation for initial transfers, the transfer of amounts over a specific amount, and the provision of supporting documents to explain the source of funds. Providing

documentation can be difficult for those who are financially excluded. These views range from those expressing general difficulties, to those who consider the regulations to be useful and necessary.

"When they ask for passport, ID and other stuff, so some people have, you know, difficulty in doing that. It is a way of really restricting some people from taking part in the situation, and which can really affect the money getting to the other end, where they actually need to use it. Like ok, let's say a situation where um, maybe you need to build or repair your parents' or a family home. In such a situation they need a lot of money.

Let's even consider say the building project, that your family or your parents, your father, or your mother built, or you are trying to re-structure for them, and the amount of money needs to be sent within the regulations, so that affects the progress of such projects, because the construction needs a lot of money. Let them soften the regulations, that's it."- **Daniel**.

Many participants were, on the whole, not familiar with the payment services regulations, unless they had been asked to provide identity documents during the sending process. Those who had had this experience, like **Mark**, felt that it was a fair means of securing the monies sent: "my thinking is that it's all part of the security or whatever. And I guess this is trying to prevent money laundering, I think that's what it's the thing.

But I guess when monies are crossing borders then they want to do various things don't they?" - **Mark**.

This was supported by John: "I think it is fair, because it is securing the money you are sending, it also proves the ownership and identity, isn't it." However, others expressed slight irritation about having to provide identity documents when they were paying rather than receiving money. The maximum amount above which further documentation had to be provided meant that the process had to be repeated more frequently, thus incurring further costs for senders. **Violet** commented: "if you work hard, you should be able to transfer your money; they shouldn't make it very difficult". A few other participants were of the opinion that the documentation required was disproportionate to the money being sent back home, in addition to commission being charged, which reduces the amount received by the transnational kin network member: "I don't understand why they require all those papers from me if somebody is collecting the money. I don't need to do all this just to send a bit of money back home." – **John**.

"When you send it there is commission on it so that affects [the amount], you have to look at the commission, you look at the amount you want to send and definitely that affects it. - **James**.

However, 60% of the respondents to this question (54 people) in the survey indicated that the regulations did not affect the amounts they sent. 19% of respondents, 17 people, indicated that the regulations did affect the amounts they sent, and the rest did not know about these regulations. Nearly a quarter of respondents preferred to send their monies through businesses registered by the regulator.

The group interview participants had little specific knowledge of payment services regulations as the driving force behind the requirements for documentation during



the sending process. They discussed the notion that regulations are necessary for remittances as it helps to avoid risks in relation to money laundering. All such avenues and loopholes needed to be closed. However, although participants are willing to register with documentation before undertaking larger transactions, they were surprised that they have to do so for smaller transactions. Participants discussed that this would increase the likelihood of switching to informal methods of sending money, and that senders needed to be made more aware of policy and regulatory changes in payment services, prior to the changes taking effect. Payment institutions and small payment institutions were considered by participants to be faster, more accessible and cheaper than banks, who took an average of three to five working days to effect a transaction, compared with same day and even hourly transactions with payment institutions. The group agreed that there needed to be more Ghanaian and Nigerian banks in Britain, and that they should be sited closer to the areas where these communities are located.

These expressed views suggest that payment services regulations are not well known among participating senders. Those senders who have experienced its operations can understand the need for the regulations, but would also like to be able to send money without undue hindrance.

### 5.3. Enacting citizenship through taxation in Britain

Participants commented on the fact that their monies are sent out of their disposable incomes from work in Britain, that is, wages and salaries after the deduction of income tax: "Yeah to get money here, the money has already been taxed, so the

little money you have you have to kind of share it.” – James. Three main views on taxation were expressed by participants.

Firstly, participants’ expressed understanding and acceptance that paying income tax at source means that they are participating in British economic life. To them, paying taxes was an expression of citizenship and residence in Britain. **Ruth** sums up this understanding: “we live in this country and we pay our taxes, and we understand that we have to pay taxes, and we pay the taxes”. However, **John** and some other participants commented that the taxes paid were too high, so that the balance of their disposal income was reduced, and yet had to be shared with transnational kin network members back home. However, they had no objection to paying taxes in Britain, due to the perceived positive uses of taxes collected by British the government. **John’s** comments illustrate this view:

“You see, one thing is that the tax is too much, the tax, yeah, the tax here is too much, it’s just that we can’t complain, because you see the benefits of the tax system, that’s why. If you live in the country and you benefit, then that’s ok, it’s just that basic amenities are working, so one wouldn’t like to complain. But the tax is just too much”.

These participants commented that they could see evidence of the use of taxation through the provision of infrastructure, utilities, and social protection for those who need it. As a consequence, there were good roads, electricity, and running water in Britain, a situation that was somewhat different back home, in terms of continuous and universal availability of these amenities.

There was therefore no resentment expressed in principle against the payment of taxes in Britain, but indeed admiration that taxes raised were in fact used for

infrastructure, even though participants realised that their monies sent home are reduced as a result of taxation at source.

In contrast, the governments of Ghana and Nigeria were not viewed by participants as effective stewards of taxes, pushing responsibilities for social protection on to transnational families, and not providing adequate infrastructure and basic amenities in Ghana and Nigeria. This position was summed up by **Daniel**:

"in this country the government are responsible for people that are old, and kids, and even people that are not working. It's just that here it's the government that is doing that. Unfortunately in our own situation it is resting upon us."

**Daniel's** surprise in relation to unemployment benefits is in contrast with public and media depictions of immigrants expecting to receive welfare benefits. From senders such as **Daniel's** perspective, benefit payments in relation to the elderly and children are understandable, but unemployment benefit is not. **Daniel's** statement also illustrates the understanding many participants have that they are bearing the costs of transnational social protection, which should ideally be borne by home governments in Ghana and Nigeria. Participants' implied critique of inadequate provision for social protection by the governments of Ghana and Nigeria, and the uses of remittances as finance for transnational social protection, point to their increasing awareness and reflexivity on the financialisation of their roles as transnational kin network members, and as simultaneous citizens of both origin and destination countries.

Secondly, many participants commented that any tax on remittances would constitute double taxation, which would be unacceptable to senders in general. Suggestions as to whether participating senders would, in future, accept the

imposition of a small tax deducted from the money sent when it reached Ghana or Nigeria, were overwhelmingly seen in negative terms as undesirable and potentially unfair by participants:

“my income has tax already, so if I’m using my money again, and I’m paying fees, I’m paying everything. If my money is taxed at that point of sending again that will be amounting to double counting because it is my disposable income.” – **Joe**.

Some, like **John**, were indignant that this was their hard-earned money, which had already been taxed and therefore constituted a private transaction, and should therefore not be taxed further: “No, no, no, that’s my hard-earned money, and they’ve already taken their tax, why should they take tax again?” Others commented that such a tax would increase the amount of stress and pressure on senders, that is, their emotional labour. **Ruth’s** comments aptly illustrate these views:

“the tax is based in the country that we are in, and does not take into consideration how much is left over to go into family, rather than spending money, you know, for the enjoyment of life. So it would be double trouble if we get taxed again on this money”. – **Ruth**.

From this viewpoint, remittances are construed as monies ‘going into family’, almost like taxation ring-fenced for transnational social protection, and not as monies that are free to spend in any way that senders choose. From the perspectives of participants therefore, taxing remittances, as has been alluded to in some remittance policy discourses, is not only unlikely to be effective, but is also expected by participants to impose additional stress on senders. In such a situation, the stress

from efforts made by senders to continue to send by paying the imposed tax would constitute emotional labour through financialisation 'from above'.

Thirdly, some participants commented on the potential for change in Britain's fiscal policies that could benefit sender and recipient alike, through the tax treatment of transnational kin network members as dependents, and senders as transnational carers. They suggested that there ought to be some recognition that participating senders had transnational dependants who needed to be taken account of in the calculation of the sender's tax liabilities:

"I mean if I send money, like I give money to my church every month, I pay my tithe every month, and this means that for every pound that I give to the church, the church gets 23p or something because the church is a charity. Also if I give money to UK charity, at the end of the tax year I get a gift aid letter from the government to say thank you for giving donation to a charity. I think I get it from a charity if I can remember, so the same principle should apply to money transfers as well, because what the UK government has to realise is that even though our dependants are not resident in the UK, it doesn't make them less of a dependant." – **Frances.**

"I mean if they can pass a law today that I would be refunded for sending money through money transfer, I would send a lot of money through Western Union quickly because it won't cost me as much as it is costing now, if I send the money abroad. It's a sacrificial giving, and if there's anything the government can do to help us especially those of us that have dependants abroad we would really appreciate it, because the taxpayer sending the money, I mean I pay my taxes and my husband pays his taxes so whatever money we have, that is what is left after taxes." – **Frances.**

These suggestions for recognition of sending to transnational kin network members together with civic acts such as donating to charity, and having those donations acknowledged by government in Britain, can be interpreted as a further indication of participants' perceptions of tax paying as an expression of their citizenship and residence in Britain. Their suggestions could be an innovative way of amending the tax system to take account of remittances sent for the purposes of transnational social protection. However, it is difficult to envisage such changes, given the level of public and political hostility towards senders and remittances. Nevertheless such innovation can be compared to the current allowance by the British government of its emigrants and 'non-domiciles', who are allowed to use the "remittance option" to avoid or substantially reduce their income tax.

#### 5.4. Senders' Perceptions of Nigerian and Ghanaian Governments:

Through sending money to meet their transnational kin network obligations and responsibilities, participating senders recognise that they are filling a gap left by the governments of their respective countries. Some participating senders have expressed views about home government inaction, as well as potential action in relation to social protection.

Many participants commented on the need for the governments of Ghana and Nigeria to do more to create jobs, pay effective pensions to retired people, and invest more in the local economies, in order to prevent over-reliance on senders.

Participants related stories of their parents as professional people, such as teachers, who had reached retirement age, but could not access their pensions, due to various

bureaucratic problems back home. Others suggest that a focus on job creation and food production, with the purpose of ensuring that every individual back home has at least two meals each day, would help to reduce pressure on senders. **James** sums these views up succinctly:

“But the government in my country, they need to do more in providing services, if they can be providing for the needs of the people, you know, create jobs, all those things, and people are happy, they are working, you know it won't put more pressure on us, and it would reduce suffering here a lot.” – **James**.

The notion of a government 'there' taking action that reduces suffering 'here' encapsulates transnational linkages between the actions of the Nigerian and Ghanaian governments, and their consequences for senders. These consequences are manifested through senders' efforts to maintain transnational kin network relationships by providing social protection finance. That is, **James'** comment points to a direct link between effective action by the government of Nigeria and the reducing of senders' stress and suffering in Britain; this effectively links home government action to the emotional labour and well-being of senders.

Participants' reported experiences of lack of adequate state provision for amenities and social protection in Ghana and Nigeria for their transnational kin network members, combined with the continuing need to provide for this social protection in the form of food, housing, healthcare, and education, suggests that some social protection in Ghana and Nigeria takes the form of informal, atomised, private provision through remittances. Atomisation means ad hoc provision, with each person or family unit generating their own social protection through any possible means, including remittances. This social protection gap, set against a cultural

background of family and social obligations and responsibilities, contributes to the financialisation of senders' transnational kin network relationships. This financialisation refers to the increasing use of money to mediate, negotiate and shape family relationships, including the use of money as an expression of caring about family members, through remittances as payments for transnational social protection.

In this context, one way of interpreting the securitisation of remittances is that it is effectively enabling sovereign or government borrowing on the basis of that same government's lack of provision for social protection for its citizens. The fact that such a condition can be 'packaged' and effectively 'sold' as loans, is an indication of how far international finance has come in its ability to finance or make money from, any quantifiable financial flows, independently from how those flows arise. From this perspective it is difficult to understand how home governments can be incentivised to provide social protection and functioning amenities and infrastructure, when they can raise finance more cheaply through its absence.

This also applies to a potential tax on remittances. Such a tax would mean raising money on the back of lack of adequate government provision for social protection, which participants have indicated is part of their expectation of what a government should be doing. In this context, senders are fulfilling a function of government. Therefore to be taxed for sending money to fulfil a social protection duty that should have been met by government, is to reward that government for failing to do its duty to its citizens at home by making its citizens abroad pay for that failure. This can be interpreted as a further financialisation of senders, through the increasing use of financial motives to relate to them.



However, an important tension in the discourse about securitisation of remittances lies in its capacity to enable developing countries to borrow more cheaply than they otherwise would in international financial markets. This can also be interpreted as a way of affording countries like Ghana and Nigeria the time needed to develop their infrastructure, economies and social protection strategies and systems. From this perspective, remittances can be understood to 'buy' time for home governments. However, from participants' expressed views on this subject, they were concerned that using remittances in this way meant that borrowing costs would rise when remittances fell, and that it depended on the uses of the funds. **Ruth** exemplifies this view:

"So as long as it [securitisation] will affect Nigeria in a positive light, you know the way I am imagining it, maybe that is a good thing. However I don't know if maybe suddenly if the, I guess if I think about the money, that may be a bad thing as well, because if remittances are reduced because of decisions in the West, then automatically the credit ratings of Nigeria would go down just because there is a link to the amount of funds that are sent home. I can only say I am not sure whether that is a good thing or a bad thing, it depends on how those things are used." – **Ruth**.

**Ruth's** notion that it depends on how the money is used can be interpreted as a way of settling the tension regarding securitisation. For example, using the money raised to provide amenities and jobs could help alleviate some of the pressure on senders, as James indicated earlier.

Participating senders expressed the need for the governments of Ghana and Nigeria to do more to help senders in Britain in order to alleviate suffering, and to demonstrate more care towards them. **Frances** illustrated this perspective:

"I mean it's so heart breaking when you realise that you have a government that does not care, a government that does not help, and loss of life means nothing to them, a government that does not help its own people, and is just there to line their own pockets I mean it's so heart breaking.

You know that back home, they are not doing what they are supposed to do, I mean we have no government, or it's a corrupt government so sometimes that's why it is difficult to ask too much from the UK government, because you realise that even your own country is not helping its own citizens." – **Frances**.

The sense of sadness reflected by Frances and other participants was accompanied by structured suggestions that demonstrations of care through help could be elicited from home governments. Participants suggested that this help could be channelled through the representatives of their home governments, the respective High Commissions in Britain. Participants report that they contact their high commissions mainly for the renewal of expired passports for Ghana and Nigeria, consular assistance, and to obtain visas if they are British citizens or citizens of other countries going to Ghana or Nigeria. Participants generally expressed the need for their respective High Commissions to do more to reach their citizens in Britain, and to present their interests to the British government. **Joe** illustrates this perception: "They can assist us here, they should protect us, and they should see us as an international country that represents our country here." Such recognition has been identified by the African Union in its formal recognition of the Diaspora as a region of Africa, as discussed in chapter Two. However **John** comments about the Nigerian High Commission: "They are the ones that need to do something about the situation, you know, talk to the British government here to represent our interests."

Some, participants, like **Daniel** suggested that the Nigerian government adopt a strategy for assisting its citizens, as well as ensuring corporate social responsibility from foreign companies operating in Nigeria, including through the establishment of scholarships as a way of giving back to Nigerian citizens:

“All these issues I’m giving you now if it were to be put together by the Nigerian government, that, ok these people are struggling, why not find a better regulation, better house, easy access to this for our people, so they also can enjoy what I believe they should enjoy.

The organisations [corporations] should be socially responsible, so organisations like external organisations if it could be done in things like scholarship, you know something like that, to be returned to Nigerian citizens.

They should be able to, the high commission should be able to put something forward to make sure it’s people are being reached.” – **Daniel**.

In this respect, Ghanaian participants were slightly more positive about their High Commission than Nigerian participants, who reported some negative experiences at their High Commission. Nigerian participants’ views are illustrated by **Frances**:

“Getting a Nigerian passport should be your right as a Nigerian citizen, but they make your life so miserable that you get up and have to travel from 6am to 7am in the morning and they make sure you stay there all day, and they wouldn’t attend to you the same day, just get your details on the first day, and then they’ll ask you to come back again in order to pick up your passport after seven days later, and seven days later again you have to get there the whole day, so that means that you have spent two whole days just trying to get a Nigerian passport. That is how difficult it is,

you see the workers just walking up and down, doing nothing, asking you questions, I mean they are the rudest people I've ever seen, terrible and demanding." – **Frances.**

These perceptions of the role of High Commissions and of home government suggest a shift in participating senders' expectations of their home governments, having experienced life in Britain, and the uses which to them, demonstrate how taxes paid have been put.

To some extent the Ghana High Commission in Britain is already taking some of these expectations forward through various actions, including sponsorship of the Ghana Youth Day, which has been organised since 2010, taking place in October each year, and which I attended in 2012. Both the Ghana High Commissioner and the Head of Welfare were present, encouraging young people to engage in enterprise and employment. The Nigerian High Commission is also partnering the Nigerian Carnival, also held in October each year, and has established links with the Central Association of Nigerians in the UK, a diaspora organisation. Both High Commissions have developed projects for informing the diaspora about business investment opportunities back home, as well as, for Ghanaians, a Diaspora Skills Database which is made available to transnational companies looking to recruit Africans. These are tentative but positive steps towards long overdue engagement with their respective citizens in Britain.

This engagement becomes useful, as the use of aggregate remittances in the formulation of the credit ratings or sovereign risk assessment of developing countries means that the Ghanaian and Nigerian governments' ability to borrow in the international markets relies partly on senders' transactions. The key tension here is

that these transactions are initiated privately by senders, and the government that has some control over their sending transactions is the British government, and so Ghana and Nigeria do not have as much control, and yet have this as part of their credit ratings. Participants like **Ruth** who commented on sovereign ratings indicated that they did not object to such uses of remittances, so long as it benefitted Ghana or Nigeria. However, they expressed some concern about a fall in ratings, should remittances decrease.

The main implication in this regard is that using aggregate remittances in the assessment of sovereign risk means that senders' efforts to maintain their transnational kin relationships through sending money home, that is, their emotional labour, is being treated as a financial asset, as part of the commercial risk profiles of their home governments; a development over which senders have little knowledge or control. This essentially represents a financialisation of the emotional labour of senders.

## 5.5. Industry perspectives

Three main industry perspectives are presented here, based on five interviews conducted with people involved in the remittances industry. These included two Chief Executives of transnational payment institutions, the Chairman of the UK Money Transmitters Association - the trade association for the non-bank remittance companies, namely Payment Institutions and Small Payment Institutions, a representative of the erstwhile Financial Services Authority (FSA), and a representative of an international organisation concerned with terror financing. From 1 April 2013, the FSA has been replaced, and its work relating to the

registration of payment institutions has been taken over by the Financial Conduct Authority (FCA).

Through the interviews it became clear that the trade association and regulator consider senders as consumers of payment services. In this respect both organisations indicated they were a step removed from senders, as they liaised mainly with payment institutions, rather than directly with senders. However, the trade Association demonstrated a strong awareness of senders' needs for information about their transfers, complaints, and identity document requirements.

The **Chairman** commented:

"We are not directly in contact with consumers, so we do not know their livelihoods, but can guess and understand that they may well be sending money home to help with school fees, expenses, etc., and that it is important the money gets there quickly."

"We are trying to understand who the typical sender is their profile, what kind of people, gender, projects being supported in Ghana and Nigeria are. Is there a move away from supporting day to day expenses towards collective sending? For example, are churches and clubs supporting schools in Ghana? If say, money transfers are not being used to make people lazy, but used for infrastructure development, it would be better from a development point of view. If policy makers could see this, they could for example offer match funding, tax relief, etc. to support projects. Whether this is operationally possible in policy terms..."

The **Chairman's** comments suggest that the industry is looking for larger amounts to be sent, and corporately rather than individual sending. The suggestion of remittances making people 'lazy' is likely to be based on lack of knowledge about

recipients or a misunderstanding of recipients' needs as expressed by senders. However it can be argued that using remittances for infrastructure can be considered as promoting 'lazy' government as infrastructure provision is part of the role of government, as participants in this study have indicated.

On the regulatory impacts of the Payment Services Regulations (PSRs) the **Chairman** explained that this meant that senders will receive more information about their transfers, and be able to make complaints, and have other consumer rights. The **Chairman** mentioned that his members had started to implement incoming regulatory changes by starting to take identity documentation from the first transaction, irrespective of amount, as the maximum amount for which information about the sender and source of funds is required for sending was to be cut.

In his interview, The **Regulator** commented that there was no formal consultation of senders on payment services issues. "The problem is representation". For general banking, it is fine, because it is understood. However, remittances are used by the unbanked, so there is an issue."

The **Regulator** expressed the opinion that regulatory capture by financial institutions, defined as influence on the development of regulations, was in existence: "It is, and complaining now is too late." "Without proper representation [of senders] those who are organised will lobby better. If the industry wants to become more formal and "respectable" it will need more lobbying."

On the prospects for senders the **Regulator** commented that "There may be an issue about banking facilities and account opening. Individuals should be able to show more to banks re: Anti-Money Laundering (AML) policies because banks fear responsibility and the competition.

Although the regulatory organisation represented in this interview has been abolished and replaced by a new organisation, it is unlikely that the views expressed have changed, as all the predictions made by the Regulator have been confirmed by further developments in the industry, including reported difficulties in account opening ostensibly driven by increased AML policy implementation by banks (BBC,2013) especially those fined for money laundering, and confirmation of regulatory capture in financial services (Parliamentary Commission on Banking Standards, 2013).

The **Chief Executives** of Payment Institutions (PIs) who participated in this study had in-depth knowledge of senders, having been migrants themselves, with a strong awareness of their community's requirements in terms of remittances. These include speed of transaction and transfer of monies, as recipients were often in emergency situations, and safety. As a consequence one company could arrange direct delivery to recipients' homes in villages. They expressed a strong commitment to Anti-money Laundering policies and other conduct of business procedures in their respective businesses, in order to ensure compliance with all UK regulations, and to ensure their agents were also fully compliant. Both companies expressed interest in innovations that would benefit sending communities as well reducing costs.

The impact of technology, in particular mobile telephony, was considered a potential 'game changer' for remittances, in terms of undermining current business models, or ways of making money for companies. This is expected to affect sending behaviours through changes in the mode of sending, and costs. Industry participants have expressed opinions that mobile telephony, once the problem of the 'last mile' has been solved, will make a significant impact on remittances. The 'last mile' problem refers to the problem of physical delivery of cash to a recipient, once a transfer has



been initiated via mobile phone. The **Regulator** stated that the “first mile” in the UK is ‘Pay Point’, used in many small shops, who accept cash in order to ‘load’ phones. The financial exclusion of some senders, which necessitates their use of cash, combined with the initial reluctance by payment institutions to accept cheques or cards from senders, means that the use of cash, in association with senders, has become criminalised.

In terms of implied criminality of senders through the use of cash, the association **Chairman** had an interesting response:

“Sometimes it suits the banks to imply that there might be. I think there is a tendency, because it is competition they don’t need. If they can suggest that money transfer is illegal, covertly...” “It is part of the Big Society isn’t it? There are no votes in linking remittances to the Big Society – the idea of people here helping people there.”

The combination of regulatory capture, lack of access to policy makers and consultation processes, and criminalisation of senders point to additional potential pressures on senders in the long term, unless senders participate effectively in policy development, as indicated by the **Regulator**.

The final industry participant was from an organisation concerned with the prevention of terror financing. Their **representative** explained that their interest in remittances was to lobby for increased identification of senders and recipients, in particular without too much reliance on documentation, but on biometric identification. The organisation appears to have strong lobbying influence in the USA, Europe and in Britain, as this representative has been invited to speak at various banking industry events. Some of the issues discussed in the interview, which were outlined as being

in policy development, have subsequently been implemented, including documentation on all initial transactions irrespective of size, and electronic 'tagging' of identification with all remittance transactions.

The views expressed by industry participants are useful in helping to understand how senders are perceived in the remittance industry and by the regulator. Their powerlessness is acknowledged by all the industry participants, hence the demonstrated lack of motivation to engage with senders. Acknowledgement of regulatory capture by banks, and their vested interest in suggesting criminality of senders is useful knowledge in terms of understanding some of the drivers of negative perceptions of senders.

## 5.6. Policy Implications of Sending Experiences

Participants' livelihood experiences suggest that they are involved in paid work, and paying taxes in Britain. Their acceptance of the positive benefits of taxation in infrastructure development suggests that participants are not seeking to evade tax. This is in contrast to some of the recurring themes associated with remittances, namely money laundering, tax evasion and terror financing. My review of the policy literature in Chapter Two has demonstrated that the tax evasion often associated with remittances is a regulatory loophole in taxation systems such as Britain's, which effectively enabled people registered as 'non-domiciled' to avoid paying income tax, or to reduce their tax liability substantially through residency rules, the so-called 'remittance option'. This is a sophisticated system that requires specialist tax professionals to negotiate for transnational corporations or individuals with substantial incomes, and is likely to be outside the reach of most senders, even if

they knew about this, but none of the participants interviewed expressed knowledge of this scheme or experience of claiming from it. In any case this loophole has been partially closed in Britain with effect from 6 April 2013 (HMRC, 2013).

Furthermore, both Ghana and Nigeria have double taxation agreements with the UK, which would have benefited many participating senders by reducing their tax liabilities, but none of the participants interviewed expressed knowledge of this scheme in discussions about taxation. This suggests that such schemes were not intended for senders, or the small amounts often sent as remittances, and yet have been attached to remittances as a negative association.

Participants' views also suggest that any taxes or increases in the costs of sending remittances are likely to impact senders adversely, if they continue to send.

The Financial Action Task Force (FATF) recommendations in 2012 has sought to achieve a more proportionate stance on money laundering by directing their energies from remittances to other parts of the financial systems where more substantial amounts and actions occur (FATF, 2012), and which have attracted large fines.

It would therefore be useful for senders for the language adopted in policy discourses to change from 'money laundering, tax evasion and terror financing', which are proven to a wider extent in other parts of the financial system than in remittances, to: 'taxation, earned money and social protection' which is a more accurate description based on sending experiences.

This study has highlighted the uses of remittances as transnational social protection finance. This is a form of development finance that is not made explicit as such in remittance discourses. This study has demonstrated, from participants' stated

*intentions* and willingness to continue sending, that remittances are currently resilient, because ceasing to remit is considered, on the whole, unlikely, unless the sender loses his or her livelihood or health, or returns home permanently: "there are no circumstances under which we would stop sending money home." – **Ruth**.

However, other participants, such as Kevin, Abule, and Frances have suggested that they are likely to stop or reduce the frequency of sending upon the death of their parents or parents-in-law: "if both my parents died, I would not send money home as regularly." – **Kevin**.

Viewing Kevin's comments against a background of tightening immigration policies, financial crises, and tightening payment services regulations, it is conceivable that the current resilience of remittances will not be sustainable, especially as time is factored in, in terms of senders and their parents growing older. All of these factors are outside the control of senders' home governments such as Ghana and Nigeria. Therefore, suggestions for these countries to rely on sending for development finance may be unduly risky.

Moreover, another way of interpreting participants' stated intentions that they are not prepared to stop sending unless something critical or catastrophic happens to their livelihoods, signals that continued sending under challenging circumstances, referred to in policy discourses as resilience and stability of remittances (Maimbo and Ratha, 2005; Ratha et al, 2008; Silwal et al, 2010) , may be occurring at a high personal or well-being cost to senders. This is often through sacrifices made by senders and/or their close family in Britain as **Frances** demonstrates:

"So in a way it affects your livelihood because you always put something aside to help those back home, so yes, it affects your livelihood. So you can't always

do what you want to do, and it's not fair on you, and it is not fair on your children too. You can never really send enough, all we do, you can only send enough for them to survive the next day, you wouldn't turn their lives around.”- Frances. Senders' efforts to maintain continuity through sacrifice also suggests that sending remittances is part of a process of emotional labour, that involves stress for senders, and this stress affects their wellbeing. Daniel expresses it in these terms:

“For that reason we have to go the extra mile to meet the obligations to stop the suffering, so we do our best...it's an obligation that has some kind of adverse effect on you.”

From the experiences of participants, it could also be argued that remittances appear stable as a result of their atomised nature in terms of originating from a variety of people in various locations and situations; continuing migration flows, and timing matches. That is, with people sending from different destinations to a specific country, the overall effect appears as continuous growth, even though there may be individual discontinuities. Secondly, continuing migration flows may mask the fact that sending has slowed down or even stopped in some instances, for example through life events such as unemployment. As some senders stop, either temporarily or permanently, others may be starting. Likewise, whilst one sender is 'recovering' for example, from major funeral expenses, another may be sending for house purchase or building, and these may offset each other in aggregate remittance figures, keeping the figures constant or even increasing.

## 5.7. Conclusion

Remittance discourses based on aggregated remittance statistics are predominantly silent about the fact that underlying these statistics are individual senders and their families living transnationally and operating under challenging circumstances. If remittances are to be used for development finance, prudential risk assessment for macro-level policy requires that underlying factors be monitored carefully, especially when human costs are involved. Although there is relatively little awareness of regulations among payment services regulations among senders, those regulations remain hostile to their interests. However, senders reports suggest that they enact citizenship through the payment of taxes in Britain, unlike 'non-domiciles' who use "the remittance option" to avoid or reduce their tax liabilities. Senders have expressed their understanding of, and need to pay tax in order to fund infrastructure and social protection in Britain. Their perceptions of home government in this respect are on the whole, negative. Perspectives of industry actors suggest that regulations will become tougher and financial institutions with more power able to capture regulations to the detriment of senders.

The main policy implications of sending is that based on senders' experiences, remittances may be resilient in terms of their intentions to continue to send. However, participating senders live in Britain, and are impacted by its regulations that can prevent them fulfilling those intentions, so home governments may need to fulfil the roles that senders expect, and that is to provide amenities and infrastructure as well as social protection for their citizens, both home and abroad.

## Chapter 6

### 6.1. Introduction

The empirical data gathered and analysed in order to meet the aim of this research, indicates that as a consequence of their transnational living, livelihoods and sending practices, participating senders are in a double bind through financialisation from 'above' and 'below'. The aim of this research is to highlight voices and perspectives of private senders to Ghana and Nigeria in discourses surrounding remittances. In order to achieve this aim I have sought to answer four research questions, which are: What are the characteristics of Ghanaian and Nigerian senders in Britain? How does sending money affect sender's transnational living and well-being? How does the regulatory environment impact senders? What does senders' transnational living imply for policy development in remittances?

This chapter sets out how the data gathered answers each of the research questions, highlighting additional themes that have emerged from the bodies of literature that have been reviewed and synthesised with the data. Finally, a number of conclusions are drawn from this synthesis, including the policy implications of the financialisation of transnational kin network relationships, namely the resilience of remittances.

There are five main findings:

- a. Participating senders are not only migrant workers, but include British citizens who pay taxes in Britain, and consider the payment of those taxes as an enactment or expression of their citizenship.

- b. Senders and their remittances have been financialised from 'above' through the regulatory environment and securitisation of remittances;
- c. Monies sent to transnational kin network members constitute transnational social protection finance.
- d. Sending experiences in relation to transnational living and livelihoods, can be understood as emotional labour which has consequences for the well-being of senders.
- e. Transnational kin network relationships have been financialised from 'below' through socio-cultural obligations, social meanings of money, and sacrifice.

The structure of this chapter includes: section 6.1, which introduces the study's findings. Section 6.2 outlines 'the story so far' by providing a summary of the preceding five chapters of this thesis; section 6.3 outlines the study's findings on senders and the development of payment institutions through migration from the historical Irish and British emigrations to contemporary African immigrations. The section further presents my conclusions by responding to each of the research questions, answered by drawing on the data from the literature and empirical methods used. Section 6.4 offers conclusions on senders' transnational living, livelihoods and wellbeing, including the likely prospects for remittances; finally 6.5 outlines the study's contributions to knowledge through new data, concepts and method.



## 6.2. Synopsis of Preceding Chapters

In Chapter One of this thesis, I have set out the aims and purpose of the study, and its background research and policy contexts, including the initial explorations around the choice of topic, focus and scope of the study. I have identified the combined phenomena of remittances, senders and their sending practices with transnational kin networks, and the policies and regulations surrounding remittances as a complex phenomenon that is best studied through bricolage, using multiple concepts and methods. This phenomenon is significant in terms of the numbers of people involved in it worldwide, but whose voices and perspectives are often absent in predominant discourses surrounding remittances. Through the mapping of seven bodies of literature ranging from migration to behavioural finance, I have identified senders as a combination of migrant workers and citizens of destination countries such as Britain, and highlighted the key concepts of the study as financialisation of remittances, transnational living and livelihoods, and well-being.

In Chapter Two, based on the remittances, financialisation, transnationalism and migration literatures reviewed, I argued that in the main policy and academic discourses, remittances, even as financial transactions, are being further financialised. Financialisation in this context refers to the increasing influence of powerful financial actors extracting further financial value from aggregated remittance flows through credit ratings, securitisation and lending to governments. Such lending benefits financial institutions and home governments without recourse to senders, whose private transactions underpin remittances.

Furthermore, in spite of the securitisation of remittances, senders are conceived as a security risk to global financial systems, in terms of money laundering, terror

financing and tax evasion. Consequences of such risk profiles include increasingly tighter immigration and payment services regulations in Britain. I suggest that this scenario can be understood as financialisation from 'above'. Drawing from the literatures on livelihoods, welfare and social protection, I argue that remittances effectively constitute transnational social protection finance. Through reviews of further literatures on well-being, emotional labour, and explorations of behavioural finance, I suggest that the efforts made by senders to maintain relationships with transnational kin can be understood as a form of emotional labour, and highlight the importance of senders' well-being for the sustainability of remittances. From these reviews of literature, I ask four interlinked questions to guide the research: what are the characteristics of Ghanaian and Nigerian senders in Britain? How does sending money affect sender's transnational living, livelihoods and well-being? How do regulations impact senders? What does senders' transnational living imply for policy development in remittances?

Chapter Three described the methods used in the research, guided by the research questions and based on methodological bricolage. My adoption of bricolage is based on its understandings of the different ways of knowing about complex and inter-related social phenomena through the use of multiple tools that are suitable for the research questions being asked. Bricolage further considers research itself as a complex endeavour in which the researcher plays a significant role through their interactions with, and interpretations of, the researched. In applying bricolage to this study, I acknowledged my role along the insider' and 'outsider' continuum and what it meant for my interaction with participants. This acknowledgement includes my reflections on the research process, the challenges I faced and how they were overcome, including my own emotional labour. The chapter further discussed the

methods used to gather data, namely, a group interview, survey and individual interviews with senders, and an additional set of individual interviews with two chief executives of transnational payment institutions, the erstwhile regulator, chairman of the industry association, and a representative from a terror-prevention organisation.

The methods I used to prepare and analyse the data have been detailed.

Chapters Four and Five present the analysed data gathered from all the methods used, relating to senders' transnational kin networks, livelihoods, emotional labour and well-being. Additional themes that emerged from the data include social meanings of money as an expression of care, social protection finance, 'dress rehearsal living', senders' perspectives of stewardship of monies sent, and the financialisation of transnational kin network relationships. As participants were not expected to know about financialisation, my analysis of financialisation in relation to their kin networks were based on the experiences and practices participants recounted in the interviews. Data gathered from the industry actors has been presented mainly to offer additional, albeit limited commercial and regulatory perspectives.

### 6.3. Senders' Transnational Living, Livelihoods And Well-Being

This study has traced the development of sender-driven financial services, with reference to centuries-old experiences of the Irish diaspora, English and Scottish emigrants to Canada, USA and Australia, and the arrival of people from Shama in the Gold Coast, now Ghana, to Britain in the sixteenth century. Contributions made by emigrants to financial innovations and institutions, including postal orders, Emigrant Savings Bank and Western Union have been highlighted. Parallels have

been drawn between emigration experiences from Britain to Canada, USA, and Australia, to immigration from Ghana and Nigeria to Britain. The uses of different terms to describe people in similar migrations are questioned, as is the association of "remittances" with anything sent by migrants, ranging from money to ideas, effectively financialising migration. Senders are conceived in terms of people who send money back to their countries of origin, a broader definition that includes citizens of destination countries, rather than the narrower "migrant workers". This broader definition is important, as it has policy implications for citizenship rights and access to social protection.

Using bricolage, the answers to the study's research questions, presented below, are based on a critical analysis of empirical data gathered from a combination of methods, both qualitative and quantitative, including a focus group, survey, and in-depth interviews of senders and, to a limited degree, industry participants.

### 6.3.1. What are the characteristics of Ghanaian and Nigerian senders in Britain?

Statistics from the Office of National Statistics (ONS), revealed that there are approximately 80,000 Ghanaians and 190,000 Nigerians, mainly based in London, although it has been noted that these figures are likely to be an under-estimation based on the challenges of data gathering. From my research evidence I conclude that senders consist of migrant workers as well as people in diaspora, some of whom are British citizens.

Participating senders' livelihoods are mainly located in Britain, in a range of sectors, and at different levels, including manual workers and doctors. Pressure to start sending money home has meant that many tend to take any available jobs, sometimes multiple jobs, staying in those jobs for as long as possible.

Participants' practices of sending money involve person to person transfers, and are mainly sent formally through money transfer businesses or small payment institutions, transnational corporations and their agents, or banks. Some transfers are made informally through people returning home, or in the form of goods. The most common amount sent is £200 per month. Participants are engaged in sending money to parents, siblings, other relatives, friends and others.

Participating senders have reported that their position in the sibling order within their transnational kin network is significant in terms of obligations to family networks, and that this order is also gendered, so daughters have more responsibility for the 'doing' of care than sons, even when absent from the home country. Factors such as being a sender, being educated or having heightened financial capabilities can propel a family member to the role of 'honorary eldest' child, with the associated financial responsibilities. In such ways money, or earning potential, can mediate family position and responsibilities, ensuring that 'eldest children' send more. This is a form of financialisation of sibling order within transnational kin networks.

Participants' monies are sent to pay for food, healthcare, housing, education, funerals, and other items – these are in effect, elements of transnational social protection. Evidence from the study suggests that in the absence of effective government provision of social protection in Ghana and Nigeria, senders have generated an informal system of atomised payments to transnational kin network

members. This informal system in essence constitutes a transnational social protection regime. The regime is centred around the sender, making ad hoc or regular transnational social protection finance, with two governments – the destination and home governments, 'looking in' to these private transactions to regulate or extract value from aggregate or total remittances. This represents financialisation of senders 'from above', casting senders as financial citizens and residents. However, one aspect of this transnational social protection regime lies in some senders' own unequal or lack of access to social protection in Britain.

### 6.3.2. How does sending money affect sender's transnational living, livelihoods and well-being?

Through sending money, participating senders' awareness of living simultaneously in the destination country, whilst maintaining family ties and spending money in their countries of origin, that is, simultaneous living both 'here' and 'there,' constitutes transnational living (Guarnizo, 2003). Transnational kin network relationships between sender and recipient, the timing of remittance requests at life events such as illness, means that there are emotional aspects to the sending of money, which can entail sacrifice as a consequence. Sacrifices made by senders include eating cheaper food, living in cheaper accommodation, not buying winter clothing, not seeking healthcare – all of which are social protection issues. This makes the notion of remittances as a form of transnational social protection a paradox in terms of its being social protection that leaves some senders less protected.

Drawing on Hochschild's (2003) concept of emotional labour, participating senders' experiences of their transnational kin network obligations, exercised through the

social meanings of money, and the challenges of transnational living and livelihoods, are understood as emotional labour. Emotional labour has consequences for senders' subjective well-being, including sacrifices made and living as though in "dress rehearsal" for a final performance, with the 'performance' understood as the sender's final return to Ghana or Nigeria. This way of living can be understood as 'Dress rehearsal living', which is a state of continuous preparation for return – the final 'performance'. This state of continuous preparation to return home means that eating well, resting, dwelling in better accommodation, dressing better, doing an aspirational job or running a business, are all sacrificed for future enjoyment upon expected return home, even if that final return never happens.

The responses of some participants suggested that they saw themselves as somehow atoning for seeking a better life in Britain, whilst their kinsmen and women are back home. Sending helps to demonstrate this notion of a better life in spite of difficulties the sender may face at destination. However, sacrifices made are sometimes unnoticed by recipients, who continue to make requests regardless. This is expressed as a source of pain and discontent among participants, who sometimes experience poor stewardship of their monies sent. In this regard, there have been deceptions and misappropriation of funds, which also have consequences for senders' emotional labour and well-being.

Sending is often continuous irrespective of the sender's own circumstances, because of perceptions that transnational kin network members' depend on it for food, shelter, health, education, and care of loved ones. In this way sending as an expression of caring about transnational kin network members, in spite of the sender's own difficult circumstances exemplifies emotional labour. It is important, indeed critical, to maintain these links with the transnational kin network because this

is the support network that can be there to assist the sender when they need work doing back home, running errands, supervising projects, taking care of loved ones. These errands, projects, and caring responsibilities, if executed well by recipients through monies sent, pave the way back home with respect and honour for the sender. Implicit in the aspiration of going back home with respect is the acceptance and affirmation by transnational kin network, together with recognised status. These aspirations mean that ultimately the sender's own future life depends on present sending. This imbues the practice of sending with emotion in terms of decision-making under conditions of risk and uncertainty in the destination country, including emotional labour in terms of communication and relationships with transnational kin network members, who also have agency, and can make the way back home difficult, if not impossible, for senders if sending ceases.

Sending therefore impacts senders through their work, in terms of working as much as possible for as long as possible. Sending impacts senders' finances, in relation to monies left after spending to take care of living expenses 'here', and affecting their financial capabilities in terms of what can be achieved with the monies left, if any. Emotional labour in this context is different from the traditional application of employment, where workers' emotions are appropriated for the care of customers. In the sending context, emotional labour refers to the totality of efforts required to send, communicate about sending, and even decisions not to send, which are implicitly decisions not to return home, and which can affect senders' well-being.



### 6.3.3. How do regulations impact senders?

The policy and regulatory environment relating to payment services financialises senders in three aspects. The first relates to depictions of senders as a threat to the security of financial systems in the global North, through tax evasion, terror financing and money laundering. Secondly, the financial institutional market that captures regulations that depict senders as financial security risks, also securitise aggregated remittances for lending to developing countries. In this regard aggregated remittances, devoid of senders, are considered stable and resilient, and therefore a prudent base upon which to lend. Thirdly, as a consequence of their countries of origin, transnational living and sending practices, length of residence and other characteristics, senders are impacted by a range of policies and regulations that include immigration and citizenship, equalities, social protection, financial exclusion, and taxation. For senders, the impacts of the Borders, Citizenship and Immigration Act 2009 and the Equality Act 2010 include: restricted choices in employment, access to social protection, and access to housing and accommodation. At the international level, senders are impacted by the policies of various regional and international organisations, including the Financial Action Task Force (FATF).

Participating senders' remittances are sent out of their disposable incomes from paid work, that is, wages and salaries after the deduction of income tax, which they consider as an expression of citizenship and residence in Britain. The money sent is also used as finance for transnational social protection. This is in contrast to recurring discourses linking senders to tax evasion, money laundering and terror financing. 'Tax evasion' was a regulatory loophole in taxation systems such as the UK's, which enables high income British citizens registered as 'non-domiciled' to

avoid paying income tax, or to reduce their tax liability substantially. Participants expressed no knowledge of this scheme, which is also outside the reach of most senders, in terms of their livelihoods. Both Ghana and Nigeria have double taxation agreements with the UK, which would have benefited senders, but none of the participants interviewed expressed knowledge of this scheme or experience of it.

This study finds that the shift in Britain's policy environment towards a criminality framework for non-citizens and senders, combined with senders' experiences of transnational living and livelihoods, personal and family sacrifices, and dress rehearsal living, contribute to senders' emotional labour, and has adverse consequences for their well-being.

#### 6.3.4. What does senders' transnational living imply for policy development in remittances?

The evidence gathered in this study suggests that senders' intentions are to continue to send remittances without ceasing. This can be interpreted as resilience, and as discussed in Chapter Two, others who have researched remittances from studying statistical data devoid of senders, have often concluded that remittances are resilient and stable. However, the empirical evidence gathered about senders' transnational living and livelihood experiences indicate that such resilience is achieved at a high human cost, namely through emotional labour and sacrifice of important aspects of senders' subjective well-being. This includes laws and regulations developed to make senders' lives more difficult in order to encourage return migration. To develop remittance policies that tie home governments and corporations to loans secured upon monies sent under such circumstances.

Secondly, such policies are also inefficient, because developing countries such as Ghana and Nigeria can only benefit if remittances are rising. If remittances fall, their credit ratings may fall with it, even though those remittance movements are outside their control. This is because senders' transnational living and livelihoods take place in Britain, under the control of the British government, and British policies and regulations.

Thirdly, using securitised remittances as development finance further implies that the Ghanaian or Nigerian government is not being assessed on its own fiscal management merits, but on transactions undertaken by their citizens abroad. This does not bode well for effective fiscal management and accountability.

Fourthly, there are issues of timing. To use remittances as development finance at a time of tightening migration policies and increasing financial regulations due to the financial crises, is to depend on a source that may require senders to sacrifice more in order to maintain sending levels. This means condemning senders to ever-increasing sacrifice and emotional labour, with potentially adverse effects on their well-being, effectively financialising them.

Senders' transnational living, livelihoods and uses of remittances suggest that policies and regulations developed around money laundering, tax evasion and terrorist financing, may inadvertently criminalise senders, without necessarily achieving the expected outcomes. Senders' livelihoods, the responsibilities and dual spending that they have to meet, and the uses of the monies sent, suggest that senders' living and sending practices bear little semblance to the implicit suggestions of criminality, tax evasion and terrorist financing concerns that drive remittance policies.

In the context of this study, sending money home is a private financial transaction between transnational kin network members. The monies sent are used as private payments for social protection that would ideally have been provided by home governments. Therefore remittances should be understood more explicitly in policy terms as an informal transnational social protection regime, and senders recognised for this provision. Consequently, senders' own well-being ought to be taken account of by policy makers, financial institutions and governments seeking to extract more financial value from remittances. This is because senders are critical to remittances, and in making these payments, they are driven by family responsibilities and social meanings of money that require emotional labour and well-being to sustain.

In this study, my concept of emotional labour refers to the efforts used by senders to maintain transnational kin relationships, and to send money in order to demonstrate to transnational kin network members that they are cared about. Through senders' livelihood efforts, monies are sent home as expressions of care and remembrance of transnational kin network members. In addition, sending practices are a means of keeping the way home open.

From this notion, I suggest that sending can be understood as a substitute for the sender's presence 'there', even though they are 'here', so that in a sense, the money speaks for the absent sender. Participants' reported experiences suggest that over time the monies sent can be misappropriated by kin network members, some of whom may also be deceptive or poor stewards of the money sent. Through these challenges, and senders' efforts made to continue to send, a practice that most have indicated they cannot stop due to social obligations, I further suggest that the money sent eventually begins to replace the sender, and to influence and motivate the transnational kin relationship in such a way that the money shapes, and is shaped by

the relationship through financial motives. This corrosive influence of money seeping into and shaping relationships is essentially a financialisation of the transnational kin relationship. As this influence stems from personal relationships at an individual, kin or micro level, I have termed this 'financialisation from below'. This is in contrast to financialisation from 'above' relating to macro-level securitisation of aggregate remittances, and government borrowing, which draws financial value from sending transactions.

#### 6.4. Conclusion

This study has highlighted participating senders' voices and perspectives on their characteristics, the impacts of sending on their transnational living, livelihoods and well-being, and the effects of regulations on their sending practices. The main findings are: first, that senders are not only migrant workers, but include British citizens. Secondly, the policy and regulatory environment that constructs senders as a security risk, a source of development finance, and as financial citizens can be understood as financialisation from 'above'. Thirdly, remittances constitute transnational social protection finance. Fourthly, efforts made by senders through their transnational living, livelihoods and well-being in order to send as a demonstration of caring about kin back home, constitutes emotional labour. Finally, senders' relationships with transnational kin network members can be financialised from 'below' through the increasing use of money to mediate and shape kin relationships as a consequence of family obligations and social meanings of money.

Financialisation from below and above effectively places participating senders in a double bind, interpreted from their reports as an unwillingness to consider the

cessation of sending, in spite of challenges faced. Participating senders' reports suggest that policy discourses in which remittances are depicted as a resilient source of finance for development, fail to take account of the personal sacrifices and human costs that underpin that resilience. Participants' reports of their efforts made to maintain transnational kin relationships through sending – their emotional labour – combined with an increasingly hostile regulatory environment, indicates that the prospects for remittances are, at best, mixed, and if sustained as a consequence of senders' perspectives on their obligations to kin back home, is likely to be doing so at a high human cost.

## 6.5. Contribution to Knowledge

This thesis contributes to knowledge in three ways, namely concepts, data and methods. By focusing on senders to Ghana and Nigeria, I have highlighted senders' perspectives and voices relating to their transnational living and livelihoods, and well-being. Through my engagement with seven bodies of literature, combined with the empirical evidence gathered, I have highlighted new concepts in this field. These include a broader characterisation of senders, which has policy implications, the explicit identification of remittances as transnational social protection finance, senders' relationships with transnational kin networks, and the ways in which their efforts used to maintain those links and relationships constitute emotional labour, which can have consequences for senders' well-being. Additional concepts such as 'dress rehearsal living', mirror-spending, and financialisation of kin relationships have been developed. The study has also contributed new data about sending practices, innovative methods of combining conceptual frameworks and methods through

bricolage, and of my role within the research process as an 'insider' and 'outsider' with associated challenges and emotional labour. Through its scope and multi-disciplinarity, the thesis extends knowledge in social policy, international development and behavioural finance.

# APPENDIX 1

## Research Information Note

### Transnational Living: Senders from the UK to Ghana and Nigeria

#### The Research

*The purpose of this questionnaire is to gather information about the transnational living experiences of people who send money to Ghana and Nigeria, and pay for goods and services both here in Britain, and back home in Ghana and Nigeria. By taking part in this survey, you will be helping to tell the story of the experiences of people living and spending money both 'here' and 'there' at the same time, and the related issues and impacts.*

*You do not need to give your name or address. All the results will be added up and anonymised, so your answers will be completely confidential, and only used for academic research. If you have completed this questionnaire online, please do not fill this form in. This questionnaire should take you 10-15 minutes to complete.*

*The results of this survey will be used for a higher academic degree for Freda Owusu. Please return to Freda at: Faculty of Social Sciences, Social Policy, The Open University, Walton Hall, Milton Keynes, MK7 6AA. Tel. 07972 862 358, Email: [f.owusu@open.ac.uk](mailto:f.owusu@open.ac.uk). Thank you.*

#### Definitions Used

"You" in this research, refers to yourself as an **individual**, and not your whole household or family.

"Family" refers to your immediate group: You, your spouse or partner, and any children in your care.

"Relatives" refers to your wider family: parents, grandparents, aunts, uncles and cousins – i.e. your extended family outside of your nuclear group.

"Siblings" refers to your brothers and sisters, whether full or step.

"Remittances" refer to the monies you transfer or send back home either regularly or occasionally.

"Sender" is a person who transfers money home to their country of origin.



## APPENDIX 1.2

### Senders from the UK to Ghana and Nigeria

Please circle the applicable answer

#### A. Taking Part in this Research

1. Do you live in The UK? Yes No
2. Do you send money to family or friends in Ghana or Nigeria? Yes No

If you have answered 'No' to either of the above questions, please do not continue to fill this form in, but please submit it.

#### B. Your Work and Income

1. What is your main source(s) of income? (Please tick all that apply)  
Paid Work (please write job title) Professional: Manual:  
I run my own business (please state sector, e.g. catering):  
Investments Inheritance Welfare Benefits  
I receive money from Ghana I receive money from Nigeria I receive money  
from another country, please specify  
Other, please specify
2. How many jobs do you have? (p/t = Part time, f/t = Full time) 1 p/t 1f/t + 1p/t  
2p/t 1f/t + 2p/t 2f/t Other, please specify \_\_\_\_\_
3. How many hours do you work per week?
4. Would you stay in this job(s) if you did not have to send money home? Yes No

#### C. Your Money Transfers

1. What percentage of your income (after tax) do you send back home each month?
3. What is the average amount you send home each month?
4. If you did not have to send this money, what would you have done with it? Save it Pay bills  
Spend on: Food Clothing Leisure Holiday Study/Train Work less hours  
Other, please specify:
5. What are the top three items you send money for? Food Utility bills Education Health  
Funerals Birthdays Business Rent House Construction Weddings Faith/Religion  
Charity/Community work Other, please specify
6. Who do you send money to benefit? (Tick all that apply) My child(ren) My parent(s) My  
sibling(s) Grandparent(s) Other relatives Friends School mates Faith group  
Village/community project Other, please specify
7. Is the money you send used according to your wishes? Always Sometimes Never Don't  
Know
8. How many people are you supporting directly through your remittances? 1-5 6-10 11-15  
16-20 20+
9. Have you incurred any debts as a result of sending money home? Never Rarely  
Regularly Always Other, please specify

10. What is most important to you in choosing which money transfer company to use? (tick your top 3) Exchange Rates Commission charged Staff who speak my language Speed of transfer How close the payout agent in Ghana/Nigeria is located to my beneficiaries

**D. Your Well Being**

1. In your opinion, does sending money affect your personal well-being positively or negatively? (Please indicate on a scale of 1-5, where 1 is 'very negative', and 5 is 'very positive')      1      2      3      4      5
2. What does sending money enable you to achieve?
3. How long have you been sending money home?
4. How long do you intend to continue sending money home?
5. Assuming your income stays the same, under what circumstances would you stop sending money home? No dependents      Availability of insurance products, such as health/funeral insurance      Home economy improves      Mistrust of recipient      House built/purchased      Business set up      Other please specify \_\_\_\_\_
6. What does sending money prevent you from doing? (Tick your top 3) Making long term plans for myself      Eating better      Dressing better      Living in better accommodation      Paying my bills      Taking part in social activities      Studying /Training      Marriage      Looking after my health      Other, please specify

**E. Regulations**

1. Do the regulations relating to the transfer of money (e.g. providing I.D, pay slips for certain amounts) affect the amount(s) you send? Yes      No      Don't Know about these regulations
2. Do the regulations relating to money transfer businesses (e.g. being registered with the Financial Services Authority) affect which businesses you send money through? Yes      No      Don't know about these regulations
3. Do you pay tax on your income? Yes      No      Don't Know
4. Do you claim tax relief on your money transfers? Yes      No      No, I did not know about this
5. Has any government agency in the UK ever asked for your views on payment services regulations? Yes      No

## APPENDIX 2

### Interview Schedule – Senders

Timing: 1-2 hours

*Prompts in italics*

Research Information & confidentiality discussed.

Participant qualification: do you live in Britain, send money to Ghana/Nigeria?

Consent Form signed

1. Please explain why you decided to leave [Ghana/Nigeria] and come to the UK.
2. To what extent do you feel that through sending money, you are living in two places ([Ghana][Nigeria] and the UK) at the same time?
3. How does sending money affect your livelihood? [*The way you earn your income*]  
*Satisfied with livelihood?*
4. How does sending money affect your well-being?  
*Family's well-being?*
5. How do you manage the 'deficit', if any, between what you send and what you need to live on?
6. What does sending money enable you to achieve?  
*Prevent you from doing?*
7. Do the money transfer regulations affect what you send?  
*If so, how?*
8. Under what circumstances would you stop sending money home?
9. Is there anything else you would like to say about money transfers and your life in the UK, which I have not asked about?

*Thank You.*

*Assurance of confidentiality and anonymity, removal of data input if required.*

## APPENDIX 3

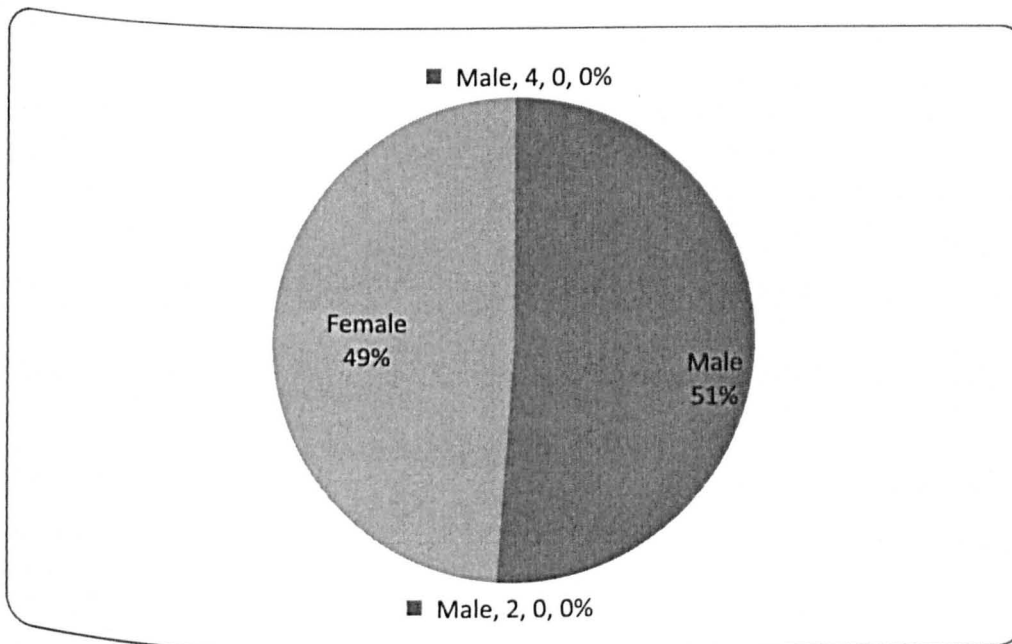
### SURVEY RESULTS

The survey involved a list of mainly closed questions designed to elicit information in 5 key areas:

1. Demographic characteristics
2. Work and sources of income
3. The money transfer process
4. Senders' subjective well-being
5. Impact of money transfer regulations

Numbers and percentages are reported according to the number of respondents to each question. Where relevant multiple answers have been aggregated.

Fig 6.1: Respondents by Gender



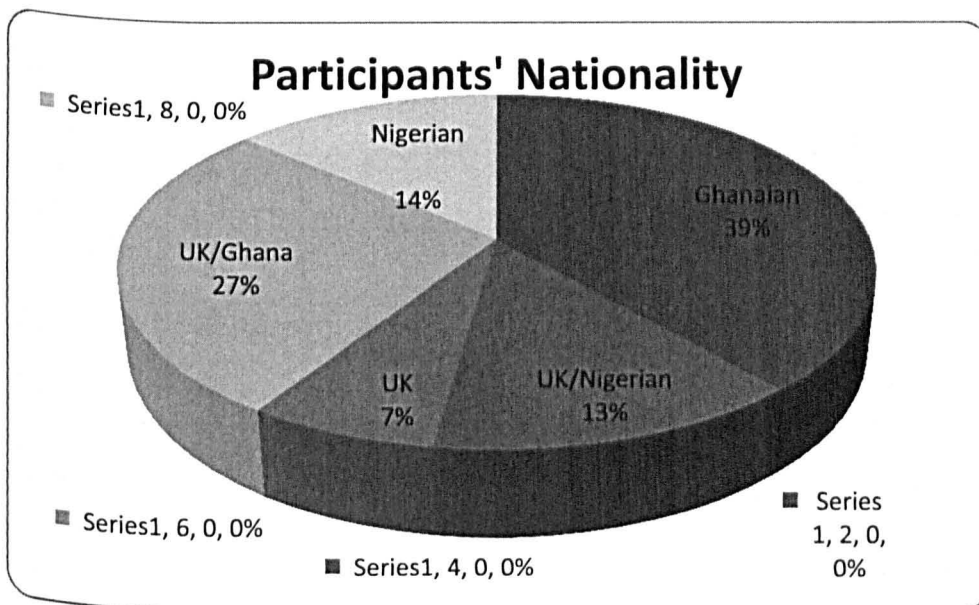
Most participating senders (74%, 63 people) are married, of which 5% are separated. 73% of participants have children, mostly in Britain, but also in Ghana and Nigeria. This helps to

explain the relatively low number of people sending to benefit children (16%) compared with sending to parents, other relatives or siblings.

**Table 11.1: Recipients of Monies Sent**

Parents		52	56%
Siblings		34	37%
Other relatives		32	34%
Children		15	16%
Spouse/Partner		6	6%
Friends		6	6%
Faith Group		5	5%
Grandparents		3	3%
Village/Community		3	3%
Other		0	2%
School Mates		1	1%

**Figure 11.2: Nationality**



All respondents originated from Ghana and Nigeria, but in various configurations of nationality, with some of Nigerian origin describing themselves as “UK” only. This means that the “sample” is weighted towards Ghanaian respondents. However, analysis of responses by nationality shows little variance between Ghanaian and Nigerian participants,

except in sources of income, where Nigerian responses included “own business” and “investments”. It is therefore unlikely that the results would be significantly different even if the proportions were to change. This suggests that the sending process and experience is similar for most senders.

### Livelihoods

Respondent senders were mainly doing professional work, running their own business, or engaged in manual work.

**Table 11.2: Sender Livelihoods**

Type of Livelihood	Number of Respondents	Percentage of Total
Professional work	68	72%
Manual work	8	8%
Own Business	9	10%
Investment	1	1%
Pension/Retirement	2	2%
Redundancy Pay	1	1%
Welfare Benefits	1	1%
Receiving Money from Ghana	1	1%
Receiving Money from Nigeria	4	4%
<b>Total</b>	<b>95</b>	<b>100</b>

Most respondents reported working at a single job (72%), with only one person working 2 full time jobs. The longest hours worked were 60 and 70, and the shortest 8 hours.

Most participants (91%) report that they would stay in this job even if they did not have to send money home. This could be linked to the mainly professional nature of their jobs, as well as the current financial crisis and difficulties in gaining employment.

### Regulations

Respondents reported on the whole (60%) not being affected by the money transfer regulations with respect to the need to provide identity documents and pay slips for some remittance transactions. 21% of participants did not know about the regulations, and 19% reported that the regulations affected the amounts they sent.

**Table 11.3: Do regulations affect amount sent?**

Answer Choices		
Yes	17	19%
No	54	60%
Don't Know about these regulations	19	21%
Total	90	100%

Nearly a quarter of participants preferred to send money through businesses that were registered with the Financial Services Authority (FSA), although a significant proportion were not considering FSA-registration or did not know about the regulations for registration.

**Table 11.4: Choosing a registered money transfer business**

Do the regulations relating to money transfer businesses (e.g. being registered with the Financial Services Authority) affect which businesses you send money through?			
Answer Choices	Responses		
Yes		22	24%
No		48	53%
Don't know about these regulations		20	22%
Total		90	100%

Respondent senders that the top considerations for selecting a money transfer business were: the business' exchange rates (56%, 49 people), commission charged (55%, 48), and speed of transfer (49%, 43 people). (Multiple choice answers, adding up to more than 100).



## APPENDIX 4

### Participant Consent Form

### The Open University

*STRICTLY PRIVATE AND CONFIDENTIAL: Consent Form*

**Project: Transnational living of senders of money to Ghana and Nigeria**

#### Agreement to take part

I, \_\_\_\_\_ (Print your name)

Agree to take part in this research project.

I have had the purposes of the research project explained to me.

I have been informed that I may refuse to participate at any point by simply saying so.

I have been assured that my confidentiality will be protected as specified in the information leaflet.

I agree that the information that I provide can be used for educational or research purposes, including publication.

I understand that if I have any concerns or difficulties I can contact:

Freda Owusu, Principal Investigator, at: Faculty of Social Sciences

The Open University, Walton Hall, Milton Keynes

Email: [f.owusu@open.ac.uk](mailto:f.owusu@open.ac.uk), Mobile 07972862358

If I want to talk to someone else about this project, I can contact:

Dr N. Yeates, Faculty of Social Sciences

The Open University, Walton Hall, Milton Keynes

Email: [n.yeates@open.ac.uk](mailto:n.yeates@open.ac.uk), Tel.

I assign the copyright for my contribution to the Faculty for use in education, research and publication.

Signed: \_\_\_\_\_ Date \_\_\_\_\_

## APPENDIX 5

### Group Interview Report

This section presents a note on the broad discussions of the group interview. The main purpose for convening a group interview was to check and ensure that my understanding and use of key terms, as well as some of the questions to be asked of survey respondents, were likely to be shared by senders. Due to assurances given about anonymity and confidentiality, there were no names taken of participants, and so the discussion was recorded mainly with reference to agreed points. The few interesting quotes that were recorded are therefore not attributed to any individual. After key discussion points, I asked whether there was agreement with my summary of that point, and whether anyone disagreed or had a further point to make. In this way the points recorded were those that met with broad agreement from most participants after each discussion.

Participants in the group interview discussed their understandings of some key terms, with a view to agreeing some definitions that would be used in this research, namely "Family", "Relatives", and "money transfer" or remittances. All agreed that "Family" meant the core nuclear family: mother, father and children. "Relatives" meant every relation or kin outside of the family unit, which participants agreed that in Ghana and Nigeria could be quite extensive, taking account of aunts, cousins and in-laws. This was later interpreted, by drawing on the relevant literature, as "transnational kin networks", and used as such in the study.

"Money transfer" or remittance was defined as the transfer of cash or monetary value. When asked how they considered the practice of sending money through

money transfer businesses, participants agreed that it was a formal method of sending money home.

Upon discussing what they preferred to be called in relation to the practice of remittances, participants unanimously expressed the preference for “Senders” rather than “Remitters”, to refer to people who sent money home. This was an important distinction, because when I interviewed the regulator’s representative (“Regulator”), his use of the word “remitter” referred to money transfer companies, as distinct from banks. The regulator referred to senders as “consumers”. Although the data gathered suggests that people who send money are considered in the industry as consumers of financial services and products, referring to them as such was not helpful, firstly because they purchase or “consume” other products and services as well, rendering the term meaningless. Secondly, and perhaps most importantly, their financial exclusion has been well documented (Kempson and Collard, 2001; Ratha, 2003; Datta et al, 2006; Datta, 2009), and so to refer to them as consumers of a service that excludes them, did not seem appropriate.

Salient parts of the discussion have been reported in chapters four and five, in combination with the other methods used in the research.

## APPENDIX 6

### Interview Participants' Biographies

All the names given below are pseudonyms.

1. Beatrice is Nigerian, aged between 40-50 years, and lives in London. She is an Accountant, and married with three children. Beatrice is a long-term sender, who has been sending for twenty-two years. She was sending to her parents before they died. Beatrice now sends mainly to her husband's parents, and other members of her own transnational family.
2. Selina is Nigerian, aged between 20-30 years, and lives in London, working as a cleaner. She is single, and a short term sender of four years. Selina sends money mainly to her parents and siblings, and was receiving money from Nigeria before her parents retired. Selina is setting up a small clothing business in Nigeria, to be operated by her older sisters, as a way of supporting the family back home.
3. Rose is Nigerian, aged between 20-30 years, and works as an Administrative Assistant in London. She had a second clerical job, working part time to supplement her income, but reports that the job became too intense, and she eventually resigned. Rose is single, the second of five children, and was receiving money from her parents in Nigeria, before her father retired. She is a short term sender of five years to her parents and siblings, and is planning to relocate to Nigeria within five years.
4. Prudence is a 30-40 year old Ghanaian, living in London and working in the healthcare industry. Prudence is single. Her parents died when she was younger, and Prudence was brought up by her Grandmother, to whom she mainly sends

money and clothes. Prudence and her Grandmother keep in contact by mobile phone. Prudence also sends money to her niece and nephews. Prudence has been sending money for the last ten years.

5. Mark is Ghanaian, aged between 50-60 years old. Married with two children, Mark works as a Manager in London. Mark's father died when he was a student, and before he came to the UK. With his mother supporting five younger children in secondary school, and one child in primary school at the time, Mark has been sending money home for twenty-five years, mainly to his mother, sisters and nephews.

6. Rebecca is aged between 50-60 years, and is Ghanaian, and lives in London. She is separated from her husband, and has three children. Rebecca works in the childcare industry, and also volunteers with a faith-based charity. Rebecca was sending over the past twenty years to her parents, who are now deceased. Her mother died last year. Rebecca currently sends money mainly to her sisters, nephews and nieces.

7. Abule, aged between 40-50 years, is a Ghanaian living in London. He is married with three children, and works in mental health. Abule has been sending money to his parents and siblings for fifteen years. He sometimes sends white goods such as fridges and freezers home to be sold by his parents in order to provide for his siblings.

8. Ruth is Nigerian, aged between 40-50 years, and is married and living in London. Ruth works as a health professional, and sends money to her siblings and to her husband's parents. Ruth's parents live abroad in another European country, where she was born.

9. Kevin is Nigerian, aged 40-50, and lives in London. He is married with two children, and works in healthcare. Kevin's father died twenty years ago. Kevin has been sending money to his mother and siblings for eighteen years. He has another brother abroad who shares these responsibilities.
10. Violet is Ghanaian, married with two children, and lives in London. She is aged between 50-60 years. Violet works as a cleaner, doing two jobs, and sewing for friends. Violet has been sending for twenty-one years, mainly to her Mother, for whom Violet has built a small bungalow in her hometown.
11. Grace is aged between 50-60 years old, and is a Ghanaian living in London. She is married, works as a manager, and has been sending money home for eighteen years, mainly to her parents who also look after her son. Unfortunately her father has died recently, and Grace's mother is now retired, so she is considering bringing her son to London to join her.
12. Diana is aged between 40-50 years, and is a Ghanaian living in London. Diana is separated, and has two children. She works as a clerk and also does catering for events. Diana was receiving money from Ghana before she started sending to her father. Diana sends her children to boarding school to improve their future prospects. Diana has been sending money home for twelve years, mainly to her father, as her mother died some years ago.
13. John is Nigerian, aged between 40-50 years, and lives in London. John is married with two children and works as a cleaner. John has been sending, mainly to his parents and siblings for fifteen years.

14. Frances is Nigerian, and is aged between 30-40 years. She is married with three children between the ages of nine and two, and lives in London. Frances works in financial services. She has been sending money home for eleven years, mainly to her parents and siblings.

15. James is aged between 50-60 years, and is a Nigerian living in London. He is married with two children, and works in security. James has been sending money home for twenty-eight years, mainly to his parents, siblings, and others in his hometown.

16. Daniel is Nigerian, aged between 30-40 years, and lives in London. Daniel is married with three children. He owns a convenience store, selling groceries and African foods, music and "Nollywood" DVDs. Daniel has been sending for twelve years, mainly to his parents and siblings.

17. Joe is Nigerian, and is aged between 30-40 years. Joe is single, lives in London, and works as a cab driver, studying in his spare time. Joe has been sending money for ten years, mainly to his parents and siblings.

18. Abby is a Nigerian woman aged between 30-40, with two children. She is currently managing a transnational family, living with her two children in London, while her husband lives in Nigeria. Abby works as a secretary, and is looking to set up a small business in Nigeria. Abby receives money from her husband in Nigeria, but also sends to her parents and siblings.

19. Jade is a Ghanaian woman, aged between 20-30 years. Jade is married, and works as an Administrative Assistant. She has been sending money for ten years,

mainly to her parents and siblings. Jade was receiving money from her parents in Ghana, now retired, before she started sending.

20. Matthew is Ghanaian, aged between 50-60 years, and is married with four children. Matthew works as a manager, and has been sending money home for twenty-three years, mainly to his parents before they died, and also to siblings and other transnational family members.



## APPENDIX 7

### Industry Participant Schedule

1. What are the three key issues, whether challenges or opportunities, facing [you - for chief execs] your members at this time?
2. What are the key issues facing your members for [your company] who transfer to Ghana and Nigeria?
3. How do these issues affect senders?
4. Do you expect the PSRs to impact senders? Why?
5. Are there further regulations that you expect to impact senders?
6. Are there any other developments that you expect to impact senders?
7. Why and how?
8. To what extent are [you, your company] your members aware of the lives and livelihoods of senders?
9. Are senders included in any consultation processes that you know of.
10. In your opinion, are these consultations exercises adequate?
11. In your opinion, is there an implied criminality of senders? Why?
12. In your opinion, has there been regulatory capture by any part of the financial services sector [i.e. high levels of influence upon PSRs]
13. What do you think are the prospects for senders generally?
14. What do your think are the prospects for senders from Ghana and Nigeria?
15. Are there any other questions you think I should have asked which I have not asked?
16. Would you like to make any other comments?

Thank you very much.

## APPENDIX 8

### Interview Schedule – Regulator

Thank you for agreeing to talk to me.

1. Do you expect the Payment Services Regulations (PSRs) to impact senders?
2. Why and how?
3. Are there any further regulations in the pipeline that you expect to have an impact on senders?
4. To what extent are the FSA aware of the lives and livelihoods of senders?
5. Are senders included in the consultation processes on the PSRs?
6. How adequate do you consider the consultation process to be?
7. In your opinion, do the PSRs treat banks and small payment institutions appropriately?
8. Are there any reforms that you consider necessary?
9. In your opinion, is it possible for there to be regulatory capture (explain) by any part of the remittance industry? Why?
10. What do you think are the prospects for senders generally?
11. What do you think are the prospects for senders from Ghana and Nigeria?
12. Are there any other questions you think I should have asked which I have not asked?
13. Would you like to make any other comments?

Thank you very much.

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