

Collective Remittance Mobilisation Strategies of Ghanaian Hometown Associations in the UK

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Abstract

Research into the role of diaspora and hometown associations in the development of origin countries is a growing phenomenon. However, few studies address the strategies these migrant groups actually employ to mobilise collective remittances for development purposes in their origin countries. Using a case study methodology and mixed methods, this paper examines the typologies of collective fundraising and the strategies employed by two Ghanaian hometown associations (the Kwahuman Association and the Kasena-Nankana Development League) in mobilising collective remittances for development in origin communities. Analyses in this paper are guided by the network theory and a conceptualisation of development as ‘the reduction and elimination of poverty, inequality and unemployment within a growing economy’. The results reveal differences in hometown associations’ collective remittance mobilisation strategies based on their size, longevity, socio-cultural beliefs and practices of their origin community, their transnational outlook and their collaborative abilities. The findings have implications for widening the scope of development funding sources from migrants.

Key words: Hometown associations; collective remittances, mobilisation strategies; development, network theory, Ghanaian

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Introduction

Socio-economic development in origin countries is increasingly perceived as a collaborative task for all citizens, irrespective of their geographical propinquity to the physical national boundaries. This approach represents a remarkable ‘u turn’ in perceptions of origin countries about their emigrants. References such as ‘agents of development’, ‘heroes of development’, ‘compatriots’, ‘development partners’, ‘brokers of investment relationships’, ‘positive agents of innovation with human rights’, and ‘carriers of development’ are now increasingly being used to describe country of origin-diaspora relations (Faist, 2008; Brinkerhoff, 2009; Imai et al., 2012; UN System Task Team, 2013; Geiger and Pecoud, 2013; Bettin, Presbitero, and Spatafora, 2014; Castles, de Haas and Miller, 2014). In line with the positive portrayal of the role of the diaspora, Lampert (2009) notes, for instance, the creation of Nigerians in Diaspora Organisation (NIDO) following a direct call by the then president (Obasanjo) on Nigerians abroad, in the year 2000, “to participate fully in the process of visioning, planning and pursuing the political well-being, the economic development and the sound governance of their country.”

These characterisations have ostensibly replaced the more negative attributes that origin countries previously associated with migrant communities – such as ‘deserters’, ‘dissidents’, and ‘threats to national security and cohesion’ (Collyer, 2006; Lutterbeck, 2006). Within this spatial configuration is the existence of what are commonly referred to as hometown associations (HTAs). However, this term could amount to a misnomer because, as Mercer et al. (2009) explain, within the African context ‘hometown’ does not necessarily coincide with or refer to a town but may rather refer to a district, region or even country. It is, therefore, important to note that migrants sometimes flexibly define the geographical representation of their hometown associations beyond the confines of a ‘town’. In a similar vein, this paper also adopts a flexible definition for the concept of ‘hometown’ – one that is not strictly limited to the geographical demarcation of a town.

This paper focuses specifically on the activities of two Ghanaian hometown associations, the Kassena-Nankana Development League (KNDL) and the Kwahuman Association, based in London, UK - one from a very deprived region in the north of Ghana and the other from a relatively well-off region in the south of the country. The membership of the hometown association that represents the deprived region is smaller (only 35 members) and it is ‘newer’ (established in the late 1990s), while the other one is bigger (over 500 members) and ‘older’

(established in the 1960s). The KNDL represents communities in a region (Upper East Region), which is arid, a savannah zone with very harsh weather conditions, and the poorest in Ghana. It has multiple cultural belief systems and practices and it experiences periodic ethnic conflicts, specifically in the Bawku Municipality. It had a poverty rate of 70 per cent in 2005/6, according to the Ghana Statistical Service (2007). The Kwahuman Association, on the other hand, represents communities in a region (Eastern Region) that is endowed with natural resources and forest reserves and has favourable weather conditions for agricultural production as well as human habitation. It has near homogenous cultural belief systems and practices and it is largely free from ethnic conflicts. It had only a 15 per cent poverty rate in 2005/6 (Ghana Statistical Service, 2007). Drawing examples from two disparate source communities in Ghana enriches the analysis in that it allows for examining the extent to which differences in poverty levels, socio-cultural practices/belief systems, resource profiles in the origin and migration prevalence at the destination, might influence the choice of collective remittance mobilisation strategies.

The migration literature is replete with studies on ‘diasporas’ as agents of national development (Kleist, 2008) and the impact of individual remittances on poverty alleviation (Ratha, 2013), standard of living (Adams et al., 2008), and inequalities (Taylor et al., 2005; van Nearsen et al., 2007). Yet relatively fewer studies focus on the collective remittance mobilisation strategies of hometown associations in their attempt to contribute to rural development, especially within an African context. Mazzucato and Kabki (2009) and Mercer et al. (2009) provide insights into African diaspora-origin relations without necessarily focusing on collective remittance mobilisation strategies. Mazzucato and Kabki (2009), for instance, examined the reasons that accounted for variations in success rates of hometowns, in the Ashanti Region of Ghana, in mobilising development funding from their hometown associations in Amsterdam (The Netherlands). They found a positive relationship between the size of hometowns in Ghana and their effectiveness in mobilising funds from hometown associations abroad. Mercer et al. (2009), on their part, critique the uncritical use of the network model to explain relations between migrants and diasporas from Cameroon and Tanzania and their origin countries. Furthermore, Mercer and Page (2010) highlight the dual role of home associations in affording not only a space for debate among members, but also a forum for debating how to live in the destination country [Britain]. Their analysis relies on the concept of a ‘progressive politics of place’, which differentiates between ‘political belonging’ and ‘moral conviviality’. It broadens the debate around simplistic assumptions of African home associations as basically ‘ethnic

associations' that are inward looking and that have a narrow attachment to an African homeland at the expense of the destination community (Mercer and Page, 2010: 127). Their work refutes such assumptions by alluding to the transnational turn and the ability for migrants to simultaneously hold dual loyalties to both country of origin and destination. Interest in homeland development does not preclude migrants from an active involvement in the destination country's interests.

On their part, Sinatti and Horst (2015) challenge the essentialist sedentary bias that assumes a natural relationship between people and place. They argue that the supposition that migrants establish direct and exclusive relationships between a place of origin and destination, and the claim that migration ultimately and ideally leads to return – what they refer to as a 'binary mobility' bias - minimalises the depth and complexity that characterise migrants' connections with their countries of origin. Sinatti and Horst (2015) conclude that biased assumptions about belonging and identification can generate problematic expectations for diaspora engagement and limit such engagement to certain types of activities. Consistent with the designation of diaspora members as 'initiators of development projects in countries of origin' and their recognition as 'agents for development', Sinatti and Horst (2015) argue that European Union development actors focus on capacity building for diaspora organisations; organisational development for platform and umbrella associations; and activities that stimulate the return-development nexus. This perception feeds into the 'state-led' approach where diaspora groups are deemed to be in need of guidance and direction on how to appropriately channel their development resources.

Drawing on 'geo-ethnic' diaspora organisations among the Nigerian diaspora in the UK, Lampert (2012) also examines how collective remittances are managed by an elite group of well-educated migrants and through elite-dominated local institutional intermediaries at origin communities, and the skewed focus of such collective remittances on projects that mostly tend to benefit the elites at the expense of the 'grassroots'. These collective interventions, according to Lampert (2012), do very little to transform, for instance, established sexual division of labour but rather tend to perpetuate gendered roles. He concludes that collective interventions sometimes rather worsen established power hierarchies and entrenched socio-economic inequalities in origin communities. His research therefore highlights the internal power dynamics and contestations within social networks. These critical views notwithstanding, hometown associations continue to be perceived as development partners in origin countries.

To extend these analyses, this paper seeks to examine the different typologies of collective fundraising as well as strategies foreign-based hometown associations use to mobilise such resources for community development in origin countries. Collective remittances, according to Goldring (2004), refer to ‘money raised by a group that is used to benefit a group or community with which it is affiliated’. Two key questions are addressed in this paper: ‘How are development resources mobilised by migrant groups in countries of destination?’ and ‘Are there differences in mobilisation strategies adopted based on the size, longevity and cultural backgrounds of migrant groups?’ It is commonplace for contemporary migration-development nexus literature to focus on how origin countries (i.e. their governments) court their diasporas’ financial resources for national development (Gibson and McKenzie, 2011; Kapur, 2010), but with scant attention on how these finances are mobilised by such diaspora groups in the first instance. Migration discourses that assume a form of inevitability or automaticity in terms of diaspora contributions to origin states’ development are problematic (Sinatti and Horst, 2015). This paper is, therefore, critical because focusing on strategies used by hometown associations as an analytical framework steers the focus away from predominantly state-led (demand-focused) initiatives to an assessment of practices by non-state entities (supply-focused) in funding projects at the sub-national level - including building of schools, hospitals and clinics, and provision of potable water systems. These interventions normally aim at the reduction and elimination of poverty, inequality and unemployment in impoverished communities. This approach has implications for widening the scope of development funding sources from migrants.

Additionally, the relevance of this paper lies in its attempt to contribute to filling a gap in migration research on hometown associations, especially in the African context. The identified gap is the fact that the volume of remittances has been analysed extensively (for example, the World Bank (2014) estimates a total of \$542 billion global remittance flows in 2013, of which \$404 billion went to developing countries), but few studies specifically interrogate the mobilisation strategies adopted by migrants as collective actors. Literature on the Ghanaian diaspora, which is described as a ‘neo-diaspora’ (Koser et al., 2001), is gradually gaining momentum (Mohan, 2006; Mazzucato, 2010; Mazzucato and Schans, 2011; Quartey, 2009; Tiemoko, 2004) and the paper aptly complements the existing literature by adopting an inter-regional (north-south) comparative approach to analysing collective remittance mobilisation strategies.

The paper first delineates the theoretical and analytical framework, then reviews the concept of hometown associations in Ghana and beyond, before describing the methodology and methods adopted in the research. Collective remittance mobilisation strategies adopted by the two hometown associations are then examined. Finally, conclusions are drawn on the implications of collective remittance mobilisation strategies for origin community development.

Framing of Hometown Involvement

The analysis is framed around the network theory and Dudley Seers' (1969) conceptualisation of development as 'the reduction and elimination of poverty, inequality and unemployment within a growing economy'. Analyses are conducted at the micro and meso levels of the individual and the community.

Networks are defined as "sets of interpersonal ties that connect migrants, former migrants, and non-migrants in origin and destination areas through bonds of kinship, friendship, and shared community of origin" (Massey et al., 1993: 448). The network theory helps explain perpetuating effects on migration prevalence and the potential size of hometown associations as well as their ability to mobilise collective remittances. Settled migrants tend to serve as what Böcker (1994) refers to as 'bridgeheads' with the capacity to reduce risks and the material and psychological costs of subsequent migration.

Social network theorists, however, do not conceptualise membership of such networks as automatic but rather define them as selectively organised groups (Church et al., 2002: 23). Membership is contingent on a voluntary act from the actors themselves and the consent of other members with a view to guaranteeing the flow of resources as well as the effectiveness and maintenance of bi-directional linkages (Cassarino, 2004: 266). Moreover, long-standing interpersonal relationships are critical to the formation and maintenance of networks, as well as the regular exchange of mutually valuable items between actors. The circularity that is inherent in networks facilitates and maintains the pattern of exchange.

Knoke and Kuklinski (1982 cited in Cassarino, 2004:12) outline the specificities that tend to characterise the membership of networks. They state that networks pertain to "a specific type of relation linking a defined set of persons, objects, or events. The set of persons, objects, or events on which a network is defined ... possess some attribute(s) that identify them as members of the same equivalence class for purposes of determining the network of relations among

them”. The members of networks do not have to be similar or possess the same attributes. Indeed, they could be distinct. Distinctiveness could be fundamental to the process of identification. The principle of ‘complementarity’ (Laumann et al., 1978: 462) denotes a situation where actors, who differ in terms of access to resources, personal characteristics and ascribed attributes, decide to enter into a partnership which will be beneficial to both parties.

Similarly, Massey and Parrado (1998) note that a social structure is created as the number of network connections in an origin area reaches a critical level. Participants in such network connections draw upon the ensuing social capital for the purpose of accessing employment, accommodation and services abroad. These social structures further facilitate migration prevalence and form the basis for the formation of hometown associations. Such associations are built firstly to cater for the needs of their members in host countries (Kandilige, 2012; Mercer et al., 2009). As hometown associations become well established, their members then pursue developmental projects in their home communities in the origin country (Mazzucato and Kabki, 2009).

As de Haas (2009: 5) notes, development is not only a complex multi-dimensional concept, but can also be assessed at different levels of analysis and has different meanings within different normative, cultural and historical contexts. Various scholars have ascribed different meanings to the concept of development. Cowen and Shenton (1995), for instance, interpret development as *practice*. Within the context of economic development, they distinguish between ‘immanent development’ (a historical process that happens without being consciously wished by anyone) and ‘intentional development’ (an activity, especially though not exclusively, of government that is actively made to happen). The activities of hometown associations fall within the intentional development category. This paper, however, adopts Dudley Seers’ (1969) conceptualisation of development. The reason for this choice is the fact that Seer’s definition of development incorporates both the classical development economists’ measurement of development by economic growth, especially the increase in market activities (see Lewis, 1955; Rostow, 1960) and agency-oriented interpretations of development in terms of enhancement of human wellbeing (de Haas, 2009; Sen, 1999).

Conceptualising Hometown Associations: Ghana and Beyond

Hometown associations, as vessels of socialisation and identity formation in host communities, have a long history in Ghana. It is commonplace for migrant communities from rural areas in

Ghana to set up hometown associations in urban centres. The purpose of such associations is not dissimilar to those of diaspora communities – self help activities for members, in the first instance, and then contribution to hometown development with time (Kandilige, 2012). Diaspora hometown associations can, therefore, be seen as a natural extension of urban-based hometown associations in the origin country, albeit with new organisational forms. It is critical to note that the concept of hometown associations is not new to Africans in general. There are historical prototypes that date back to the mid-sixteenth century among African slaves in Cuba (Ishemo, 2002). More contemporary examples can also be found across the bulk of Africa, especially within the first half of the twentieth century. Mercer et al. (2009) suggest that these hometown associations featured prominently within the context of colonial labour migration, mostly located in urban centres and contiguous locations such as plantations and mines that were heavily populated by migrant labour (van den Bersselaar, 2005).

With increased participation of Ghanaians in international migration (Anarfi and Kwankye, 2003; Mohan, 2008; Twum-Baah, 2005), the phenomenon of hometown associations also blossomed. This is consistent with the description of Ghanaians as ‘highly associational’ (Owusu, 2000).

Whereas some hometown associations are able to negotiate formal arrangements with the political leadership of their home countries (e.g. the ‘*Tres Por Uno*’ initiative in Zacatecas, Mexico) in order to improve the living conditions of their compatriots, others rather manage processes of ‘opportunity hoarding’ (Faist, 2008) in the host country. This practice aims at capitalising on specific niche business sectors, for example, Asian Black Cab drivers in London or Croatian restaurateurs in Toronto, to assist their newly-arrived brethren access employment in the host country. Hometown associations, therefore, have roles in origin as well as destination countries and also in the context of new transnational spaces (Faist, 2008).

Two of the main challenges in this area of migration research are the uncritical examination of strategies adopted for collective remittance mobilisation and the treatment of collective remittance generation as a given.

Methodology and Methods Adopted

Case study research methodology was adopted. This methodology allowed for an analysis of the context and processes involved in the activities of the two selected hometown associations.

This approach is concerned with examining the complex and particular nature of the case(s) in question (Stake, 1995). It allowed for the measurement of the peculiarities and similarities of the two cases. This kind of research strategy has firm roots even in classic studies in other social science disciplines (Burgess, 1983).

The main approach adopted for this study was a comparative approach (Mitchell, 1987:31-33) which has as its main orientation the use of almost identical methods to study two contrasting cases. I adopted mixed methods which, among others, allow for the triangulation of results and complementarity of techniques (Bryman, 2012). The results from the quantitative data are captured in another publication (Kandilige, 2013). This paper mainly presents results from the qualitative aspects of the study, drawing on narratives by both migrants and the beneficiary communities in Ghana.

Data Collection and Sample Size

A list of all Ghanaian hometown associations in the UK was requested from the Ghana Union. However, even though the union officially represents over fifty smaller Ghanaian associations and groups in the UK, it had no up to date record of these groups which could have been used as a sample frame. Informal contacts with Ghanaian migrants suggested Kwahuman Association and KNDL as two of the main hometown associations representing migrants from the Eastern and Upper East regions of Ghana respectively. The Kwahuman Association and KNDL were purposefully sampled due to their unique characteristics as groups that represent communities in Ghana that are diverse in terms of their poverty levels, external migration prevalence rates and socio-cultural practices. The Kwahu and Kasena-Nankana communities were specifically selected because they are among the most migratory, and they benefit more from collective remittances compared with other communities in the two regions in Ghana (Kandilige, 2012).

A scoping exercise among members of these associations revealed strong transnational links with their hometowns in Ghana. Twenty key informants (ten from each region) were interviewed in-depth about their participation in group activities, fundraising activities, support to local communities and challenges as members of these associations. An example of a typical question asked is ‘how do you mobilise funds to support your local community in Ghana?’ Key informants were given the opportunity to identify and frame fundraising strategies in their own terms. In addition, participant observation activities were carried out by the author through attending birthday parties, weddings, child naming ceremonies, beach trips, monthly meetings

and fundraising events. This allowed for an analysis of the disjuncture, contradictions and discrepancies between discourse and practice (see Herbert, 2000). Twenty leads and contacts for local community leaders and heads of migrant households in Ghana (ten from each region) were then obtained and traced back to Ghana.

The Ghana data collection included twenty in-depth interviews with local chiefs, District Chief Executives (local government officials), community development leaders and executive members of local hometown associations (located in urban centres). Though these could be characterised as mainly elite interviews, the UK fieldwork indicated that they are the major recipients and managers of collective remittances. These interviews focused on how funding for development projects is raised, how projects are negotiated with UK-based migrants and how they are implemented, their perceptions of the effects of collective remittances on poverty alleviation and also possible new areas of collaboration with migrants. An example of questions asked is ‘what role do community members who currently live in the UK play in supporting local development projects?’ All interviews were conducted personally by the author and at respondents’ homes, places of work, restaurants or pubs. All interviews were digitally recorded and then transcribed. The duration of each interview was at least one hour. Data were coded according to themes and analysed with the help of the NVivo software.

Findings

Membership of hometown associations is voluntary. However, there are financial obligations on those who choose to belong to such migrant collectives. Activities funded by these associations in origin communities are, in reality, an aggregate of individual contributions by migrants. However, what actually motivates migrants to want to dispense with their hard-earned cash for the common good? Similar to the micro-economic motivations behind the sending of individual remittances, the study finds that the sending of collective remittances is driven by three main factors. These are shared between the two hometown associations even though they have different migration prevalence rates.

Firstly, migrants send collective remittances partly for ‘altruistic’ reasons (Vasta and Kandilige, 2009; Solimano, 2004). A number of projects such as the donation of books and equipment to schools (especially migrants’ *alma mater*) or hospitals are perceived by Ghanaian transnationals as means of ‘giving back’ to society (altruism with reciprocal undertones). This ‘altruistic’ urge emanates from several Ghanaian proverbs that point to the implicit obligation on anyone who has benefited from communal resources to reciprocate. Proverbs such as ‘when

one's relative is on a tree, one eats only ripe fruits'; and 'adults look after children till they grow their teeth and children look after adults till they lose their teeth' point to the expectation for migrants to consider the welfare of their home society beyond their immediate household. The underlying object of these expressions of diasporic obligation is akin to reported expectations that the Ethiopian diaspora in the Netherlands should give back to their home communities (Mohamoud, 2005: 42).

Secondly, collective remittances are regarded as an insurance against severe hardship on the part of migrants' home communities, but also a form of social capital that migrants could fall upon at the end of their migration cycle (Arhinful, 2001; Mohan, 2006; Smith, 2003). Social capital is perceived as an 'enduring currency' that is spent either directly by migrants or by their offspring, sometimes long after the end of their migration cycle. It can, therefore, take indirect and delayed forms, but it remains volatile in some circumstances since it is given meaning in very specific contexts, and these can change. Expressive acts in the interest of the community are, however, not unique to the Ghanaian migrant community. For instance, Werbner (2002) reported similar undertakings by Pakistani migrants in Manchester, whereby mutually beneficial projects were embarked upon partly for the purposes of memorialisation and the accumulation of social capital.

Thirdly, some collective remittances are geared towards community projects that take the form of investments (Henry and Mohan, 2003; Mohan, 2008). Contrary to Goldring's (2004) position that projects funded through collective remittances in Mexico 'are not businesses owned by the migrants who helped to finance them, nor is their enjoyment limited to these donors', some Ghanaian migrant associations aim to make a return on their investment, but such projects also provide a social function. The building of guesthouses and hostels on university campuses and of multi-purpose community centres as investments are examples of such projects.

Collective Remittance Mobilisation Strategies

The role of migrants in hometown development is partly realised through collective resources that are raised using a variety of strategies. The main strategies adopted by Ghanaian migrant collectives take the form of membership-based, project-based, emergency/welfare-based, collaborative, recreational, competitive and transnational/economies of scale approaches (see Figure 1).



Figure 1: Typologies of fundraising strategies by Ghanaian migrant associations in the UK

Social networks and the membership-based approach

Ghanaian hometown associations are selectively organised around kinship and/or ethnic ties, even though individual members might possess diverse and complementary skills. Established networks and social structures have the potential to support migrants to settle in host communities and also to become gainfully employed, which in turn enhances their ability to contribute to collective remittances. The perspective of Kojo, a migrant from Kwahuman Association, is illustrative of the power of social networks:

I mean, I'll say UK is more or less like second Ghana because a lot of Ghanaian community people are here, you know (sic). We've got some cousins, uncles, friends etc. ...We are fortunate that we have some family here like aunts, uncles and others. The same thing happened to me when I came in the sense that I've got my aunt and uncle here, so I just fit straight in.

Kojo's reference to 'a lot of the Ghanaian community people are here' is actually a conflation with his immediate social networks from his community. Migrants are capable of drawing both tangible and intangible resources in the form of individual as well as general social capital from their network relations (Granovetter, 1973). Whereas individual social capital refers to

migration-enhancing resources that come from direct, personal, and usually close ties to particular people with migratory experience in the destination, general social capital refers to resources emanating from weaker ties to the destination of migrants diffused throughout a community. These include casual friends, acquaintances, distant relatives, and even friends of friends who have been to the destination.

The payment of periodic membership fees or dues constitutes a 'voluntary' act by migrants as a basis for guaranteeing the flow of resources for the collective sustenance of their social networks (hometown associations) at the destination and later towards funding development projects in origin communities. Each member of the Kwahuman Association is charged £120 a year or £10 monthly installments as membership fees or dues. In addition, members are fined £5 each for failing to attend agreed hometown events. As social network theorists (Putnam, 1995, 2000; Portes, 2000) posit, such networks are not automatic but rather have to be maintained and institutionalised through multiple forms of interactions between members. This is partly achieved through constant acts of exchanges or of communication, which result in a recurring mutual recognition and acknowledgement of relations. The maintenance of internal interrelationships among network members is anchored in deliberate investment of cash as well as time in order to augment the total social capital the group possesses, which in turn serves as a common source of security and 'credit-worthiness' (Bourdieu, 1985).

These measures have helped ensure a sound financial footing for the Kwahuman association, thus increasing its propensity to send collective remittances. Social network theory extends the acquisition of social capital beyond the mere membership of a social group to include the amount and quality of capital of people with whom the individual is in contact. A statement by an executive member of the association, for instance, highlights some membership-based approaches adopted to mobilise collective remittances:

Yes Kwahuman association we have a lot of money because the association started in the early 1960s ... it is the best one in the country [UK]. At any particular time we have over 50 grand [£50,000] in the bank ... At the end of the year we have a dinner dance to raise money. We do 'Kofi and Ama'¹, we do all sorts of things to raise money for our people at home (64-year old Male migrant from Kwahu, Eastern Region).

¹ This is a fund raising strategy which pitches participants in fierce competition to raise the most funds for a good cause. Participants compete based on the day of the week on which they were born. The winning day is announced to a big fun fair and public acknowledgement. This is a common strategy initially employed mainly by Ghanaians of the *Akan* ethnic group. However, other ethnic groups and even religious and professional organisations in Ghana have adopted it.

The association's ability to impose sanctions on its membership is partly explained by a common cultural practice among their ethnic community in Ghana. For instance, as Mazzucato *et al.* (2006) explain, community leaders among that ethnic group (*Akan*) in Ghana have unbridled powers even to forbid the burial of a deceased migrant or a member of their matrilineal family on village land until mandatory funeral levies are paid. The levies imposed by these migrants, therefore, have their genesis in such cultural practices entrenched in the origin community.

Similarly, the KNDL charges its members £10 per month as membership fees or dues. Unlike the Kwahuman Association, however, there are no fines for not attending agreed community programmes. This is partly because of the significantly smaller size of the association and its relative newness.

We can only charge the monthly dues. We are not many and also we are not like the Kanbonga² people who would do anything to get money. For our people, if you push them they will just leave the group (52 year-old Executive member, KNDL).

However, size and longevity of a social network are not necessarily a sufficient explanation for the strength of network relations. As Woolcock (2001) and Boateng (2012 quoted in Awumbila *et al.*, 2016) note, there are three types of social capital that migrants rely upon at destinations – bonding social capital, linking social capital and bridging social capital. Bridging social capital (emanating from distant and loose relationships) and linking social capital (relationships among actors in disparate situations) are just as important as bonding social capital which exists among people with intimate familial, ethnic or 'clan' relationships. A lot depends on the level of commitment of network members to the collective interest manifested through norms of reciprocity, solidarity, obligations, and expectations (Coleman, 1988). A more profound explanation for the lack of financial sanctions on non-participating members could partly be traced to the transposition of cultural and ethnic practices from their region of origin where high poverty levels deter the imposition of any cash fines on community members. This socio-cultural nuance has somehow shaped the attitudes of KNDL members even in economic settings where they have access to higher standards of living and higher incomes.

² This is a popular reference to Ghanaians from the Akan ethnic group, mostly by people from the three northern regions of Ghana.

Social networks and the project-based approach

Drawing on Page and Mercer's (2012) analysis of the growing characterisation of diasporas as either 'decision-makers', whereby remittance decisions are made within predetermined structures and expectations set by statutory and international bodies or as 'option-setters' whereby migrants proactively seek to influence existing structures, an analysis of how project-based collective remittances are mobilised is provided.

Both hometown associations select specific projects either opportunistically or in consultation with development partners in the origin community. Opportunistic projects emanate from migrants' privileged positions at workplaces, churches, and/or professional groupings in the host country that give them access to mostly used equipment that could be utilised in origin communities. As 'option-setters', Ghanaian migrants use their discretion to decide what equipment, books or computers should be sent to origin communities. This approach is contrary to state-centered interventions which usually attempt to shape mechanisms for remitting, who to remit to, and what and how to remit to recipients in origin communities. State-centered approaches are paternalistic and presuppose that diasporas are underachieving, are devoid of good judgment and lack appropriate information to make remittance decisions (Sinatti and Horst, 2015). This collective remittance mobilisation approach is particularly commonplace among members of Kwahuman association, especially in the area of equipment for the health sector:

They use to send clinic or hospital used equipment especially beds, mattresses, wardrobes and other materials that are being used at our hospital. The other day they brought one or two containers full of hospital equipment alone...They brought used incubators, bicycles for people with cardiovascular problems and so on and they are all at the hospital now (Chief of Abetifi, Kwahu).

However, the two hometown associations are sometimes equally reactionary to structured needs and expectations that are communicated to them through either returning migrants or traditional authority officials of the origin community. This suggests a duality in hometown associations' approaches both as 'decision-makers' and 'option-setters'. The 'decision maker'- 'option setter' dichotomy is sometimes bridged by Ghanaian migrants periodically sponsoring trips of traditional leaders to destination countries for mutual discussions on development needs of their homeland. A typical example can be seen in what the Linguist to the Paramount Chief of Abene had to say:

Any time they [migrants] want to come they give us prior notice and Nana [chief] and his elders prepare and then meet them for talks. They sometimes also invite Nana and

his elders to visit the UK but also Holland and the USA. They pay for all their travel expenses so that Nana and his elders will go over to brief them on what is going on, on the ground. They then fundraise and send the money to support whatever projects they agree on.

Similarly, KNDL reacts to the needs of their local community through informal interactions between visiting migrants and the community's leadership. As a key informant alludes, prioritising the hierarchy of needs can sometimes be problematic without input from the beneficiaries:

When I went there [local hospital] I was sad! There were sick people standing everywhere and also they didn't have modern equipment. I thought we should fundraise to get them machines but the Assembly Man rather asked me to use the little money we have to buy them benches for patients to sit on (Chairman, KNDL).

In addition, specific project levies are imposed on members of the Kwahuman Association, unlike those of KNDL, in order to sponsor development projects in their home community. Enforcement is gained through the threat of exclusion from the social network. This is contrary to claims by social network scholars (Putnam, 2000; Portes, 2000) who associate membership exclusion mainly with networks defined along a functional border and not ethnic-based networks, which are supposed to be linked through a feeling of a common destiny. The Kwahuman association is defined both along a common functional border and ethnicity. For instance, the threat of exclusion is implied in statements by an executive member of the association:

We are going to Amsterdam to raise money for the home region. Yeah...before we even get there everyone must pay £20 each towards the project. That's what we did three years ago, every Kwahu person here [in the UK] paid £20 and we took over £10,000 to the university at Abetifi ... Yes everyone must pay. If you don't pay then you are not a member of the association.

Social networks and the emergency/welfare approach

Social capital derived from membership of a social network serves as a countervailing force against socio-economic challenges at the destination. One such obstacle is that of social welfare protection especially for undocumented migrants. Well-established hometown associations provide alternative informal insurance opportunities to their members. This extends emergency welfare support especially to those with irregular migration statuses. This category of migrants is usually unable to access formal insurance policies from either mainstream insurance companies or the host state. In line with this, the Kwahuman Association has set up its own insurance policy exclusively for its members. Monthly or annual subscriptions are paid into a fund, which is invested on behalf of members. Eligibility does not require legal immigration

status or evidence of one's right to work in the UK. This is the unique selling point as it provides insurance cover for all members, including those who would otherwise not be able to access formal insurance policies in the country. Proceeds from this fund are not used to fund development projects at home directly, but this approach indirectly supports such projects by enticing migrants to join the association as a counter-narrative to the formal state structures.

The nature of these 'informalised' welfare arrangements highlights how distinctiveness among members of hometown associations in terms of access to resources and rights, personal characteristics and ascribed attributes sometimes form the basis for network recruitment at destinations. Membership guarantees emergency/welfare support to network members in times of bereavement, significant social events or economic hardships. This is consistent with the principle of 'complementarity' (Laumann et al., 1978: 462) embedded in the social network theory. The same principle is employed transnationally to inform different geo-ethnic groups' (including hometown associations') choice of projects to support (Lampert, 2009). On the other hand, members of the KNDL do not have access to an equivalent insurance scheme and rely on formal institutions that automatically exclude migrants with irregular migration statuses.

Social networks and the collaborative approach

Hometown associations, as social network groups, have to be maintained and entrenched through multiple forms of interactions among members. This is realised through recurring acts of exchanges or interaction leading to mutual recognition and acknowledgement of relations within the social network. However, relations with other social actors outside of the immediate social network equally yield 'bridging' and 'linking' social capital (Woolcock, 2001).

In this regard, close collaborations are established between hometown associations and individual philanthropists in the UK as a means of mobilising development resources. A typical example is the Kwahuman Association's affiliation with Mr. Humphrey Barclay's 'Friends of Kwahu-Tafo' charity in the UK. The charity supports the provision of furniture and equipment, the construction of school buildings, stocking of libraries with books and funding of sporting activities and literary competitions for the youth of Kwahu-Tafo in Ghana. Within the geo-ethnic group represented by the Kwahuman Association, prominent and wealthy people [Ghanaians] are installed as what is known as 'Nkosuohene', meaning 'development chief', in recognition of their support to a community (Kuada and Chachah, 1999; Langer, 2007). This typical *Akan* cultural practice has, however, been commandeered by progressive chiefs to include financial and development support from wealthy African-American and Western

benefactors. Mr. Barclay is one such development chief [with the "stool" name Kwadwo Ameyaw Gyearbuor Yiadom I].

Similarly, the KNDL has established relations with the Dr. Keith Lloyd family in the UK to access support in the form of computers for local Junior High Schools in their origin community. The larger transnational Ghanaian diaspora [including people not of Ghanaian heritage but with interest in the country], defined through modes of cultural reproduction or a type of consciousness (Vertovec, 1999), is therefore a principal source of development funding even though it is usually under-explored and under-appreciated in migration discourses.

Social networks and the recreational approach

The two associations also serve as social networks within which issues of moral conviviality (Mercer and Page, 2010) between migrants and Britain are negotiated. Socio-cultural identities are reproduced through recreational events such as annual dinner dance parties over the Christmas festive period, cultural celebrations, food bazaars and organised fee-paying beach trips. Such events promote trans-generational transfers of linguistic, attitudinal and symbolic cultural norms while raising funds to support the development of their homeland. However, it is worth noting that not all such activities yield the targeted development funds. Occasionally, organisers barely break even, while in other years they incur losses. Financial losses are compensated for by the implicit cultural capital that is imparted on second and third generation diasporans. On occasions when they make a profit from such events, the proceeds are used to purchase relatively inexpensive items such as used computers and treated mosquito nets, and also to set up scholarship schemes for high school students. Whereas Kwahuman Association reported successfully raising funds through this strategy on several occasions, KNDL only reported one such occasion. This could be attributed to the relative sizes of the two associations and the strength of network relations. This approach therefore serves as one, albeit incidental means of raising collective remittances towards homeland development.

Social networks and the competitive approach

Even though social capital could be said to be inherent in all social networks, reciprocal relations among network members are underpinned by acts of solidarity backed by a feeling of collectivity (Coleman, 1988). This notwithstanding, there are internal power hierarchies within network groups, which could sometimes even be exploitative (Awumbila et al., 2016). However, divisions along social class and/or gender are bridged through the introduction of an artificial competition among natal groups structured along days of the week on which migrants

were born. This is triggered as a means of raising development funds. This practice is borrowed from a common fundraising strategy employed predominantly by members of the *Akan* ethnic group in Ghana, known as ‘Kofi and Ama’ collections. The public nature of such competitions somehow engenders a passion to win, with the effect that participants donate more money than they would usually do. A win at such events is regarded as a source of pride and a demonstration of positive collective social mobility. This mobilisation strategy is popular among the Kwahuman association but not the KNDL. Differences in socio-cultural practices at the origin define members’ judgment about the appropriateness of this strategy.

Social networks and the transnational/economies of scale approach

Contemporary migration literature (Lampert, 2012; Sinatti and Horst, 2015; Van Liempt, 2011) indicates that some diaspora groups develop multi-directional trajectories rather than binary ones between country of origin and destination. In line with this, the Kwahuman Association has developed a significant transnational persona and coordinates with other co-ethnics located in different countries. The mobilisation of collective remittances is graduated at different spatial levels. Sub-groups that represent smaller villages and towns levy separate fees geared towards specific small-scale projects in their particular villages and towns. The chief of Abetifi (a small town in Kwahu) explains:

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

Beyond these lower spatial levels, the Kwahuman Association has transnational links with equivalent associations across Europe and the United States of America. It is a member of Kwahuman Europe, a transnational social network. The main benefits include economies of scale and enhanced financial ability to complete projects in the shortest possible time. This collective remittance mobilisation strategy seems to address recurrent challenges around uncompleted migrant-funded projects identified by previous research (Mazzucato and Kabki, 2009). The comments of Kwame, an executive member of Kwahuman Europe, illustrate this phenomenon:

I will say after forming the Kwahuman association, we have now formed Kwahuman Europe so that all Kwahu citizens in Europe will come together...if we come together we can do something significant. Instead of going it individually, for example only the Kwahus in the UK trying to do a project, which takes long we come together. It is all

about money. I think the Kwahus in America and Canada started this and it has been very good so we learnt from that experience and we have joined them.

The KNDL, on the other hand, is constrained in its ability to enjoy economies of scale partly due to fierce rivalries among the towns and ethnic groups in their region of origin in Ghana. These have led to some ethnic conflicts in some parts [Bawku] of the region. As a result, the orientation of social networks tends to reflect home-based disputes, conflicts and dislikes in their relationships abroad. Geo-ethnic (Lampert, 2009) disputes at the origin have therefore engendered the formation of very small social networks that represent the interest of specific villages and towns rather than the whole region as in the case of Kwahuman. These sentiments were captured in a focus group discussion comprising leaders from the three main ethnic groups in the region:

The other problem is that we do not even see ourselves as one people. We see ourselves as Kasenas, Frafrahs, Kusasis etc. So when there is a project and the government says maybe they are going to situate it in Navrongo, Frafrahs will protest strongly. Even when it comes to the appointment of government ministers and other public officials we quarrel among ourselves and sometimes we end up losing it completely (sic). This is unfortunate. Is it not better to have one cabinet minister than not to have any at all? So instead of taking turns to develop, we just end up tearing the whole thing apart!

Conclusion

The findings of this paper highlight a diversity of strategies adopted by Ghanaian hometown associations in mobilising collective remittances for development purposes. These strategies are mediated by disparities in scope of activities undertaken, socio-cultural practices of origin communities, and the size, longevity and collaborative abilities of hometown associations. These results therefore suggest a trans-locality of societies' norms, beliefs, practices or even value systems in influencing the choice of mobilisation strategies.

Drawing on prior works (Lampert, 2012; Mercer and Page, 2010; Mercer et al., 2009; Sinatti and Horst, 2015;) on renewed expectations on diasporas as sources of development finance for origin countries, the paper concludes that state-centric prescriptions on boosting the volume of remittances without an appreciation of the diverse and complex web of sources and mobilisation strategies adopted by migrant groups would be ineffectual. Goldring (2004) delineates types of remittances into family, collective or community and investment remittances. Of the three types, collective remittances are regarded as critical because they are not seen as income but rather as savings or charitable donations and they are not used to cover

recurrent expenditure as in the case of family remittances. There is therefore an understandable desire by states to enhance receipts of this form of migrant funding.

However, hometown associations, as social networks, are not homogenous migrant collectives. Consequently, the amount and quality of social capital (i.e. bonding social capital, linking social capital and bridging social capital) (Woolcock, 2001) of their membership influence their ability and strategies adopted to generate collective remittances. As a result, improvements in the rights and welfare of immigrant populations would enhance the quality of their social capital and consequently their ability to mobilise collective remittances for development in home countries. In addition, the preoccupation of states and international institutions in collaboration with remittance transfer companies to dictate to diaspora communities how, when, what and where to send collective remittances is challenged by the growing assertiveness of such groups, demonstrated in their transition from the status of 'decision-makers' to that of 'option-setters' (Page and Mercer, 2012).

While demonstrating the suitability of the social network theory in explaining the internal workings of hometown associations and their choices of strategies, the empirical findings question the assumption of the theory that ethnic-based network members are insulated from exclusion because of feelings of shared destiny. In addition, close ties are credited with yielding strong and dependable social capital but other research Granovetter (1973) demonstrates that weak ties could equally provide such social capital. As Coleman (1988) concludes, the ability of network members to draw social capital depends on the collective adherence to norms of reciprocity, solidarity, obligations, and expectations. The size of a social network might therefore not be a good and sufficient predictor of the likelihood of drawing social capital.

Given the role of the socio-cultural background of migrants, in this study, in influencing their choice of collective remittance mobilisation strategies, there is the need for further cross-cultural or cross-racial comparative studies to better appreciate this phenomenon. In addition, research needs to be conducted on migrants from the same socio-cultural background but based in different geographical locations [possibly continents] in order to examine how spatial differences affect mobilisation strategies.

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