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Tied to migrants : transnational influences on the economy of Accra, Ghana

Smith, L.

Citation

Smith, L. (2007). *Tied to migrants : transnational influences on the economy of Accra, Ghana*. African Studies Centre, Leiden. Retrieved from <https://hdl.handle.net/1887/12898>

Version: Not Applicable (or Unknown)

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Downloaded from: <https://hdl.handle.net/1887/12898>

Note: To cite this publication please use the final published version (if applicable).

Tied to migrants

Transnational influences on the economy of Accra, Ghana

ACADEMISCH PROEFSCHRIFT

ter verkrijging van de graad van doctor
aan de Universiteit van Amsterdam
op gezag van de Rector Magnificus
prof. dr. D.C. van den Boom
ten overstaan van een door het college voor promoties
ingestelde commissie,
in het openbaar te verdedigen in de Agnietenkapel
op vrijdag 7 december 2007, te 14:00 uur

door

Lothar Smith

Geboren te Utrecht

Promotiecommissie

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FACULTEIT DER MAATSCHAPPIJ- EN
GEDRAGSWETENSCHAPPEN

This study was part of the Ghana TransNet Research Programme (www2.fmg.uva.nl/ghanatransnet). Institutional support was provided by the Faculty of Social and Behavioural Sciences, Amsterdam research institute of Metropolitan and International Development Studies (AMIDSt), Universiteit van Amsterdam. The Netherlands Organization for Scientific Research (NWO) funded this research.

The researcher was also affiliated with the Department of Development Economics, Vrije Universiteit Amsterdam (VU) and in Ghana with the Institute of Statistical, Social and Economic Research (ISSER), University of Ghana. The Research School for Resource Studies for Development (CERES) provided academic training.

African Studies Centre
African Studies Collection, vol. 5

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of Accra, Ghana

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Published by:
African Studies Centre, Leiden
P.O. Box 9555
2300 RB Leiden
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E-mail: asc@ascleiden.nl
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Cover design: Heike Slingerland

Photographs: Erik Kristensen (p. 60), www.ghanaestates.com (Plate 5.2),
Lothar Smith (all other pictures)

Maps 1.1 and 3.1: Deanne van Nederveen Meerkerk

Printed by: PrintPartners Ipskamp BV, Enschede

ISBN: 978.90.5448.074.7

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Acknowledgements

In January 2002 I accepted the offer to do this PhD research. This would take me to Ghana, a country I had only visited once while on holidays in West Africa a few years before. Before accepting the offer I consulted those closest to me, most especially Deanne, my wife, as this project, for all the exciting prospects it held, would undoubtedly imply a number of challenges, and would definitely require many sacrifices. Almost six years later I look back and conclude that, these sacrifices were well worth making, as, on the whole, the PhD journey was highly joyful. It allowed me to explore, alone and with others, different theories and methodologies, and deal with a wide range of complexities, situations and insights. It also enabled me to do two things I much enjoy, namely, conducting field research and, thereafter, trying to analyse and make sense of the information gathered.

PhD journeys are never undertaken in isolation, and I wish to thank those who accompanied me on the way. I want to pay attention to all who contributed and/or supported this research in one way or another. In my words of thanks I, therefore, wish to distinguish between institutions, colleagues, friends and family, although, obviously, overlap will exist between these categories.

Institutions

First, I would like to express my gratitude to NWO, the Netherlands Organisation for Scientific Research, for funding the *Ghana TransNet* research programme of which this research project was part. Although I, too, have made the occasional remark about the dire financial situation of Dutch academia, I must add that I do not know of any country where PhD students are provided the kind of financial support they receive in The Netherlands. Similarly, institutional support is also at a high level as PhD candidates are considered staff members rather than students. This is something which, in my opinion, we should safeguard at all cost. It gives quality to PhD programmes simply by virtue of the respect and credit such a position holds, and helps PhD candidates take up their positions in academia.

I would also like to thank my colleagues at the many universities I was linked to from 2002 onwards. My thanks go, especially, to my colleagues at the University of Amsterdam, notably its Amsterdam institute for Metropolitan and International Development Studies (AMIDSt). Despite the fact that I was absent for long periods of fieldwork, and also in the final months of completion of my

PhD thesis, I always had the feeling that this study – and its researcher – continued to have the interest of many at the institute. Indeed, with many AMIDSt colleagues I am still in touch, sharing academic and non-academic interests.

The institutional link with the Department of Development Economics of the Vrije Universiteit, through the Amsterdam Institute for International Development (AIID), provided me with a further academic ‘home’. Although months might pass between my visits to the Department I was always made to feel at home, and I hope to remain in contact with all those I came to know there.

Three more institutes need mentioning: First, the African Studies Centre (ASC) in Leiden. The ASC, and in particular the Ghana Study Group convened by Rijk van Dijk, provided many and regular opportunities to exchange views with fellow researchers involved with research in Ghana. The ASC also has my gratitude for their willingness to include this thesis in their publications, making it possible for thesis to be disseminated to interested persons, anywhere in the world, in the coming years. Second, I wish to mention the Institute for Statistical, Social and Economic Research (ISSER) in Accra. I found myself warmly welcomed by those at ISSER whenever I was in Ghana. They kindly offered their facilities, enabled me to present my findings at their seminar series and, through affiliation letters and personal contacts, made it possible me to access relevant organisations and persons in Ghana for research purposes.

Third, the Radboud University Nijmegen: Since January 2007 I have been a staff member of the Geography, Spatial Planning and Environment Department at the Radboud University Nijmegen, and I would like to thank my colleagues in the Department for their confidence in me. They readily employed me although I was yet to obtain my PhD degree. Through various teaching and research activities my current post allows me to remain involved with migration and development issues in developing countries.

Respondents, informants and colleagues

My first words of thanks go to my respondents. Most responded positively to my request to become participants in this research. Possibly they did not realise the burden I, and my research assistants, would turn out to be for a period of more than a year, as we would visit them at least once a month asking: “all these questions, questions and questions”, as one respondent put it. Nonetheless, the respondents remained dedicated and loyal to the research, and I owe them deeply for this.

Sadly, two of the thirty-eight respondents passed away during this research. I admit that I found it difficult to come to terms with the reality of their deaths when I had just begun to know them well. We had been in long discussions

regarding their lives, their successes and failures, their past and future. We also 'lost' a few other respondents during the field research period as they migrated abroad. Some left Ghana without informing me or my assistants of their departure. Initially I was disappointed, but soon I realized that their migration actually represented the very dynamic of this research on transnational flows and the influence of migration on local actors.

Further thanks go to the many informants who helped me understand the varied aspects of life in Ghana, and in Accra in particular. Here I would like to thank church pastors and elders for their comments on the influence that migration has on their churches; people at the Ghana Investment Promotion Centre, particularly Dr. Filson, for their insights on economic effects of migration; and sales representatives at real estate housing companies for their information on migrant investments in houses. Yet, I also met many others who provided me with new insights while I traversed the city: lottery salesmen, construction supervisors, restaurant holders, roadside hawkers, taxi drivers.

To my four research assistants I am due a truckload full of praise and thanks. In the first two months of field research in Accra Osei Appiah proved to be of invaluable help in getting me into contact with returnee migrants and/or with those who were strongly linked to migrants. He also showed me around Accra and so helped me get acquainted with the city. Many thanks also go to James Kporkenu, Angelina Yeboah and Sylvester Yeboah. In the course of the second field research period they proved to not only be dedicated to the research, and meticulous in their work, but also to have a steadily increasing interest in the research sharing my ambition to make it a success. Hence, they were prepared to work in the evenings or during weekends if this meant that they could meet with the more busy respondents for research purposes. At the end of the field research all three continued to pursue their studies, albeit in very different directions: James moved to Europe where he completed a Master's Degree in natural resource management. Angelina was enrolled for a Master's Degree in administration at the University of Ghana while Sylvester has completed a study in computer engineering, also in Accra.

I have already mentioned the support I received from ISSER. Here, I would like to single out Ernest Appiah and express my gratitude for his role in my research. He not only provided valuable academic and practical insights, but also readily lent his office for the weekly meetings of our Accra research team.

Other researchers based in Ghana whom I would like to thank for their support are: John Anarfi, Kojo Sennah, Takyiwaa Manuh and Alex Asiedu. Especially Kojo, and his wife Adwoa, I want to give my heartfelt thanks for their warm welcome whenever I was in Ghana, Kojo readily providing own insights on issues I

dealt with while Adwoa's help was more practical, she helped to find suitable accommodation.

Next I would like to focus on my four supervisors: Ton Dietz, Jan Willem Gunning, Valentina Mazzucato and Rijk van Dijk. When at the onset of this research I cheerfully told people that I had four supervisors, who not only belonged to different universities but also came from different disciplines, they tended to give me worried looks. Yet, this research has proven their concerns to be unwarranted. Sharing an explicit and often reiterated common objective, and taking care to meet as a complete group whenever feasible, we were able to overcome disciplinary boundaries while still critically challenging one another in our discussions of my research findings. Although my research could certainly not accommodate all their individual interests and perspectives, I do feel that it has benefited from the opportunities this interdisciplinary group offered.

I would also like to thank Mirjam Kabki and Valentina Mazzucato, in their capacity of co-researchers in the *Ghana TransNet* research programme. Our joint commitment to the same programme meant that we effortlessly and continually supported one another, readily sharing ideas and insights. As a team we also developed common tools for our research, and discussed the practicalities and strategies for our research. Once in the field, our exchanges continued by e-mail, phone, but also occasional field visits, enabling us to share information and insights that might assist the research of one another. Well do I recall the lengthy phone calls Mirjam and I had in Ghana, discussing our progress but also issues we faced.

Of my former colleagues at AMIDSt I wish to specifically thank Kees, Loes, Hebe, Anna, Joram, Nelson, Annemarie, Niels A. and Niels B., Fernando, Isa, Johan and Sjaak. Gert, Clinton, Annemieke, Puikang, Marianne and Guida were a cheerful team who kept the AMIDSt 'machine' spinning during my years at the Institute and were always ready to help me out with practical, financial or other issues, even at very short notice.

Almost from the earliest moments that I started off this PhD I was able to become a member of the transnationalism working group at CERES, currently called *Links and Livelihoods*. Our regular meetings over the past years provided highly valuable opportunities to exchange insights on theoretical and empirical issues concerning transnational research, mainly by reviewing one another's work. I would like to thank all the members of this group for their critical yet constructive comments on various parts of this thesis as I feel that it has become a better product for it.

In Wageningen Paul Hebinck deserves a special word of thanks as he has always taken an active interest in my academic career and has helped me through more critical moments. From the very first moments that I started to conduct own

research he encouraged me to take an as open stance as possible and beware of drawing assumptions on how people construct their lives.

In this section my final words go to my editor, Aria Merkestein, who showed much patience and devotion in turning my many ‘woolly’ sentences into something more readable and understandable.

Friends

Obviously, all my friends deserve equal praise for their support and willingness to remain committed friends even though I temporarily ‘deserted’ them, spending days, nights and weekends working on this thesis. Nonetheless, I would like to single out a few:

Suzanne and Aubert welcomed me to Ghana, without fail waiting for me at the airport whenever I arrived in Ghana. Very importantly, they provided me with good company outside my research, and let me (over)stay at their house. Back in The Netherlands they came to live close to us in Wageningen allowing our friendship to develop even further. Other friends keeping up the much needed social side of our stay in Accra are Tycho and Lucienne, Mark and Pernille, Suus and Tim, and Loes and Ben. I would also like to thank Marleen and Richard for their support, and those I came to befriend at the Lokko Road house in Osu for their lively company, especially: Eric, Morten, Erin, Terry, Jeremy and Julie.

Other friends, in The Netherlands and elsewhere in the world showed tremendous support, willingly ‘hanging on’, until the thesis was completed. They include: Saskia and Dennis, Patricia, Marieke, Chantal and Gerrit, Sjoerd and Jessica (Beijing), Jeroen (London), Adlai and Vivienne (Pretoria), André (Port Elizabeth), Emmanuel (Accra), Kamanzi and Alfred (Uganda), Eric and Chantal, Maaïke, the RUW group, and the ‘Nieuwland’ walking group.

Family

Over the past years that I was engaged with this PhD research, but also in the years prior to this, I have always had tremendous support from my family. In particular I would like to thank my parents, Ubbo and Aria, for their support, but also for their open interest in my research and other work. Sharing news and ideas, but also facing challenges, has always been an important element in the upbringing they gave us, and the life we led in Zambia, The Netherlands, Botswana and South Africa, has helped me to get where I am now. In the same vein, Dea, my mother-in-law, has always shown a deep interest in my research and my career. The tasks I could do for her in and around her house also provided a welcome distraction away from my PhD.

I thank my grandparents, Opa and Oma Merkestein, for their support throughout my life. They have seen me through difficult moments as a young boy, and their house has turned out to be the one constant in my life. Indeed it is the reason why I called their town, Bilthoven, my ‘hometown’ when I was asked by Ghanaians where I came from. Thanks also go to many other family members who showed their interest in this research.

Even though they were busily completing their own studies and/or pursuing other interests, Arnout, Erald, Suus, David and Simona were always supportive of my cause. Indeed, in recent times I have found that with both of my brothers, Arnout and Erald, there is much common ground in our academic interests. This has turned our lighter conversations on sports, cars and music into more serious affairs!

Last, I want to put the spotlight on my dear Deanne, and thank her for her unwavering support and love as I plodded on. In addition, she has contributed in many ways to this research, for instance, designing a database in which my research assistants could file records of transactions, churning through endless piles of receipts to help me keep track of project expenses, and drawing two of the maps in this thesis. Moreover, she joined me on various ‘field trips’, attending church services, funeral ceremonies, Christmas parties, cooking sprees, and happily invited my research assistants and respondents over to our house, treating us to wonderful dinners.

Equally important was her moral support, love and patience throughout the ups and downs of my research. The few months when she could not join me in Ghana posed some challenge, but the last eighteen months proved a bigger challenge because I would be nearby yet distant, spending long evenings and whole weekends behind our home computer working on my thesis. For all of this and more, I dedicate this PhD to her.

Introduction: Urban actors, migrants and Accra's economy

Introduction

Migrants¹ influence the economy of Accra in many ways. Their influence is visible in the constant flow of second-hand cars imported into Ghana from around the world. Also the rapid expansion of the city, with agricultural land steadily changing into low-density suburbs, is testimony to the influence of migrants on Accra's economy; most of these suburban houses are built for, and financed, by migrants. The influence of migrants is also visible in the names of businesses. They show linkages to foreign places and regions where migrants live(d). In *Makola*, the central market of Accra, numerous hawkers sell second-hand clothes imported by migrants into Ghana. Elsewhere, we find concentrations of small businesses that sell second-hand household appliances such as fridges and televisions, all imported by migrants. All these economic activities feed into the local perception, especially amongst the poor, that migration and/or links with migrants provide an opportunity to better one's life. For the urban poor migrants may be one of their very few options to participate in the global economy and, so, a way out of poverty.

Migrants also influence urban actors in less obvious ways. For instance, transnational ties of urban actors with family or friends staying abroad may result in these migrants helping them out with livelihood or other expenses they face.

¹ In this thesis, wherever we use the term *migrants* we refer to migrants based abroad. It therefore does not refer to people who have migrated within Ghana, or within the West African subcontinent.

Furthermore, these urban actors may be able to gain the financial support of migrants with establishing or sustaining income-generating activities, or with overcoming crises. Finally, migrants may ‘sponsor’ the trips of local actors to foreign destinations giving them the chance to become migrants themselves. Urban actors, therefore, perceived transnational ties with migrants as very valuable as they enable them to meet their immediate livelihood needs, and also to embark on activities that can help them improve their livelihoods in a more structural way.

These aspects show the different kinds of influence of migrants on urban actors and thereby also on Accra’s economy. Indeed, it is also on these transnational ties between urban actors and migrants and how these relationships influence urban actors in the economic activities they engage in, that we² focus our research. Thus, our main research question is the following:

How do transnational ties of urban actors with migrants influence their engagement in economic activities in Accra?

Transnational influences on urban actors can take many forms. Variation in intensity and kinds of influences on urban actors may relate to differences in the kinds of relationships between urban actors and migrants. Thus of the thirty-eight respondents who comprised our research population, some had ties with migrants to whom they related as family members, others as friends. Some of these relationships hailed from childhood, others had more recent, urban origins. Some even had foreign roots. Besides relationship-related differences, respondents also differed in economic position, age, education, and whether they had been abroad themselves. Finally, variation in the role of transnational ties with migrants could also relate to differences in respondents’ main economic and social interests.

It is important to understand how differences in type of relationships, but also in the origin of relationships, can influence the actual or potential economic meaning of transnational relationships for urban actors. This relates to the institutional context in which transnational relationships are embedded. The institutional context provides norms and sanctions that guide actors in their behaviour with others. Thus, being family members, or attending the same church can encourage members to support one another at times of crisis. Yet in a transnational context, geographical distance between actors can adversely influence the ability of institutions to provide norms and sanctions. Actors may

² Throughout this thesis we take a ‘we’ perspective when we discuss own research findings. This reflects our view that this thesis has been realised with substantial input from others. We thus acknowledge the inputs from co-researchers and supervisors in the *Ghana TransNet* research programme, but especially wish to acknowledge the role of the members of the Accra field research team. Nonetheless I alone can be held responsible for the contents of this thesis.

try to overcome this through active investments in one another, thereby building up social capital in a relationship and gaining the trust of the other, hoping that this will lead to reciprocal support in the short-term and/or long-term.

Is migration, and its influence on local economies, new to Ghana? What is the particular relevance of studying influences of migration, and why do we focus on transnational influences on *urban actors*? Other questions related to this are: Why have we focused on urban actors in Accra and not in Kumasi, when the latter is the capital city of the Ashanti Region from which the Ashanti, who are the largest ethnic group amongst Ghanaians abroad, originate? We dwell on these questions in the next few sections. In doing so, we also provide a contextual background to this thesis.

Outline of the remainder of this chapter

This chapter has three objectives. First, we use this chapter to set out the objectives and approach of this research, and its relation to the *Ghana TransNet* research programme in which it is empirically and conceptually embedded. Thus, in the next section we discuss the objectives of this research and elaborate on the *Ghana TransNet* programme of which this research is a component. Second, this chapter seeks to give insight into the larger context, historical and geographical, that has influenced migration processes. For this, we examine the role of major economic-political events after Ghana's Independence, exploring how these influenced migration processes. In the section thereafter we set out our conceptualisation of Accra and its hinterland as related to our focus on the transnational influence of migrants on urban actors and the urban economy. In this section we also discuss the development of Accra as an urban economy increasingly immersed in global processes, not least due to economic ties with migrants. Our third and final objective for this chapter is to give an overview of the structure of this thesis. This we do in the last section of this chapter.

Research objective and the Ghana TransNet Research Programme

Research objective

With this research we seek to understand how transnational ties of urban actors with migrants influence their economic activities in Accra. We are thereby particularly interested in the processes through which urban actors are able to engage with migrants in these activities. To understand these processes it is important to focus on the institutions in which transnational relations are embedded, alongside analyses of other factors influencing the level and kinds of engagements of urban actors with migrants.

To understand how transnational relationships influence urban actors in their economic activities we examined the role of these relationships for a number of economic themes (economic domains). These themes included housing and business, church, education, funerals, health care, community projects and communication. Through various tools, which we will elaborate upon in Chapter 3, we gained information on the relative role of ties with migrants in these domains.

From the array of economic themes we selected three for analysis and discussion in this thesis. These three themes concerned transnational influences on major investments and transnational influences on social security arrangements of urban actors. For the former we discussed transnational influences on investments in urban houses and in urban businesses. In our discussion of the role of transnational ties for social security arrangements of urban actors at times of crisis, we combined findings for activities related to health, funerals and education in one chapter. While other themes such as communication and church activities also shed light on the influence of migrants on urban actors we did not select these domains as they played a much less decisive role in transnational ties with migrants.

Through our research we expect to provide a critical contribution to the debate on the role which migrants play for actors in their countries of origin, notably developing countries. The past decade has seen a strong increase in the volume of publications discussing the economic role of migrants in their countries of origin. This has led to the economic potential of migrants for national development taking a much more prominent place on the agendas of governments, donor agencies and development-oriented organisations. Yet these publications and policy efforts seldom take into account the meaning of remittances that migrants send to their country of origin, nor do they offer insights into the processes through which migrants realise investments in their countries of origin.

Insight and knowledge in such processes is essential, for only then can we begin to understand when, why and how migrants engage in activities in their countries of origin, be they social-cultural or economic in nature, or both. This is the focus of the *Ghana TransNet* research programme of which this research was one component. In this thesis we explore how transnational ties of urban actors with migrants influence their activities in Accra's economy. In the other two studies of the *Ghana TransNet* research programme, this same influence of transnational relationships on local actors is studied, albeit from the perspective of Ghanaian migrants in Amsterdam, The Netherlands, and rural actors in Ghana's Ashanti Region. In the next section we discuss the *Ghana TransNet* programme in more detail.

The Ghana TransNet research programme

As we mentioned above, this research is one of three components of the *Ghana TransNet* research programme (Mazzucato 2000). The programme examines the influence of transnational networks on actors in three different economies: (i) the economy of Amsterdam, The Netherlands, as an important destination for Ghanaian migrants (Mazzucato), (ii) the rural economy in Ghana, as the region of origin of many migrants (Kabki) and (iii) the urban economy of Accra, as an important in-between location and destination of remittances sent by migrants to Ghana (this thesis).

At the time of this research estimates on the number of Ghanaians living in The Netherlands varied widely from twenty to forty thousand, not least because many migrants are informally present in the country (Mazzucato 2005b). They originate from various regions in Ghana and have varying ethnic backgrounds. However the Ashanti³ form the largest ethnic group. As the research of Kabki, with its focus on the influence of migrants on a rural economy of Ghana, was to be confined to one region, we selected Ashanti migrants as the ethnic group with whom to conduct research in Amsterdam.

While most Ghana-based counterparts of Ashanti migrants are also Ashanti, for Accra the picture is a little more heterogeneous. This relates to the fact that migrants in Amsterdam identified both kin and non-kin counterparts in Accra during analyses of their social networks. It also reflects the presence of many ethnicities and nationalities in Ghana's capital city.

Not only is the *Ghana TransNet* research programme multi-sited, it also explicitly focuses on transnational links of migrants with counterparts in rural and urban Ghana. Finally, in the three research sites we used the same methodological tools to conduct our research. This allowed us to engage in an ongoing exchange of information and insights on the role, position and interests of actors in the three locations with regard to transnational activities, which meant that we derived benefits from the research conducted in the other two locations.

The research approach of the *Ghana TransNet* programme is a direct response to the two main objectives of the programme. First, from a theoretical point of view, the programme seeks to explore whether an institutional analysis of transnational exchanges leads to new insights for theories on the interrelationship of local economies with global processes. Second, from an empirical point of view, the programme aims to provide insight in the relationship between transnational networks and local economies (Mazzucato 2000). In Chapter 3 we return

³ Some debate exists on whether *Ashanti* or *Asante* is the preferred spelling to describe this ethnic group. We have elected to use *Ashanti* also because it was the preferred spelling amongst our respondents (most also being Ashanti).

to the role of the *Ghana TransNet* programme when we discuss various empirical and methodological implications of the programme for this research.

Economical-political development in Ghana and migration trends

Introduction

This research is about the influence of transnational ties on activities of urban actors in Accra's economy. We feel that insight in important historical events that influenced Ghana's social, economic and political situation since its Independence may help to understand how the current situation of mass migration has come about. For this reason, we provide a brief overview of the main economic and political events that affected the migration (i.e. international) of Ghanaians.

We asked before: Is migration a new phenomenon for Ghana? Ammassari & Black (2001) argue that in Africa migration has always played a central role in livelihood and advancement strategies of actors, both rural and urban. So the case of Ghana is no exception. Adepoju (1988, 2005) argues how, prior to Independence, migration in West Africa resulted from wars between tribal groups (later on also with colonial powers) over resources, notably land, from natural disasters, and from trading activities. After Independence, temporary workers, seasonal migrants, traders and professionals, and refugees dominated migration within West Africa.

Adepoju (2005) argues that economic development policies of colonial governments had a strong influence on intercontinental migration during colonial times and in the immediate period following the independence of African countries. With an often unstable political situation in most newly independent countries, and with economic conditions deteriorating, 'waves of migration' resulted, particularly of migrants and refugees seeking to secure better living conditions elsewhere.

Which major economic and political developments impacted on migration in Ghana? Following the example of other scholars discussing historical developments in Ghana and West Africa (see Adepoju 2005; Anarfi, Kwankye, Abiabio & Tiemoko 2003; Aryeteeh & Fosu 2004; Brydon 1992; Nugent 2004; Songsore 2003), we distinguish five main periods following Ghana's independence in 1957. We discuss each of these periods with specific concern for their influence on migration. Next we discuss the relationship between economic and political developments and migration processes within the context of Ghana.

Migration in relation to economic and political developments

Nkrumah, Independence and Ghana's national economy (1957-1966)

In 1957 Ghana gained Independence. Its first president, Kwame Nkrumah, was not only intent on achieving full economic and political independence for Ghana but also sought to achieve the same for other African countries. This made him a much-respected statesman in Africa and beyond. Yet these efforts also had financial consequences. Coupled to an ongoing economic crisis caused when investments in industrial expansion failed to provide economic gains, and aggravated by sharp losses in revenues from cocoa sales following the collapse of the world price for cocoa in 1960, Ghana soon began to accumulate debt. By 1966 this debt had reached one million US Dollars, although at Independence the country had started off with foreign reserves ten times this amount (Briggs 2001; Nugent 2004).

What were the recurrent migration patterns at that time? Adepoju (2005) and Peil (1995) explain how during the years that Nkrumah led Ghana, but also before Independence, Ghana's neighbours had accorded Ghana the status of 'gold coast'. This resulted in thousands of immigrants flocking to Ghana, seeking to benefit from its demand for labour. In these times Ghana was primarily a country receiving rather than sending migrants. Asiedu (2005) describes how the only Ghanaians migrating were those who were sent abroad as Ghana's official representatives, those who went abroad for education or training, and those who were involved in shipping or trading activities. However, by the mid 1960s this began to change when Ghana's economy began its economic decline. As a result many foreigners returned to their countries, and it led to the first wave of skilled and educated Ghanaians ('professionals') aiming to find work in other countries.

Military intervention, democracy reinstated, and the expulsion of foreigners (1966-1972)

Nkrumah, under pressure from political opponents and a Ghanaian population that was dissatisfied with the decline in living standards, began to resort to forms of repression so as to maintain his grasp on the country's leadership. This lasted until 1966 when he was ousted from power by the military while on a diplomatic mission outside the country. The military junta then sought to restore democracy. They turned to western countries for support to stabilise Ghana's macro economy. In this they were largely successful (Aryeteeh & Fosu 2004). Through continued efforts at democratic reforms, it was possible for the democratically elected government of Busia to succeed military rule in 1969. In an attempt to gain popularity with his constituency and turn around Ghana's economic decline, Busia passed the Aliens Compliance Order, which amounted to an expulsion of all foreigners from Ghana. The order meant to improve employment opportu-

nities for Ghanaians had the adverse effect of worsening Ghana's economic situation. It resulted in major labour shortages in the cocoa industry, which, in turn, led to sharp declines in cocoa production. The loss of cocoa revenues had a major effect on Ghana's economy as a whole (Adepoju 2005). When in Nigeria oil was discovered and economic activities with concomitant employment opportunities increased this aggravated Ghana's situation. Ghana became an emigrating country for the first time since Independence; thousands of Ghanaians left the country for Nigeria, hoping to better their lives (Adepoju 2005).

Return of military rule returns, further decline of the economy (1972-1981)

In 1972, following the cocoa crisis and Busia's attempts to reduce national deficits by devaluating Ghana's national currency the Cedi, the military decided to oust Busia from power. Under the military rule following, Ghana hardly fared better. This was partially caused by the refusal to float the Cedi despite inflation rising to an annual rate of 130 per cent. Two major droughts made things worse. Thus, in 1978, the military decided to replace the then Head of State, General Acheampong with Lieutenant General Akuffo. Akuffo was given the mandate to ensure that the constitution was redrawn, that the ban on political parties was lifted, and that democratic elections would take place by mid 1979 (Briggs 2001; Nugent 2004).

The strong contrast between the economic situation in Ghana and Nigeria meant that many Ghanaians, skilled and unskilled, continued to migrate to Nigeria. This meant that by 1982 there were about 2.5 million immigrants in Nigeria, of whom the majority from Ghana (Adepoju 2005).

Rawlings, crises and the Structural Adjustment Programme (1979-2000)

Just ahead of the 1979 elections Flight Lieutenant Rawlings decided to take over power, arguing that although he was in favour of elections, these should only take place when corruption had been removed from the ranks of the military and civil servants. As a consequence of this 'housecleaning', thousands of civil servants were retrenched and various highly ranked military men including Acheampong, Akuffo and Afrifa, who had all been former Heads of State were publicly executed (Nugent 2004).

Rawlings kept his promise and before the end of 1979 democratic elections were held, which were won by Limann. Limann's government was short-lived, as at the end of 1981 Rawlings once again organized a *coup d'état* and seized power. Immediately he disbanded Ghana's government and all political parties, and replaced these with a Provisional National Defence Council (PNDC), which consisted of four military and three civilians. With this council he hoped to achieve an economic recovery for Ghana and end the steady decrease of the GDP per capita, which ran at an average of 3 per cent per annum and was caused by

declining cocoa and mineral exports and low industrial outputs (Aryeteah & Fosu 2004).

In the year 1983 this took a turn for the worse. Ghana suffered a severe drought that resulted in general crop failure. Aryeteah & Fosu (2004) argue that crop failure was not only caused by the drought of 1983, but that also the massive emigration of rural people to Nigeria and to urban areas of Ghana in the 1970s contributed to this. Because rural people's incomes had steadily decreased due to a declining productivity and low prices for agricultural produce, people left the rural areas to find alternative ways of securing their livelihoods.

To make things worse, the world market price of oil collapsed, and, consequently, Nigeria's economy that was over-reliant on this, collapsed with it. In an attempt to curb the economic decline and reduce unemployment, which would regain popularity with the constituency, the Nigerian government decided to expel all migrants from Nigeria. Thus, in 1983 2.2 million migrants were expelled from Nigeria, with a further 200,000 being expelled in 1985 (Adepoju 2005; Brydon 1992; Bump 2006). Ghana was still recovering from the effects of the drought, and, thus, returning migrants received little support from those who had remained in Ghana, as everyone was struggling to meet their livelihood needs. Many unskilled migrants soon ventured back to Nigeria hoping to avoid getting caught, and many skilled Ghanaians migrated to other countries in Africa and beyond (Adepoju 2005). These events did not help to turn around Ghana's economy. By 1985 Ghana's situation had deteriorated to such an extent that shortages of food and other goods were commonplace while the government was on the brink of bankruptcy (Brydon 1992: 95).

Rawlings had few alternatives but to turn to the World Bank and the IMF and seek their financial support. As a consequence, Ghana became one of many developing countries falling under the Structural Adjustment Programme (SAP) of these two Bretton Woods institutes. The implementation of SAP meant large-scale retrenchments of civil servants, reduced state spending on public services (health, education) and privatisation of various state assets. While these reforms did have the effect of halting the inflation of the Cedi and liberalising the economy, which led to economic growth, they also had the effect of impoverishing people, in the urban areas of the country, and in particular in Accra (Kanbur 2001).⁴

For Ghanaians who had gone abroad the situation was much brighter. By migrating abroad they were able to acquire higher and more secure incomes and, so, achieve higher living standards. Their success had a positive impact on their relatives in Ghana, both family and friends, once migrants started to support

⁴ Some scholars argue that throughout Africa the introduction of SAP had the effect of exacerbating the economic situation of the poor in urban areas (Owuor 2006; Potts 1997).

them by remitting money and goods. This meant that migrants' relatives in Ghana were in a better position to meet their needs, engage in income-generating activities and counter crises. Following in the footsteps of those who were the first to go abroad came many other Ghanaians, both skilled and unskilled, often with financial support ('sponsoring') from migrants. Those who had economic ties with migrants were generally perceived to be fortunate. Indeed Grant & Nijman (2004) argue that the level of wealth required to migrate not only meant that not all Ghanaians were able to participate in this mass migration, but also that this implied differences in abilities to draw benefits from migration. This has increased the disparity between rich and poor in Ghana, as recent empirical analysis of survey data on remittance flows to different parts of Ghana has also shown (Mazzucato, Van der Boom & Nsawah-Nuamah 2005).

Kufuor, HIPC and the recognition of the potential of migrants (2000 - present)

When Kufuor and his New Patriotic Party (NPP) took over from Rawlings' National Democratic Congress (NDC) in 2000, the electorate had high expectations that the economic hardships of the 1980s and 1990s were about to end (Nugent 2004). Yet, in the view of some of his staunchest critics, Kufuor followed the same route as those who preceded him. He increased Ghana's dependency on external donors, particularly on the World Bank and the IMF, with his request for debt relief through the Heavily Indebted Poor Countries (HIPC) initiative (Vanderpuye-Orgle 2004). His HIPC initiative did, however, allow the government to implement a reform agenda that revived welfare provision, amongst others through the introduction of a national health insurance. These initiatives have been welcomed by Ghana's citizens and have led to a slowly changing perception that 'going HIPC' would improve rather than worsen people's lives.

Beyond implementing domestic reforms to revive Ghana's economy, the Kufuor government also intended to achieve economic growth through actively engaging Ghanaians based abroad, and attempted to secure their support for various development projects. To achieve this commitment, the government passed the Ghana Dual Citizenship Regulation Act. The Act allowed Ghanaians to keep their Ghanaian nationality when they became citizen of another country (Bump 2006) and retain the right to participate in national elections. With this Act the government hoped to ensure that Ghanaians based abroad would remain involved with the plight of their country of origin.

To further promote involvement of migrants, the Ghanaian government organized a Homecoming Summit in 2001 by inviting the 'Ghanaian Diaspora' to come to Ghana to discuss their role in Ghana's development. This was the direct result of the realisation that migrants had started to increase their invest-

ments in Ghana, which was a vote of confidence in the policies of the current government. Following on the Homecoming Summit, the government established a Non-Resident Ghanaian (NRG) Secretariat at the Ghana Investment Promotion Centre in 2003. The Secretariat had the specific objective to motivate migrants to invest in Ghana. In September 2004, at the first national conference on migration, the government's intention that Ghana should benefit from migrants was reiterated in the opening presidential speech.

Migration, transnationalism and the influence of migrants

It is difficult to estimate the number of Ghanaians presently staying abroad. The 1995 survey of the Ghana Statistical Services (1995) was the last concerted, nation-wide effort at collecting data on migration. Since then, less rigorous and less complete statistics have been collected. Twum-Baah (2005) has attempted to derive the current number of migrants from data based on arrivals and departures registered by Ghana's Immigration Services. These data are not accurate, however, since Immigration Services only record formal border crossings. Furthermore, they count border crossings rather than individuals. This entails that each trip of a trader to a neighbouring country is counted as a separate crossing. Finally, the data fail to register Ghanaian migrants if they choose to enter and leave the country under a foreign rather than Ghanaian passport.

Reliable migration data are not easy to obtain because many Ghanaians who left Ghana and arrived in foreign countries did so through informal channels (Anarfi, Kwankye, Abiabio & Tiemoko 2003; Orozco, Bump & Fedewa 2005). Nonetheless, some efforts at estimating the current number of Ghanaians residing in various countries in Europe and North America are worth noting (also see Anarfi, Awusabo-Asare & Nsowah-Nuamah 2000; Orozco, Bump & Fedewa 2005). Orozco, Bump & Fedewa (2005) estimate that at present there are at least one million Ghanaians residing abroad. Of these, approximately one third is based in the United States, another one third lives in the United Kingdom, while Germany, The Netherlands, Belgium, Italy and Spain form other important destinations.

Given the absence of accurate estimates of Ghana's foreign based population it is also difficult to establish whether the number of Ghanaians migrating to foreign destinations is growing. This has not been helped by tightening security measures and immigration policies that seek to prevent migrants from entering European and North American countries. Yet Orozco, Bump & Fedewa (2005) show that, despite the introduction of these measures, the Ghanaian population has continued to grow in the United States. Based on US Census data they find that the Ghanaian population in the United States grew from 20,889 in 1990 to

101,169 in 2004. They add that these are conservative estimates and that they expect the present, real number of Ghanaians in the United States to be about 300,000.

While these numbers help to understand the scale of migration, we concur with Adepoju (2005) that the focus in migration studies should be on the *impact* of migration on local economies and not so much on the number of migrants. A focus on the influence of migrants on economies in the country of origin *and* on the country of destination recognises the continuity of migration flows and recognizes that many countries have an immigrant and emigrant status. An approach that recognises simultaneous involvement of migrants in various economies also recognises that migration between countries does not need imply a disconnection of economic and social ties, either temporarily or more permanently. On the contrary, scholars of transnationalism argue that migrants continue to play roles in the lives of their family, friends and other relations in their country of origin while, at the same time, they meet commitments and engagements in their host country. In other words, migrants have double commitments (Mazzucato 2005b; Journal of Ethnic and Migration Studies 2005).

Vertovec (2004) argues that remittances are the most visible form of interaction between migrants and their counterparts in the country of origin. Through remittances local actors may be able to afford education and health treatment, attain generally improved and secure standards of living, and may be able to initiate income-generating activities and augment existing incomes. Addison (2005) examined data provided by formal resource transfer institutions, i.e. financing institutes, to establish the amount of remittances received in Ghana. He found that between 1990 and 2003 remittances from abroad increased from US\$ 411 million per annum to US\$ 1.41 billion per annum, with the most notable increase taking place from 2000 (when Ghana received US\$ 648 million) onwards. In comparison, the World Bank estimated that Ghana only received US\$ 500 million in remittances in the year 2003. Both seem conservative estimates, which can be explained by the fact these data are derived from formally registered transactions only. In an attempt to gain a more comprehensive insight in the level of remittances, and who benefited from remittances, Mazzucato, Van der Boom, & Nsawah-Nuamah (2005) conducted an analysis of data of the Ghana Living Standard Survey (GLSS). They conclude that, in comparison to findings from other research on remittance flows, the GLSS, provides a conservative estimate of remittances received from abroad, even though it takes into account all, formal and informal, incoming remittances,.

Some of the scholars concerned with the migration-development nexus argue that such remittances are too often spent on consumptive activities such as luxury goods, grand ceremonies, large houses, and on direct needs such as health care,

rather than on productive activities such as business and farming. Yet we concur with scholars like Vertovec (2004) and Taylor (1999) who argue that this perspective paints a picture that is too simplistic.

First, it assumes that remittances can be divided into two categories, namely 'consumptive remittances' and 'productive remittances'. Such a distinction does not take cognisance of the institutional embedding of transactions. Insight in the institutional context of transnational relationships is necessary to understand that remittances not only have an economic but also a social and cultural meaning. Furthermore, remittances constitute one kind of investment in relationships between migrants and actors in the country of origin, which may have been preceded and/or may be followed up with other investments, not only by migrants but also by local actors in the country of origin.

Second, the consumption-production divide fails to acknowledge the role of multiplier effects, that is, the indirect effects of remittances for the local economy. Thus Vertovec (2004) argues how the use of remittances by direct recipients results in multiplier effects benefiting other actors in the local or national economy. In Mazzucato, Kabki & Smith (2006) we argue how a funeral held in a rural town, which is largely financed with remittances from migrants, had multiplier effects at different levels of the economy (local, national and global).

Finally, scholars like Skeldon (2003, 2004) and De Haas (2005a) point out that there is a need to understand that the objectives for migrants to go abroad are to accumulate savings and/or send back remittances, and that these do not need to concur with concerns at national level or with interests of governments. This is a misconception that continues to persist in much of the work of scholars concerned with the migration-development nexus. In their view, with which we agree, remittances are private property and cannot be appropriated by governments or other organisations concerned with development for their own agendas.

The urban economy of Accra

An expanding city

In 1957, when Ghana became independent, Accra had a population of 190,000 (Ghana Statistical Service 2002), which is a major increase compared to its population size in 1936 at 71,000 inhabitants (Berkoh 1975). The city reached its one million inhabitants mark in 1984 and currently has a population of approximately two million inhabitants (Yeboah 2003). Yet, this number does not include the rural and peri-urban areas around the city. These areas, according to Yeboah (2003), have seen a thirty-fold or higher increase of their populations.

This is an indication that the city of Accra is rapidly absorbing the surrounding hinterland in its continuous expansion.⁵ Grant & Yankson (2003) argue that at its present rate of urbanisation Accra is one of the fastest growing cities on the sub-Saharan continent.

Considering Ghana as a whole Songsore (2003) established that by 2000 four out of every ten people lived in Ghana's cities and towns, defined as having 5,000 residents or more. This urbanisation process seems to reflect similar urbanisation processes that took place in western countries and in Asia. However Songsore (2003) argues that in contrast to Europe and Asia, urbanisation in Africa has taken place without any specific transformation of either the industrial or agricultural sector. Instead, it seems to largely be the result of natural population growth and a response to differences in opportunities between rural and urban areas (also see Adepoju 1998; Anarfi, Kwankye, Abiabio & Tiemoko 2003; Dietz 2003). In terms of the motives of actors to migrate, namely to derive gains from differences in opportunities between regions, migration to foreign destinations strongly resembles internal migration.

As we discussed in the introduction to this chapter, there are many visible signs of the influence of transnational ties between urban actors and migrants on the urban economy of Accra, such as the sprawl of sub-urban houses and a wide range of goods imported from western countries, but there are also less obvious influences, such as social support. Economic activities arising from involvement with migrants vary in their social, economic and/or cultural purposes. These variations have raised concerns with policy-makers and scholars who argue that it should be possible to improve the effectiveness of migrant remittances and investments for the benefit of the national economy (Ammassari & Black 2001). Our research does not directly contest this but does question whether such a focus acknowledges the purposes that motivated migrants to leave Ghana, and the intentions of migrants to be involved in activities with their counterparts in Ghana. In addition, there may be significant differences in the interests and intentions of migrants compared to those of their local counterparts. These differences not only relate to economic and physical conditions making certain activities more suitable in an urban or rural economy, but they also relate to the kinds of institutions through which these activities are realised. By focusing on transnational ties between migrants and urban actors, this thesis aims to provide insights in the kinds of influences transnational ties with migrants have on urban actors. Contemporaneous research in the Ashanti Region conducted by Kabki (2007), also as part of the *Ghana TransNet* programme, provides additional insights on the role which migrants play for rural actors.

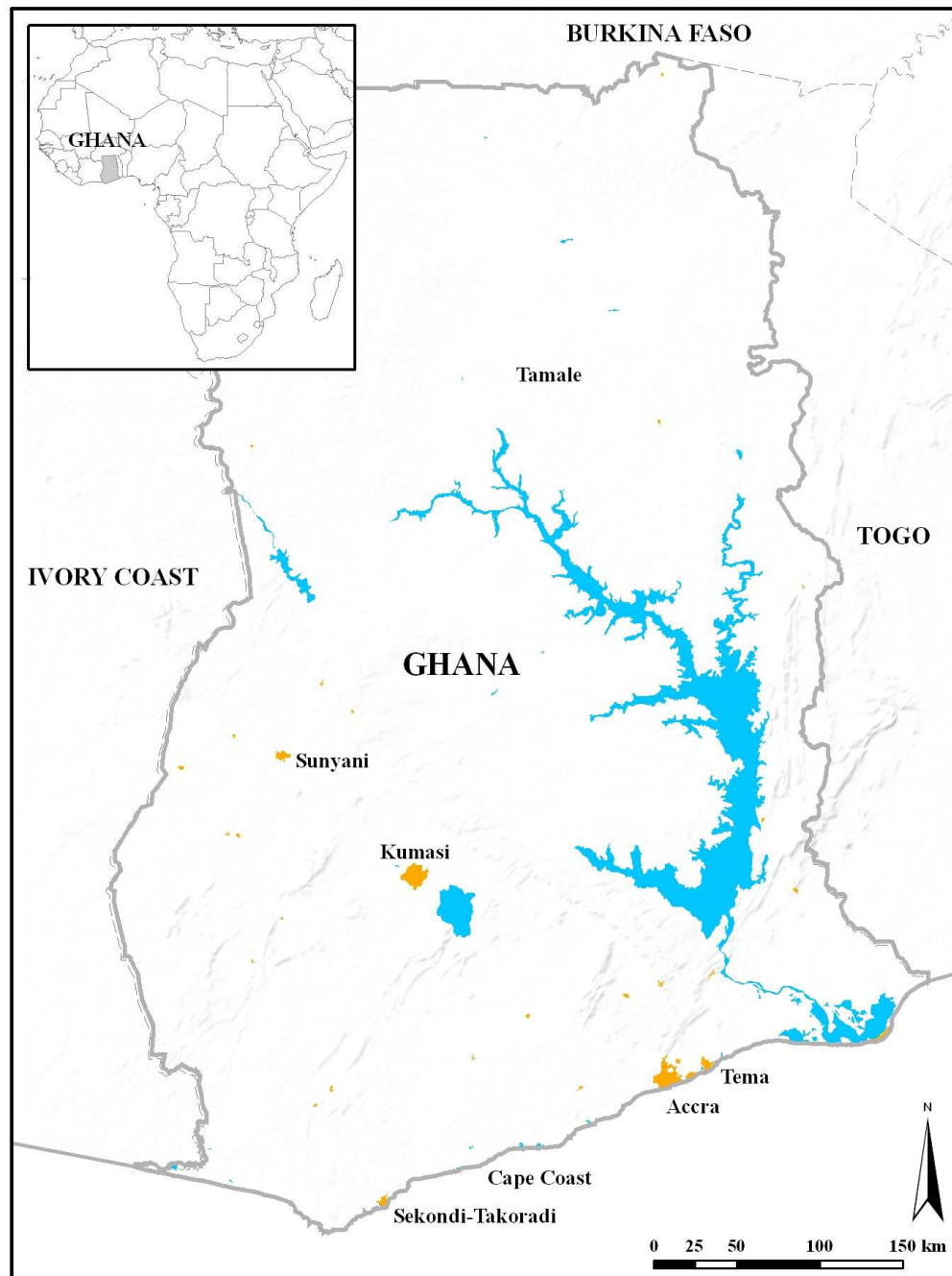
⁵ In Chapter 5 we provide a map by Yeboah (2000) that gives a visual impression of Accra's growth.

Selecting Accra as research location

Earlier we posed the question why this research was situated in Accra and not in Kumasi, the capital city of the Ashanti Region, given that the Ashanti, the largest ethnic group amongst Ghanaian migrants in Amsterdam, were the focus of our research. Our rationale is that the choice for Accra allows us to more clearly see how transnational relationships relate specifically to activities based in an urban economy. Had we chosen to conduct our research in Kumasi, then it might have been more difficult to understand just how ‘urban’ these activities were, as activities in Kumasi might also have been the result of transnational ties between *rural* actors and migrants, whereby the former would come to Kumasi from nearby (semi-)rural areas to conduct these activities. This situation contrasts with that of Accra, as it takes at least four hours by public transport to get from the Ashanti Region to Accra. In other words, Accra is physically sufficiently remote from the (semi-)rural areas of the Ashanti Region to function as a separate economy. In the empirical chapters we will return to the meaning and importance of this physical distance for transnational ties between urban actors and migrants.

How large is the presence of the Ashanti in Accra? From government statistics we deduce that they represent 8.3% of Accra’s total population. The Akan group of which they are part is, in fact, the largest ethnic group in Accra, larger than the local Ga population, at almost 40% (GhanaDistricts.com 2007).

Since our focus is on the influence of transnational ties on economic activities of urban actors in Accra, we take an inclusive and broad, rather than exclusive and narrow, geographical definition of Accra as we do not want to risk the exclusion of transnational activities with strong urban connotations simply because they happen to fall outside current administrative boundaries of the city of Accra. Investments of migrants in houses in the peri-urban areas surrounding Accra are examples of transnational activities we want to include in our research, although they may fall outside Accra’s formal boundaries. The same applies for economic activities taking place in Tema, the neighbouring harbour town. Hence, we have included in our research respondents based in Tema and have looked at activities taking place in the periphery of both cities. In the remainder of this thesis we will refer to the geographical region of Accra, Tema and their surrounding hinterland as ‘Accra’.



Map 1.1 Ghana

Structure of this thesis

In this section an overview of the remainder of this thesis is given. For each of the remaining seven chapters we discuss its objective in relation to the main objective of this research, and we provide a brief outline of its contents.

This thesis consists of four main parts. In the first part, consisting of Chapters 1, 2 and 3, we provide the empirical, theoretical and methodological context that informed and shaped our research and, consequently, this thesis. In Chapter 3 we discuss in detail the theoretical framework of the thesis and we operationalise this in Chapters 3 and 4. Chapter 4 forms the next main part as it establishes the link between the first part and the remaining two parts of the thesis. Chapter 4 is a continuation of the first three chapters and discusses various characteristics of the research population. The objectives of Chapter 4 are twofold, and it is through the second objective that it links with the chapters that follow through a typology which subdivides the research population into four groups on the basis of two variables addressing two important transnational dimensions. The resulting typology supports the analysis of the data discussed in the three thematic chapters (Chapters 5, 6 and 7), which form the third part of this thesis. In these chapters we explore the role of transnational ties for urban actors in three different economic domains. The typology developed in Chapter 4 assists in comparing the findings of these three empirical and thematic chapters. The comparisons are discussed in Chapter 8, the fourth and final part of the thesis. Below we discuss the objectives and contents of each of the chapters in more detail.

In *Chapter 2*, we discuss the theoretical framework within which we have operationalised our research. In this theoretical framework we deem institutions and transnational ties as being of critical importance to be able to get to an explanation *how* transnational ties of urban actors with migrants influence their economic activities. In our view, the concepts institutions and transnational ties are interrelated as we perceive transnational ties and the activities they produce to have an institutional embedding. By providing a set of norms the institutional context of relationships plays a role in determining how relationships arise, but also what they signify, and how activities within these relationships are organised. Thus, institutions influence what, and how, activities are organised between actors.

The institutional context is not the only factor that influences how urban actors involve others in their activities and an embedding in a certain institutional context also does not automatically lead to certain interactions. Other factors to take into consideration are the various forms of capital (social, financial, human)

of actors. Finally, motivations of actors to engage in activities play an important role, also in transnational relationships. Adding these factors to the two interrelated central concepts of institutions and transnational ties, we are able to explore whether and, more importantly, *how* urban actors engage with migrants in transnational activities. As differences may exist in the intensity and meaning of transnational relationships in activities of urban actors, we examine three important economic domains in Chapters 5, 6 and 7, namely transnational investments in houses, in businesses and transnational influences on social security arrangements.

In *Chapter 3* we discuss the research methodology with which we explored *how* transnational relationships of respondents with migrants influenced respondents' activities in the economy of Accra. In this chapter we also expand on the role of the *Ghana TransNet* research programme and relate this to the way our research was conducted. The *Ghana TransNet* programme not only influenced our selection of respondents in Accra, whom were identified by migrants in Amsterdam following network analyses, but it also led to an integrated research approach, meaning that field research was conducted contemporaneously in Amsterdam, the Ashanti Region and in Accra using the same research tools. This helped us triangulate information and insights on transnational relations between actors in the three locations, and allowed us to analyse data at a programme level.

As mentioned above, the objectives of *Chapter 4* are twofold. On the one hand *Chapter 4* aims to provide insight in the heterogeneity of our research population, examining differences between respondents in terms of personal and network characteristics, which is the focus of the first part of *Chapter 4*, whereas it also seeks to develop a typology to explore the role of transnational ties with migrants in terms of the economic behaviour of urban actors. This typology differentiates between respondents on the basis of two variables that express two transnational dimensions of the social networks of respondents. The first of these dimensions concerns the 'relative proportion (%) of all migrants amongst all alters per urban actor'. This dimension gives insight in the division between respondents' alters based abroad, in urban Ghana and in rural Ghana. The argument is that respondents with social networks in which migrants form a high proportion of all their social ties, will be more involved in transnational activities than respondents who have relatively few ties with migrants compared to other, more local, ties. The second dimension derives from the variable 'percentage of family amongst migrants'. This establishes a division between respondents who are kin to migrants, and respondents who have a friendship relationship with migrants. Since these variables are embedded in different kinds of institutions, this dichotomy allows us to establish whether transnational friendships lead to different

kinds of transnational activities and engagements compared to transnational family relationships. In the thematic chapters we return to this typology, and in Chapter 8 we use this typology to organise our general conclusions.

Chapters 5, 6 and 7 form the third part of this thesis. These thematic chapters form the empirical body of the thesis and their objective is to provide insight into the role of transnational ties for urban actors in three different economic domains. Thus, in *Chapter 5*, we discuss how respondents are involved in transnational investments in urban houses. In this chapter we set out how investments in houses constitute a highly visible influence of migrants on Accra's economy. Key issues we address in this chapter are how these investments involve urban actors, what meaning and implication their involvement has for migrants and for the actors themselves, but also whether transnational investments in houses lead to changes in social-economic configurations with other actors, notably with those based in their region of origin.

In *Chapter 6* we turn to another form of transnational influence of migrants on the urban economy of Accra, namely investments in businesses. Following the format of the previous chapter we once again discuss how transnational ties with migrants influence the involvement of urban actors in business activities. Many urban actors depend on business activities for their livelihoods and for many of our respondents this is also the case. We examine the role of transnational ties for respondents who are, or seek to become involved in business activities, and how they establish or organise their business activities. *Vice versa*, we also examine what role urban actors play in helping migrants initiate and sustain business investments in Accra. As with the previous chapter, we examine whether these transnational investments have implications for their social-economic relationships with other actors, notably those based in their region of origin.

In *Chapter 7* we examine *whether*, and *how*, transnational ties influence social security arrangements of urban actors. As participation in state-derived and commercial insurance mechanisms is, generally, low in developing countries, we examine whether ties with migrants play a role in urban actors' arrangements to cope with crises relating to health and funerals. In our analysis of different kinds of social security measures on which urban actors rely, and the role of transnational ties in these, we differentiate between *ex ante* and *ex post* measures. This allows us to establish whether respondents only respond to crises once they have taken place, and count on their ties with migrants to overcome crises (*ex post* measures), or whether they also take measures to prevent or mitigate such crises (*ex ante* measures). In the case of *ex ante* measures we give special attention to investments in education, and role played by ties with migrants.

In *Chapter 8* we draw our main conclusions. Organising our discussion along the lines of the typology of Chapter 4, we compare and contrast the findings of

the three thematic chapters (Chapters 5, 6 and 7) and to relate the findings to our theoretical framework (Chapter 2) in order to establish what new insights this framework has provided. We end Chapter 8 with a set of policy-oriented and research-oriented recommendations which primarily concern our own research, although some also apply to the *Ghana TransNet* research programme as a whole. In the policy recommendations we pay particular attention to policies regarding the migration-development nexus.

Conceptualising the influence of transnational ties on actors in Accra

In August 2003 Mark, a well-off respondent, lost his brother following a car crash.¹ His investment in doctors and medical treatments to save his brother only delayed his brother's death by a few months and resulted in Mark spending most of his private savings and some business capital. When his brother passed away, Mark decided that the funeral should be held in Accra and not in their hometown in the Ashanti Region. His preference for Accra related to his strong desire that the members of the charismatic church he and his brother attended, where he was also a prominent member, would be present at the occasion. The elders of the extended family who wanted the funeral to be held in the hometown nonetheless heavily protested against Mark's decision. Mark also found that he had to defend his choice against some of his business associates and friends, notably those who lived abroad. Many of these friends felt that Mark should adhere to traditional customs and bury his brother in their hometown. Mark could not be dissuaded, however, and agreement was finally reached with the family that he would bear all expenses associated with the funeral, whereas normally these expenses would have been shared by the extended family as a whole. Furthermore, the final rites would be performed in the village. When this consensus was reached, his friends also gave him their financial support. This, Mark argued, not only enabled him to organise a 'proper' funeral ceremony, it also saved him from delving further into his business capital, which could have severely crippled his business.

¹ All names of respondents, but also of their migrant relatives and friends, have been changed into pseudonyms in order to protect their identity.

Introduction

Mark's example points to various dimensions in which ties with migrants influence urban actors in their social and economic activities. First, transnational relationships may affect the position and role of other actors in social networks of urban actors, as they enable urban actors to change their decision-making and organisation of activities, depending on migrants rather than on local counterparts. Second, the case of Mark also shows how transnational relationships can relate to multiple economic domains. The financial support of migrants not only helped Mark finance the funeral, but also saved his business from further decline, since he no longer needed to draw on his business capital to pay for needs in the personal sphere. Third, the support that Mark's counterpart migrants gave must be understood in the context of prior exchanges and also in the institutional context in which their relationship is set, as this institutional context guides exchanges through certain norms and expectations. In this chapter we expand on these issues by providing the conceptual framework based on which we defined our research approach. In our discussion of this theoretical framework we focus on two main, interrelated concepts, namely, transnationalism and institutions, and will also discuss other related concepts such as trust, reciprocity and social capital.

Outline for the remainder of the chapter

In the next section we present and discuss our theoretical framework, setting out its main dimensions and how these dimensions interrelate, and explain why this framework is relevant for this research. In the sections following we give detailed attention to the concepts of transnationalism and institutions. In the last section of this chapter we explain how the two concepts are integrated in our research approach.

Theoretical framework

In Chapter 1 we explained that the objective of this research is to gain insight in how urban actors, through transnational ties with migrants, are influenced in their economic activities in the economy of Accra. This implies that we concern ourselves with the consequences of migration, that is, with transnational processes and exchanges between urban actors and migrants. To understand these transnational processes, we need to examine how relationships between migrants and urban actors have come about. Thus we need to examine respondents' histories of relationships with migrants but also their own personal migration

histories as this can provide us with more insight of how transnational ties with migrants influence urban actors in their urban activities.

Accordingly, we focus on transnational flows between urban actors and migrants, and explore how these flows take place, what they are intended for, and what they mean for urban actors. This will enable us to understand what role is played by social and economic factors, while we also gain insight in the role of the institutional context in which transnational relationships are set. This institutional context is important for understanding transnational relationships because institutions provide norms and codes of conduct, and sanctions, which guide relationships and exchanges within relationships. The relevance of institutions may vary considerably from one economic activity to the next. Some institutions have narrower economic, cultural or social meanings than others and, therefore, only function for certain activities, whereas other institutions are generally relevant for all manner of activities and exchanges between actors. Also physical distance between actors, that is, between urban actors and migrants, may influence the functionality of institutions. In the next two sections we discuss how we define and apply transnationalism and institutions as central concepts in our research.

Transnationalism

The 1970s and 1980s saw the rise of transnational theories. These theories sought to provide a more satisfactory alternative for explaining migration processes than existing approaches (Mazzucato *et al* 2004). In contrast to mainstream theories of migration, which perceived migration as a discrete stepwise process and assumed that migrants were always only involved in the economy of their current geographical location, scholars of transnationalism argue that migration should be seen as a much more continuous flow of people, goods, money and ideas across the borders of nation-states. Thus, these scholars argue that migrants *can* be engaged in their country of origin *and* the country to which they have migrated at the same time (Levitt and Sørensen 2004; Madsen and Van Naerssen 2003; Mazzucato *et al* 2004).

While transnationalism plays a major role in migration studies, it has also gained acceptance in other research areas. Thus it has come to be applied in disciplines such as law, human geography, economics, political science, sociology and anthropology (Mazzucato *et al* 2004; Vertovec 1999, 2001; Waldinger & Fitzgerald 2004). In an analysis of how transnationalism has been defined and used by academic scholars Mazzucato *et al* (2004) identify two dominant streams. The first stream focuses on the identity of actors *vis-à-vis* the nation-state in which the focus is on how people seek an identity to define their position

outside their country of origin. This may result in the formation of Diaspora organizations through which migrants may link with one another and with their country of origin. In other cases alternative cultural identities are sought that go beyond a national identity. Some of the charismatic churches that have their origin in Ghana are good examples of organisations seeking global identities that do not relate to one national identity and are, thus, transnational (Van Dijk 2002).

The second stream in transnationalism engages in a study of flows of people, money, goods and ideas across national boundaries aiming to gain insight in how these flows affect social, economic, political and other affiliations. Within this context, the focus *inter alia* is on research into the adaptation of existing institutions. With rapid technological advances, for instance in communication, travel, and banking, and increased globalisation, a compression of time and space in relationships has taken place (Held *et al* 1999; Mazzucato *et al* 2004; Smart & Smart 2003; Smith 2005; Van Dijk 2002). Thus, Mazzucato *et al* (2004: 133) argue how

Notions of space that assume physical, social and political spaces perfectly overlap with one geographical area are problematized in transnationalism research.

In studies of transnational flows it is emphasised that nation-states themselves cannot be included as one of the actors involved in these flows, as nation-states are the embodiment of the borders that other actors (local actors and migrants) seek to overcome. Instead, flows between nation-states should be referred to as *international* flows (Waldinger & Fitzgerald 2004). While the distinction between states and other actors is generally accepted, many variations in the use and definition of transnationalism remain. This has fuelled the arguments of some of its critics that because the concept of transnationalism is insufficiently defined and overambitious, it has become a container concept. Indeed, the concept has been used to describe a wide variety of phenomena including: virtual communities, major companies, migrant communities and Diasporas, and flows of goods, money and/or people. It is, therefore, important for scholars to ensure that they expound their definition, understanding and use of the concept so that a constructive debate can be developed and sustained between scholars of different disciplines, which includes findings and insights gained from the application of the concept of transnationalism to their specific fields of study. This would greatly assist in developing the concept (Waldinger & Fitzgerald 2004).

Transnational networks

As transnationalism takes a critical perspective of the relationship between actors and space, an open and dynamic approach of how actors organise their lives is

also called for. Smith (2001: 141) argues that for transnational research social networks form the most apt empirical point of departure, as these are: "... transgressive and affiliative, freely formed and yet socially produced".

Smith (2001) argues that particularly in an *urban context* a network approach, as maintained in most transnational studies, aptly explores how local actors organise their activities, be they economic, social or otherwise, as these can be the result of interactions with other local actors, regional actors and/or transnational actors. Thus, some activities which urban actors pursue may well be decidedly local, while other activities have a strong transnational configuration (Smith 2001). Through involving actors based elsewhere in the country and/or actors based abroad, urban actors may be able to overcome the economic confines of the local economy. Particularly transnational ties with foreign-based actors can provide urban actors with access to resources they can otherwise not access in the local or regional/national economy. However, for a local actor to succeed in benefiting from such transnational ties not only the local actor, but also the migrant, needs to have interests in their relationship. This means that there needs to be certain overlap in economic, social, cultural and/or other interests between these two actors (Smith 2001, 2005). The institutional embedding of this relationship, to which we turn in the next section, but also a history of exchanges, which builds expectations of reciprocity and trust, are thereby of further influence.

For the people of southern Ghana, Clark (1999) and Hanson (2005) emphasise that to understand how livelihoods are configured, it is more relevant to study social networks rather than fixed configurations such as the household or the family as units of analysis. Clark argues that individual actors often seek to actively forge ties with other actors in order to expand links between rural, urban and, increasingly, foreign economies. Some of these ties can be established through family or kinship affiliations, whereas others may draw on other kinds of affiliations. Given the importance of these other ties, notably in the case of urban actors, Clark (1999) and Hanson (2005) criticise scholars who continue to take the household or family as their unit of research. In their view these scholars do not recognise the institutional and geographical elasticity with which actors in southern Ghana organise their livelihoods. Other Africa oriented scholars argue for a network approach to understand how livelihoods in local economies are organised, particularly under the influence of migration (see for instance Anarfi, Kwankye & Ahiadeke 2005; Hanson 2005; Owuor 2004; Roberts 1997; Tacoli 2002).

For Accra, Maxwell *et al* (2000) conclude that a highly local focus can lead to incorrect conclusions. They argue how neighbourhoods of Accra have, mistakenly, often been identified as homogeneous units and were, consequently,

defined along lines of ‘cultural singularity’ whereby a divide was drawn between indigenous populations and (internal and external) migrant communities. Maxwell *et al* (2000) maintain that when a bias does exist in the representation of ‘indigenous’ versus ‘migrant’ populations in a neighbourhood, this may be more a reflection of personal preferences of respondents rather than a quest for social cohesion. Thus, internal migrants arriving from elsewhere in Ghana may seek housing in the outer parts of the city that are closest to their region of origin because this makes short visits to their hometown and their region of origin, for instance during weekends, less cumbersome. Yet, within the city most actors maintain social, economic and other activities in different parts of the city, for instance, residing in one neighbourhood while attending church in another and working in yet another part of the city. Finally, residence in a particular neighbourhood may not necessarily result in a high level of cohesion within the neighbourhood, or in the organisation of activities with neighbours. Particularly in the less impoverished areas of Accra residents may devote more attention to ties that are based in certain cultural, social or economic domains, such as the church, the ‘old boys’ network, and to people residing in other parts of Accra, elsewhere in Ghana, or abroad, than to ties with those who live near to them.

In this research we take a network approach to study transnational flows. In this, we study how transnational ties between actors in Accra and migrants produce various kinds of interactions. To do so, the definition by Vertovec (1999: 447) of transnationalism provides a suitable point of departure:

...‘transnationalism’ broadly refers to multiple ties and interactions linking people or institutions across the borders of nation-states.

Faist (2000: 191) argues that when studying ‘transnational social spaces’ researchers must be careful not to conceive of these spaces as ‘static notions of ties and positions’ but rather as ‘dynamic social processes’. In his view:

Cultural, political and economic processes in transnational social spaces involve the accumulation, use and effects of various sorts of capital, their volume and convertibility: economic capital, human capital, such as educational credentials, skills and know-how, and social capital, mainly resources inherent in or transmitted through social and symbolic ties.

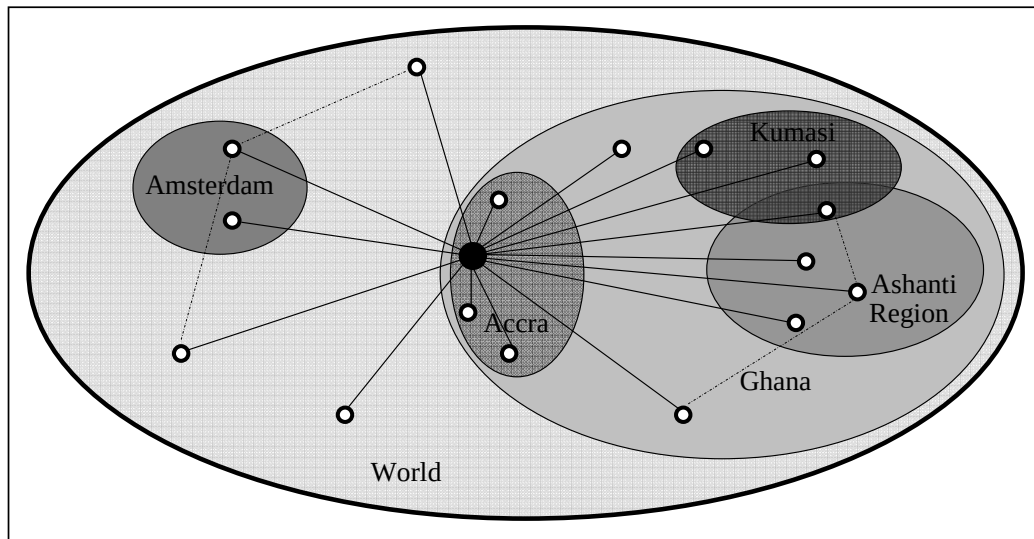
We fully agree with such a dynamic approach of transnational relationships and networks. In the empirical chapters we, therefore, discuss how transnational relationships play a role in economic activities of respondents and explore how these have emerged, why they take place, that is, with what purpose, and what they imply for urban actors. Nonetheless,² in order to understand such dynamic processes and related changes in network configurations for urban actors, we

² We discuss this approach and its results in the next two chapters concerning methodology (Chapter 3) and the heterogeneity of actors and their networks (Chapter 4).

have mapped out the respondents' present social networks with urban actors. These networks enabled us to discuss past, present and anticipated roles of the social networks of urban actors, particularly where these relate to migrants.

Figure 2.1 illustrates a typical social network of an urban actor. In this figure the Accra respondent is represented with a large black dot. The lines connecting this respondent to other 'blank' dots represent relationships of the respondent with other actors. These other actors, in network terminology referred to as *alters*, may be based in Accra, but may also reside in other parts of Ghana, or abroad. The network visualised in Figure 2.1 is an ego-centred network as it shows the relationships that an Accra respondent (the 'ego') maintains with his/her alters, it does not also show the networks of these alters.

Figure 2.1 A transnational network (ego-centred)



In the figure we have also shown how in the network of the urban actor some of the actor's alters maintain ties with one another. Dotted lines represent these relationships. If many alters of an actor relate directly to one another then a network has a high density. Such networks are often highly homogeneous, as members are often located geographically near to one another and often relate to each other through a few institutions only. *Vice versa*, if there are few direct ties between a respondent's alters, this generally points to such alters being based in different locations, and/or the Accra respondent is attached to them through a range of institutions, which relate to different social and economic dimensions in his/her life.

The configuration of social networks

The configuration of networks, that is, how networks are formed, whom they include and how they change over time, has received much attention in literature on social networks (Burt 2000; Hess 2004; Vivian & Sudweeks 2003). In this sub-section we focus on three topics raised in literature that are of specific relevance to our research, namely network formation, network heterogeneity and social capital.

Network formation

On the basis of research on rural households in Tanzania, De Weerd (2002) concludes that the formation of networks derives from kinship and clanship affiliations, from friendships, for instance through religious affiliations, and from geographical proximity of alters. Regarding the strength of networks, which is particularly important for helping network members overcome shocks, De Weerd (2002) differentiates between weak and strong networks. Weak networks often fail to provide support to members affected by shocks. Members of weak networks are, generally, relatively homogeneous in their geographical location and their sources of income. This makes them vulnerable to covariant crises, that is, crises that affect all members at the same time. Strong networks, which are characterised by a higher heterogeneity between members, stand a better chance of remaining in place following a shock, as they can provide insurance to members affected by a shock without this having severe repercussions for other network members. .

Burt (1977, 2000) and De Weerd (2002) also emphasise how networks change with time, both in their composition and function. This relates to the changing status of actors *vis-à-vis* their alters with whom they form a network, and also to the ability of actors to draw on their networks to effect certain changes in their lives and cope with crises. Once actors are successful in initiating and sustaining changes, they may attempt to reconfigure their social network in accordance with changed interests, obligations and priorities.

Changes in network composition may also take place when an actor's livelihood deteriorates because he/she is unable to overcome a crisis (or a chain of crises), or when an actor is forced to use resources to overcome a crisis that are intended to sustain income-generating activities. While for a first crisis or for relatively small crises an actor may be able to derive support from his/her network, if the crisis continues the members of the network may refuse to give further support. Since the actor can no longer call on these alters and their resources, it may plunge her/him into further crisis. In the next two subsections, which concern the heterogeneity of social networks and the role of social capital in relationships, we also discuss changing compositions of social networks.

Network heterogeneity

Social network studies emphasise the importance of understanding heterogeneity of entire networks, or of parts of these networks (Degenne and Forsé 1999; Djelic 2004; Roberts 1997). Why is heterogeneity so important? To answer this, we need to explain the importance of the roles of strong and weak ties within networks.

Strong ties (Burt 2000; Granovetter 1985) concern relationships maintained by actors with those who belong to their 'in-group' (Djelic 2004). These are people with whom actors have strong relationships that are based on a long, shared background. Strong ties may be characterised by frequent and ongoing transactions or exchanges that often take place at a face-to-face level. The ties are usually relatively intimate such as those with conjugal family (spouse, children and family members with whom respondents share their homestead and livelihood on a daily basis) and other household members. Alters who maintain strong ties with the actor generally share more characteristics with the actor than alters who maintain weak ties (Djelic 2004).

Weak ties (Burt 2000; Granovetter 1985) concern ties of actors with alters who are not members of their 'in-group', that is, they are not embedded in strong inclusive institutions such as the family. Weak ties, thus, concern alters with whom actors only interact in a few activities. Furthermore, the relationships with these alters may be more hierarchical than relationships with alters with whom actors maintain strong ties. Weak ties may be instrumental in expanding the diversity of resources. They may provide an actor access to human, physical, and financial capital to fulfil certain needs and desires. We will also discuss this in the next chapter, where we examine network characteristics and personal characteristics of the respondents in this research.

As we discussed previously, the heterogeneity of networks derives from variation in geographical location of its members, diversity of income sources and other available resources, and from a variety of institutional affiliations. Especially strong variations in institutional affiliations can result in many alters of an actor not being connected to one another, which, in turn, results in a low network density. Why is this important? Burt (2000) argues that when social networks have a high density, and the actor does not hold a central position in the network which makes him/her an important node between (groups of) alters, the agency of the actor is much reduced. As alters in a network with a high density have direct contact with one another, they do not need to call on the actor to broker their relationship. Had this been the case, this would have provided the actor with the opportunity to obtain personal gains from this position. In networks with a low density, in which actors do play a central role, an actor may gain benefits from brokering relationships between alters within the actor's

network. According to Burt (2000) brokerage begins with the assumption that trust must be developed between two actors prior to initiating an exchange. Thus, relationships with a history of prior exchanges may more easily produce new exchanges. Such exchanges, Burt (2000) argues, flow faster within groups than between groups of actors.³ If members of a group are positioned in more than one group, or relate strongly to members of other groups, this may provide them with the opportunity to gain and use information and other resources before other members of their group can do this. Actors who are able to gain such positions are called ‘brokers’ and the links they form between groups are called ‘structural holes’ (Burt 2000).

When comparing Granovetter’s (1985) discussion of weak and strong links in networks with the structural holes analysis of Burt (2000), the analysis of the latter seems more refined. It not only distinguishes between relationships within networks on the basis of the strength of these relationships but also on the basis of the position of these relationships in a social network. Furthermore, it links the role of ties to a history of prior exchanges. We return to the topic of ‘prior exchanges’ in our discussion of social capital.

The notions of ‘strength of weak ties’ and ‘structural holes’ attest to the importance of an actor’s power based on position in the network, and can help explain why actors will try and organize their relationships with alters in such a way that these are embedded in various non-overlapping institutions. Amongst others this provides them with the agency to access resources of alters without needing to share or compete for these with other actors who relate to the resource-rich alter through the same institution. Moreover, actors can take on the role of brokers and benefit from providing other alters with access to the resources of resource-rich alters.

Yet, social networks that merely consist of weak ties are seldom desirable. Whilst the heterogeneous composition of such networks may be a rich source of information for their members, the role of such networks in providing economic support is far less certain. Djelic (2004) argues that actors will try and establish networks that consist of both weak and strong ties. In so doing, they are assured of access to resources and other forms of support from their strong ties as this support is well defined and regulated through institutional norms and codes. At the same time weak ties may provide them with access to resources and information that their strong ties do not have.

Social capital

Above we discussed how social networks enable actors to gain access to resources that they do not own themselves, and which may be located in distant

³ Sub-groups often have a higher circulation of information than the larger groups they belong to.

locations. One concept that is useful in understanding the extent to which social networks can benefit actors is that of *social capital*. A number of scholars have played an important role in establishing the concept of social capital but Bourdieu (1986) is generally considered to be the founder of the concept. In relation to and distinct from two other forms of capital, namely economic capital and cultural capital, Bourdieu (1986: 248) defines social capital as:

... the aggregate of actual or potential resources which are linked to possession of a durable network of more or less institutionalized relationships of mutual acquaintance and recognition.

Following on this definition, Bourdieu (1986) argues that the amount of social capital held by an actor depends on the size of the social network he/she can mobilise and the volume of capital – economic, cultural and social – that each alter in this network holds by own right. Portes (1998) adds that it is important not to equate an actor's social capital with the resources he/she holds, but to relate it to the *potential* of resources an actor can access through his/her social network. This point is also argued by Coleman (1988) who holds that social capital, unlike other forms of capital, is embedded in relationships between actors, and not lodged in the actors themselves or in the 'physical implements of production'. Thus, in contrast to economic capital, social capital can become depleted if it is not used for some time, (Bourdieu 1986). Summarising, social capital amounts to the total of all resources that are held by all alters in their social networks, which they are able to access.

After its initial introduction as a concept, social capital came to be widely used in social sciences and public discourse (Dekker 2004). Its popularity was especially caused by the fact that for the first time it was possible to systematically include social and cultural dimensions in the analyses of economic transactions, joining human and economic capital (Portes 1998).

Although widely adopted, social capital has also received substantial criticism. Some of its critics have argued how the concept has its roots in rational choice theory, while others maintain that it has not really provided new insights. Yet others will claim that it is poorly defined, which has allowed it to be used in many ways and at various levels of aggregation. Nevertheless, despite these criticisms, the concept continues to appeal to scholars. Undoubtedly, at the centre of its attraction is the role of social relationships in respect of other forms of capital to explain how people organize their lives (Portes 1998).

We have indicated that social capital amounts to all resources that an actor can *potentially* access in his/her social network. How can this actor mobilize these resources? To answer this, we need to draw the link with the institutional context in which the relationships of the actor with each of his/her alters is embedded. Dahl (1999) argues that institutions give recognition to and regulate the use of

social capital by actors, and, in this manner, act as regulators and catalysts. On the one hand they guide the conditions under which resources can be accessed from the network, on the other, through a combination of norms, agreements and trust they enable actors to access resources.

In sum, social capital provides a direct link between social networks and institutions. Portes (1998) and Bourdieu (1986) argue for this link and emphasise that the ability of actors to access resources from their social network varies according to the institutional context of their relationships with those who make up their networks. Thus, in some institutional contexts certain activities may be regarded less interesting or relevant, and as a consequence actors cannot expect to derive resources from their counterparts through these institutions. For example, the extended family members of an urban actor may not feel inclined to support an urban actor's intentions to give a large donation to a hospital in Accra when this in their view will not benefit the family in any way.

Urban actors may also find themselves more successful in mobilising resources of some alters compared to other alters because of their position *vis-à-vis* these alters. The distinction between weak and strong ties in social networks by Granovetter (1985) and the additional insights of Burt (2000) on the position of actors in social networks, which we discussed in the previous section, help to understand how an actor's access to resources within a social network may differ from one alter to the next.

In her research on Ghanaian entrepreneurs, Barr (2000) examined the main characteristics of her respondents' businesses in relation to their networking activities. She concluded that social capital is a major influence on the economic performance and development of enterprises in Ghana. Not only does a higher diversity of social contacts lead to a higher productivity of businesses, also the networks of these businessmen's alters often play an important role in the success of an enterprise. More generally, the findings of Barr (2000) suggest that for actors in the urban economy in Ghana social networks are highly important in their bid to engage in various kinds of activities, their ability to face crises, etc.

In the ensuing chapters we use social capital to examine how urban actors are able to draw on their alters' resources, particularly those of migrants, to organise their activities. Concomitantly, these alters (and others) may also seek to commit urban actors into providing *their* resources.

Institutions

In earlier sections in this chapter we mentioned the concept of institutions although we did not define this then, nor did we explain how we conceptualise this concept and why it is important. Below we set out how institutions are

defined. In our discussion of the meaning and significance of institutions we turn to two concepts that are strongly related to this, namely, trust and reciprocity. Next, we discuss the relevance of an institutional approach for our research, and explain how we use the concept of institutions to examine how transnational ties between urban actors and migrants influence the urban economy of Accra.

Smith (2001) argues that we need to examine transnational networks, and the ties within these, through 'place-making' discourses and practices. This relates to the social-cultural boundedness of actors, including moral obligations of support, and also to involvement in economic incentives. In relation to transnational ties between urban actors and migrants, the ability of urban actors to involve migrants derives, in the first place, from a mutual perception that this relationship will provide benefits, if not through current exchanges than at least through future ones (Faist 2000; Mazzucato 2000; Smith 2001). Yet, how can the involvement of the other be incited, and how can reciprocity for own investments by the other be ensured? In this, it is important to recognize that transnational relationships between urban actors and migrants are embedded in at least one and often more institutions. These institutions establish a 'social connectedness' of two actors, and provide them with 'tools' to guide, monitor and control their relationship (Amin 2001). Yet, what precisely are institutions? North (1990: 7) has defined institutions as follows:

Institutions are the rules of the game of a society or more formally are the humanly-devised constraints that structure human interaction. They are composed of formal rules (statute law, common law, regulations), informal constraints (conventions, norms of behavior, and self imposed codes of conduct), and the enforcement characteristics of both.

In this definition North (1990), similarly to Uphoff (1983), identifies the need for a certain level of collectiveness for institutions to become normative, that is, for actors to adhere to the principles and norms of the institution. Both North (1990) and Uphoff (1983) stress that for institutions to become pervasive they need to relate to stable and recognized collective patterns of behaviour. Uphoff (1983) adds that such pervasiveness of norms and behaviours means that changes in institutions are limited and reformative rather major and structural. This should, however, not be taken to mean that institutions must be regarded as fixed and non-dynamic, nor that their meaning and role does not adapt with changes in time and space. Thus Berry (1997) shows how the implementation of the Structural Adjustment Programme in Ghana (from 1983 onwards) led farmers to change their farming practices in response to alterations in the market and to climate changes, and in so doing to renegotiate arrangements pertaining to access to land, credit and other resources. These renegotiations took place through existing institutions. This not only shows the importance of institutions for

guiding behaviour of actors but it also shows how they can adapt to changes. In other words, institutions are not rigid structures (Berry 1997).

Thus, institutions should *not* be perceived as fixed, neither are they the product of a permanent consensus of the actors they embed. It is important to understand that institutions differ vastly from each other in terms of their configuration. This relates to the extent of their influence along physical-geographical, temporal, economic, and social-cultural lines, as well as the degree to which they are formally recognized.

Concerning the transnational relationships we analysed in this research, we find that some urban actors relate to migrants as extended family or as friends from the same hometown or region. Other relationships had an urban origin. These relationships derived from shared membership of alumni associations, churches, unions, or from work experience (while the migrant still lived in Accra). Finally, a few respondents became friends to migrants when they were also abroad.

Reciprocity and trust

Reciprocity and trust are of major influence on the success of actors in drawing on ties with other actors in order to access resources. Although both notions are defined by the institutional context in which relationships are embedded, below we give separate attention to both as they are important for understanding transnational relationships between urban actors and migrants.

What is *reciprocity*? Research on kin groups in rural settings in sub-Saharan Africa has established that kin groups not only have an important cultural meaning but also hold a number of important economic functions for their members. One of these functions is the provision of insurance (Ferrara 2003). For such insurance mechanisms to work, reciprocity between members is one necessary condition and the enforcement of this reciprocity another. For reciprocity to be enforceable, norms and sanctions need to be clear to all involved. Concerning reciprocity Ferrara (2003: 6-7) adds how:

Among members of a kin group the scope for reciprocity [...] can be carried out not only by the original beneficiary but also by his or her offspring and can be directed to the original benefactor as well as to his or her offspring. In Ghana, for example, it is common that when young people receive support from older relatives (for example financing their studies), they reciprocate by helping their younger relatives once they start earning money, rather than by repaying the person who gave them the money in the first place.

Ferrara's analysis mainly applies to kinship relationships in a rural setting. How do such reciprocal activities translate to the urban context where actors not only maintain ties with fellow kin but also with many other actors, for instance through work, church and social activities? Furthermore, urban actors may

maintain social networks that not only connect them to other local actors, but also to rural actors (mainly kin) and migrants abroad. Such a geographically dispersed network reduces opportunities to monitor reciprocity and, when necessary, impose sanctions on alters who fail to reciprocate. Yet, many urban actors have such diverse networks. How is this possible, and why do these networks exist? Hanson (2005: 1298) offers the following analysis for the urban context in Ghana:

Generally, [urban] individuals through their myriad entanglements of family, kin, and neighborhood, seek to develop solidarity networks that transcend ethnicity, gender, and economic survival. Ties related to family and kin often start out very strong and revolve around very frequent contacts. Neighborhood and friendship ties, on the other hand, usually start out as weak ties and generally take more time to establish because of the measure of trust required (Hanson, 2001). Reciprocity therefore typically blossoms only after repeated contacts. [...] in instances when neighbors and friends are elevated to the status of fictive kin, contacts tend to be regular, very strong, and trusting of each other.

With its focus on existing kinship ties and relationships within the urban domain, Hanson's analysis maintains a relatively local perspective. Nonetheless his analysis of ways in which urban actors establish and develop relationships with other urban actors through the pursuit of common interests and activities of increasing importance, thereby building up trust, may also apply to transnational relationships.

While there is much debate on the role of trust in social and economic relationships, within the context of this study we will confine ourselves to the following citation taken from Lyon (2000: 664-5), to explain how trust is gained and why it is important:

Trust operates when there is confidence in other agents, despite other uncertainties, risks and the possibility for them to act opportunistically [...] Relationships can be conceptualized as contracts that rely to differing extents on information on reputations, sanctions and moral norms. [...] This information can be collected through links to networks and through previous interactions which can allow the parties to know what to expect.

This explanation of trust allows us to conclude that trust is highly connected to the institutional context or embedding (through sanctions and norms) of a relationship, but also to reciprocity (through previous interactions). Furthermore, trust, reciprocity and the institutional context combine to create and sustain social capital in the relationships between actors.

The transnational role of institutions

One of our key interests in focusing on institutions concerns their capacity to provide norms and sanctions to regulate social, economic, cultural and political

relationships between actors. In our research we are especially interested in exploring how institutions play essential roles in maintaining social relationships that traverse national boundaries and, so, providing actors on both sides with the necessary means to monitor, control and/or enforce sanctions.

For institutions to play guiding roles, actors need to have sufficient information on the behaviour of those actors with whom they are involved, or want to become involved. Scholars like Burt (2000), Coleman (1988), Dercon & De Weerdt (2002), Fafchamps and Lund (2003) and North (1995) argue that especially for informal social networks the scope for activities reduces as the distance between members increases. The main reason for this is that both actors are increasingly unable to monitor, control or sanction the behaviour of the other. Hess (2004) has derived similar findings for the ability of actors to trust one another when they are not physically in close proximity. Does this imply that institutions fail to traverse physical distance and that actors cannot trust one another once the distance between them makes monitoring difficult? Authors of transnationalism question this notion. They argue that notably urban actors, with access to advanced technologies in the fields of communication and finance, seem quite capable of maintaining relationships with migrants (Mazzucato *et al* 2004; Van Binsbergen 1998; Vertovec 1999). Indeed, some scholars suggest that this ability to maintain ties with actors in distant locations has allowed urban actors to reconfigure their social networks. Evidence suggests that they readily invest in transnational ties, sometimes at the expense of ties with local actors, to try and gain benefits from these transnational ties. Thus, those that become 'socially near' no longer need to also be 'geographically near' (Held *et al* 1999; Smart & Smart 2003; Smith 2005; Van Dijk 2002).

Why do transnational relationships continue to exist, and with what function? For most urban actors their interest to maintain ties with migrants is clear. Such transnational ties provide urban actors with potential access to resources that may not be available, or else be fiercely competed for, from local ties in their networks, notably strong ties. At the same time, migrants have their own incentives to maintain ties with urban actors, as these ties may help them realise their investments in the urban economy.

While some transnational ties between urban actors and migrants can be defined as strong ties, for instance, if a migrant is an urban actor's maternal uncle, other transnational relationships can be considered as weak ties. Often these weak ties are embedded in different institutions compared to those embedding strong ties such as friendships through the church. Maintaining ties with migrants to ensure that these relationships provide benefits may require that urban actors redirect some of the resources they invested in strong ties in Ghana towards these weak ties with migrants. Such a reconfiguration of ties within an

actor's network implies shifting roles, not only for individual relationships, but also for the institutions these are embedded in, as they compete with newly established ones.

In this research we examine whether differences in the kind of transnational relationships that respondents maintain with migrants are related to their institutional embedding. Devereux (2001) suggests that if the objective of a research is to gain insight in how actors seek to access resources through their social networks, then this research should focus on interactions at the level of individual actors, because this allows for an analysis of the bargaining capabilities of actors with those with whom they maintain relationships. Such studies at the level of the individual can produce very different findings from those conducted at more aggregate levels such as the household or village (Devereux 2001) as they reveal differences in the types of institutions that these individuals relate to and derive gains from. Devereux' argument supports our choice to examine individual actors within their social networks.

In examining which institutions play a role in relationships of urban actors with alters in Ghana and abroad, and how these take place, we focus on the processes associated with flows between urban actors and their alters, albeit with particular attention to transnational ties. In this explorative approach of networks and flows we do not examine fixed social units such as the family or the household, instead, we ask explorative questions about exchanges between respondents and alters, thus maintaining an open empirical approach that does not give precedence to certain relationships nor excludes them. In this manner we hope to gain insight into the extent that an institutional embedding influences transnational ties between urban actors and migrants. This implies asking questions such as: How do transactions occur? Which actors are involved, and which are not? What are the results or benefits for the actors involved? What prior transactions produce reciprocal transactions? Asking these questions for a range of economic domains enables us to examine how migrants influence the urban economy through their transnational ties with urban actors. In Chapters 5, 6 and 7, where we discuss transnational investments in urban houses, businesses and social security arrangements of urban actors, we present the insights derived from respondents' responses to these questions.

Conclusions

In this chapter we discussed the concepts that are central to the focus of our research, which is the influence of transnational ties between urban actors and migrants on economic activities of urban actors. It emerges that to understand the role of transnational relationships in activities of urban actors, we not only need

to establish the magnitude of this influence and its direction, but we also need to understand *how* such transnational involvement has come about and how it can be sustained. In other words, we need to explore the social, cultural and economic context of transnational involvement. This requires an exploration of prior economic exchanges and of the institutions in which transnational relationships are embedded.

For each transnational relationship we explore how activities that take place through this relationship are influenced by the institutional context in which the relationship is embedded. This institutional context allows actors to uphold their transnational relationship, which may entail benefits but also imply obligations to one another. These benefits and obligations may be economic, social or cultural in nature.⁴

Such a theoretical framework enables us to gain insight into the influence of Ghanaian migrants on urban actors in Accra and the economic activities that result from this. Through an empirical approach, whereby urban actors who are part of transnational networks of migrants are taken as the point of departure, we examine how transnational ties influence urban actors in their involvement in a range of economic domains. In Figure 2.2 we show the resulting conceptual framework.

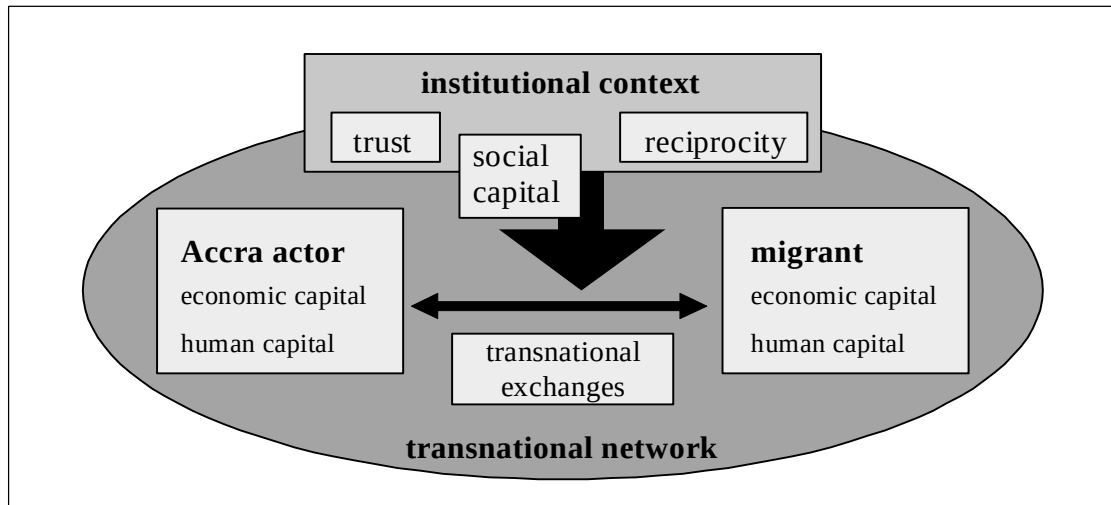
This figure elucidates the relationship between institutions and transnational relationships. We argue that the institutional context in which transnational relationships are embedded influences transactions produced by these relationships. In this, characteristics related more directly to the individuals, that is, the migrant *and* urban actor, are also of influence.

Figure 2.2 illustrates that we give particular attention to transnational relationships between urban actors and migrants. Yet we wish to emphasise that this does not mean that we ignore any non-transnational relationships urban actors maintain with actors in Accra or elsewhere in Ghana. By taking into account these Ghana-based relationships, we are able to understand the relative role of transnational ties. Furthermore, this also allows us to examine how urban actors' ties with local and regional actors are related, and sometimes competing with, ties with migrants.

In our analysis of the transnational relationships between urban actors and migrants we focus on a range of economic themes. These domains exhibit differences between urban actors concerning the extent and manner in which transnational ties involve urban actors' activities in these domains. Our focus on the activities themselves assisted in our comprehension of the differences

⁴ Indeed it may be difficult to attribute to a certain benefit or obligation only an 'economic' or 'social' or 'cultural' value when these are often interrelated.

Figure 2.2 Conceptual framework



between the economic domains in terms of when and how transnational ties are involved. To understand how transnational ties play a role we examine the institutions in which the relationships are embedded. This gives us insight in the ‘social connectedness’ of transnational relationships and makes it possible to establish what mechanisms exist to guide, monitor and control exchanges between actors. The case of Mark, with which we opened this chapter, illustrates the complexity of social, economic and cultural arrangements that constrain urban actors in organising their activities.

In this manner, we can establish when, why, and how, urban actors become involved with migrants. In this, the choice of an urban actor to become involved with a migrant not only relates to the purpose of the intended transactions, but also to the perceived ability of the urban actor (and *vice versa* the ability of the migrant) to derive economic and other benefits from being involved in transnational exchanges. This makes some institutions more appropriate than others. Furthermore, a history of prior exchanges between the urban actor and the migrant, and awareness of one another’s levels of human and financial capital, are factors that affect whether, when, how and what kind of exchanges take place between urban actors and migrants.

In the next chapter we discuss the research methodologies we developed to explore the influence of transnational relationships on economic activities in the urban economy of Accra for a range of economic domains. We also expound on the role of the *Ghana TransNet* research programme in which this research is embedded.



Methodology and research design

Seated in a corner of the reception area of the Daily Graphic, Ghana's leading government newspaper, we explain to Akwesi, a security guard at the company, what our research is about and how we obtained his contact details from his nephew in Amsterdam. He listens patiently but indicates at the end of our explanation that his willingness to participate in the research depends on him being sure that his nephew has indeed given permission for him to participate in the research. So, he asks us to wait until he hears from his nephew again, after which he will contact us. One week later we call him to find out if he has spoken to the nephew but he has not heard from him yet. Instead he has decided to go and speak with another member of the family who is also taking part in the research project. Later on this other family member tells us that he tried to convince Akwesi to participate in the research, but Akwesi preferred to await the personal permission of his nephew in Amsterdam. In our own research network we discuss by e-mail the situation and decide that the researchers in Amsterdam contact the migrant asking him to 'send a message' to his uncle. By the time this happens, Akwesi has gone on two months' leave to his hometown. When he returns he explains that he has been notified that the research has the full support of the migrant and offers apologies for not trusting us before.

Introduction

The case of Akwesi shows how a transnational approach seeking to contemporaneously study the influences of migrants in different local economies, sometimes leads to practical difficulties. Besides Akwesi, a few other respondents were also wary of participating in the research, notably when they had not yet heard from their migrant alters whether they participated in the research focused on Amsterdam. At a later stage some respondents explained that their wariness derived from their fear that their involvement in the research might compromise

the position of the migrant, and that it was not because they were not interested in the research. On the contrary, respondents who *had been* notified by migrants that we would try to contact them for this research showed an immediate willingness to participate. In the confidence that the migrants had agreed to their participation, they trusted our intentions implicitly. Our experiences with respondents not only indicate how strongly urban actors are linked with migrants but also show that if our research with urban actors in Accra was to be successful, that a multi-sited approach was essential.

The *objective* of this chapter is to provide an overview of the research methodology used to study the influence of transnational networks on the urban economy of Accra. First, this approach derives from the general approach of the *Ghana TransNet* programme, which relates to the choice of transnational ties between Accra respondents and migrants and to contemporaneous field research in the three research locations using the same research tools. This provided the researchers involved with opportunities to compare and exchange findings on the role of transnational ties for local actors.

Outline of the remainder of the chapter

In the next section we explain how the embedding of the research in the *Ghana TransNet* programme resulted in certain choices regarding empirical and methodological approaches. We describe our case study design in the section following. Thereafter, we discuss the methodological tools we used in this research; we explain why we have chosen these and what they entail. We conclude this chapter with a brief reflection on major issues we came across during our fieldwork, which have provided us with insight in the complexities associated with conducting urban research in developing countries. More importantly, they also point to consequences of conducting research in an integrated research programme. This could be relevant to scholars intending to set up multi-sited and interlinked research programmes.

The *Ghana TransNet* research programme

What were the implications of conducting research within the *Ghana TransNet* research programme? Where other research programmes are generally collaborations of researchers exploring one theme and analysing findings through a same theoretical framework, the design of the *Ghana TransNet* research programme was from the onset much more integrated. To explore the different influences of transnational networks on local economies Mazzucato (2000) designed a programme to conduct contemporaneous research in three important geographical nodes within the transnational networks of Ghanaian migrants, namely,

Amsterdam, Ashanti Region and Accra. In doing so, the same set of tools would be used to enable a triangulation and comparison of data and insights (Mazzucato 2005a). We discuss the issues and methods associated with such a research approach in the remaining parts of this chapter.

Selection of migrants, transnational networks and urban respondents

Transnational networks of migrants formed the empirical unit of analysis at a programme level. These networks were identified in the following manner. During the first phase, the explorative field research in Amsterdam, contact with migrants was achieved through a range of ‘gateway’ activities, such as neighbourhood visits, participation in social events, attendance of church services and involvement with migrants in a cultural project. This had the specific aim of becoming acquainted with, and trusted by, Ghanaian migrants in Amsterdam. Once contact had been established with migrants and an initial trusting relationship had developed, the purpose of the *Ghana TransNet* research was explained. When respondents agreed to being involved in the research a name generator exercise was conducted. This established the social networks of the migrants. When the Amsterdam-based researchers felt that the Ghanaian migrants they had contacted represented the Ghanaian migrant population in Amsterdam in terms of personal characteristics (age, gender, income) and intensity and diversity of contacts with alters (notably in Ghana), a smaller group of migrants was selected for case studies during the second phase of the programme. In this manner 31 migrants were selected for participation in the research. Upon their selection migrants were asked to provide contact details of their alters in the Ashanti Region and Accra and to give permission to researchers based in these two locations to visit their alters and invite them to also participate in the research (Mazzucato 2005a).

The choice to start with migrants in order to identify transnational networks and not with urban or rural actors in Ghana, relates to three main issues. First, it was far more likely that migrants would be able to list sufficient alters in Accra and the Ashanti Region (especially as we only focused on Ashanti migrants) than the other way round. Second, it also relates to the fact that while interviewees in Accra or the Ashanti Region might well be able to identify migrants they related to abroad, the chances of these migrants being located in Amsterdam would be uncertain. And third, our choice to take migrants as our starting point also took cognisance of migrants’ concerns about research conducted in Ghana on them and their activities. Their main concern centred on their legal status in The Netherlands. Making inquiries with rural or urban actors about the addresses of Amsterdam-based migrants would certainly alarm these migrants, and possibly not only dissuade them from participation but also discourage their counterparts

in Ghana to be involved. Questions asked in Ghana about migrants are, therefore, extremely sensitive, particularly if the presence of the migrants in The Netherlands is informal. An investigation in Ghana focusing on them might, thus, jeopardize their stay abroad (Mazzucato 2005a). Given this uncertainty, and taking into account the expenses these migrants had incurred in getting to The Netherlands, we were very careful in how we proceeded with our research, ensuring that we would first approach migrants in Amsterdam, and not their alters in Ghana, in our quest to find suitable transnational networks to study.

The case study approach

Why a case study approach?

Our interest in this research is to obtain empirical data that provide insights in the influence and role of transnational networks regarding economic activities of urban actors. This requires the collection of quantitative data on flows within transnational relationships of urban actors with migrants, and also data on flows between urban actors and their alters in Accra and elsewhere in Ghana. However, to understand the extent of transnational influences, we seek to gain insight in the processes that led to the transactions, and the role of the institutional and network embedding of these. For such insights a more qualitative, in-depth approach is necessary. For this, we consider a case studies approach most appropriate.

First, as outlined in various publications ('t Hart *et al* 2001; Verschuren and Doorewaard 2000; Yin 1994), a case studies approach is most suited for examining explorative “how” questions. With reference to our research, it allows us to explore how transnational exchanges come about, how these exchanges are embedded in prior exchanges, how institutions guide these exchanges and, finally, how these influences are specifically oriented towards the urban economy. Second, a case studies approach is also well suited for research that focuses on the present, rather than the past, as it enables researchers to engage with actors and discuss their present activities, perceptions, etc., through in-depth approaches. In historical research such dialogue is not possible. Third, a case study approach is suitable in situations where researchers have little control over or influence in the conditions that affect the occurrence of the events studied, which is in contrast to experimental, laboratory-based approaches (Yin 1994). Finally, a case study approach is appropriate if the data to be collected are sensitive or controversial in nature. The open, multiple-visit and informal nature of the methods used in case studies helps to establish the trust of respondents in the research and researchers.

Given that our research interests meet these conditions, the relevance of a case studies approach is clear. Hence, during one and a half years of fieldwork, we

collected qualitative data on transnational relationships of urban actors with migrants and explored the meaning of these relationships. Contemporaneously, we also engaged respondents in quantitative studies which examined their transactions with alters (including migrants) in a range of themes.

Especially through the qualitative methods we used, such as thematic, semi-structured interviews, and participant observations, but more generally through our repeated visits, we gained the trust of our respondents. This trust was crucial if we intended to learn about respondents' lives and the role of migrants therein. In addition, even though migrants in Amsterdam had given their explicit permission, if we could establish trusted relationships with respondents, this could reinforce their belief that our research would not endanger the position of migrants to whom they related. The importance of trust was obviously a condition for a few respondents who were initially disinclined to participate as they had not received a signal from migrants that their participation in the research had the migrants' consent. Perceiving such issues, let alone gaining the trust and interest of respondents to provide information on the role of migrants in their lives, would not have been possible based on a one-moment survey. Our case study approach, however, enabled us to accommodate such initial difficulties and, so, over the course of time gain the trust of the respondents.

Our case study approach

As we mentioned above, at the *Ghana TransNet* programme level transnational networks formed our empirical starting point. At the level of our own research project the focus was on how the transnational ties between urban actors and migrants influence Accra's economy. To study this influence, we took Accra-based respondents who belonged to migrants' transnational networks as our starting point. As we explained above, these migrants were selected from a larger initial research population to represent a maximum variation in personal and network characteristics. Thus, the respondents in Accra formed embedded case studies within case studies of transnational networks. Due to our selection approach the research population in terms of their individual or network characteristics does not claim to reflect the diversity of Accra's population. This was not our focus, anyhow, but had it been our intention we could not have achieved this since our research population was too small. Thus, had this been our focus we would have taken a city-wide survey. Even so, in the next chapter we will show that both in their networks and their personal characteristics our research population was quite heterogeneous.

Below, we discuss our field research efforts. We divided our field research into two periods. The first field research period of two months was exploratory in nature. The second period had a duration of fifteen months, and concentrated on

the case studies. Below, we describe these research periods in more detail, focusing on the main objectives and on the research tools employed. We describe these tools in detail in a later section in this chapter.

First field research: Exploring economic dimensions of transnational influences

The main objective of the first fieldwork period was to explore theoretical understandings derived from literature research and discussions with fellow researchers and key informants. The aim was to establish that our assessment was complete and accurate regarding which institutions and economic themes were most relevant in order to understand the influence of transnational networks on local economic activities. Further objectives of the first field research were to test the methodologies we intended to use in the main field research and to develop a set of criteria to determine the final selection of respondents.

To achieve these objectives we visited a number of neighbourhoods, primarily residential and business areas of Accra which local researchers and informants had indicated as primary locations of migrant related activities. In these neighbourhoods we spoke with returnee migrants, local relations of migrants, and with other informants concerning the influence of migrants in the economy of Accra. We interviewed managers of migrant businesses but also to migrant owners themselves; we visited houses owned by migrants, both finished and under construction, in order to speak with migrants and local alters who cared for or supervised the construction of these houses. During this period we also participated in social-cultural activities such as church services, funerals and Christmas gatherings, and we spoke with church leaders to assess what role migrants played for local churches and *vice versa*. Through these activities, we were able to establish the span of economic activities influenced by migrants and also which local actors were involved with migrants. The tools we used in the first field research were the following:

- Semi-structured and informal interviews with respondents and informants on the role of migrants in local economic activities
- Transsects of neighbourhoods to make a first quantitative assessment of the kinds of activities involving migrants
- Participant observation of migrants and Accra-based alters of migrants
- Pilot study of the name generator questionnaire

Based on our first field research, we concluded that there are differences between neighbourhoods in terms of the concentration of migrant investments and forms of support migrants give to urban actors in these neighbourhoods. The outskirts of the city, for instance, are an endless sprawl of sub-urban houses that have mainly been built with migrant capital and, thus, exhibit a high influence of

migrants. In the inner city we found concentrations of business activities on which migrants had influence. Given these concentrations, it was important for us not to focus on one or two cases of neighbourhoods as this might have given us insights in only some of the influences migrants have on the local economy. Furthermore, such a focus would have failed to see the connectedness of these activities. Activities in one neighbourhood could be related to those in another neighbourhood; urban actors are often involved in a range of activities, which take them all over the city and are, thus, seldom confined to merely one neighbourhood. This is even more so when urban actors become involved with economic activities of migrants in the city. These important insights led us to conclude that a city-wide approach is more adequate in this research than one focusing on one or two neighbourhoods, although this would have been easier to perform.

Upon return to The Netherlands we compared our findings with those of the Amsterdam and Ashanti Region research projects to assess the relative importance of the various economic domains (themes) in transnational exchanges and to discuss the kinds of relationships and institutions that related to these. This allowed us to make some adjustments to the tools that we intended to employ in the second field research.

Second field research: Case studies of Accra-based respondents

During this field research period, our research predominantly concentrated on individual respondents, who formed embedded cases within transnational networks of Ghanaian migrants in Amsterdam.

Second, as this research seeks to understand local economic behaviour of actors embedded in transnational networks, it was necessary to continually exchange insights and analyses on field findings with the researchers of the other two research projects in Amsterdam and the Ashanti Region. This related to specific situations of economic activities or exchanges between individuals in two and sometimes all three locations. These exchanges might also provide additional insights for the other two researchers in their own research. To achieve such exchanges it was agreed that at programme level we would regularly exchange information and short analyses on important changes in the lives of respondents. This might be about crises, but could also be news of a migrant travelling from Amsterdam to Accra. These exchanges were augmented with two visits by the Amsterdam-based researcher to Ghana during the second field research period. Furthermore, two other members of the supervising team visited Ghana during the second field research and raised pertinent issues to be addressed in consequent field research. Local researchers and informants with

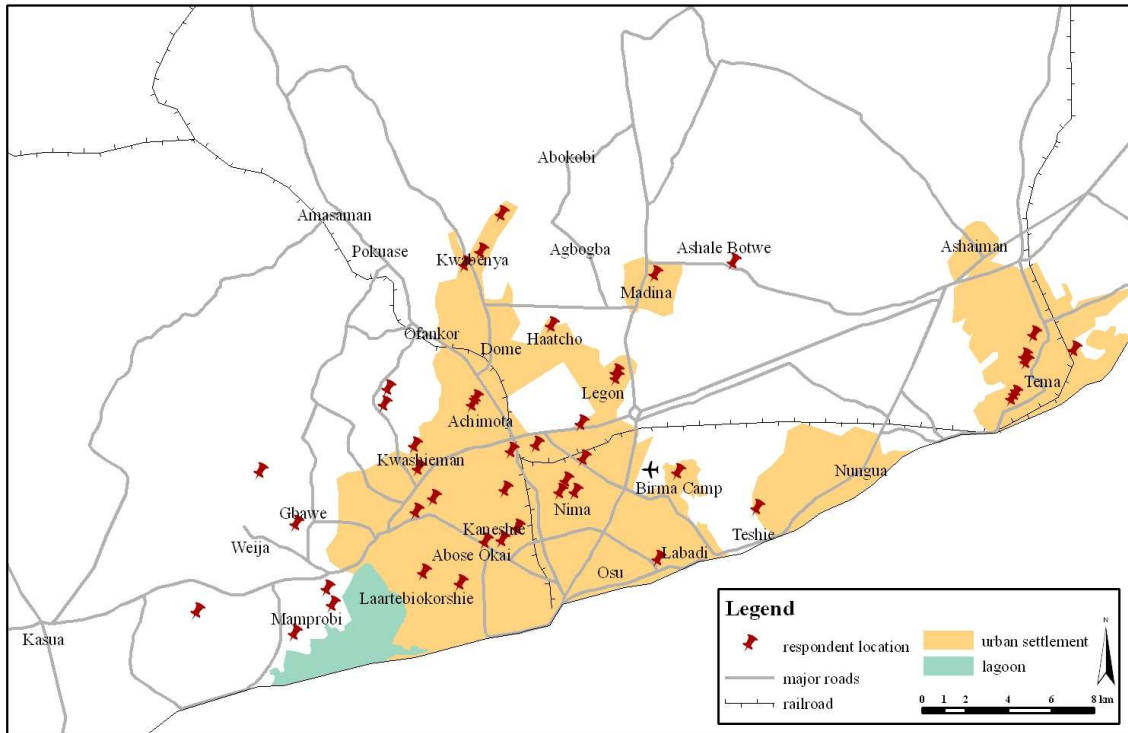
whom we discussed the progress of the research also played important advisory roles.

In the first weeks of the second field research few contacts could be established with Accra alters of migrants and, instead, we devoted our time to the selection of a local research team with whom to conduct the research. Following the advice of colleagues at the Institute of Statistical, Social and Economic Research (ISSER), University of Ghana, we selected two students (male and female) as research assistants. They had completed their Bachelor's Degree in social sciences and had prior experiences with urban field research. Their primary role was to ensure that with every respondent of the research population transaction studies were conducted on a monthly basis. This would enable the principal researcher to focus on the more explorative, less structured research tools. Prior to this division of tasks, the assistants received elaborate training in the correct and complete entry of responses to transaction study questionnaires and other data into an Access database. Before the assistants arranged and conducted independent sessions with a respondent, we would visit the respondent together, usually using this occasion to complete a first monthly transaction study.

After a few months we had established regular contact with a final research population of 38 respondents. Due to the sensitivity of migration-related research, which called for elaborate interaction with migrants in Amsterdam, it had not been possible to identify all our respondents in the first two months as we had intended.

In previous sections we discussed how respondents were selected, and in this section we focus on the procedure that was followed once we received information on new respondents from the researcher in Amsterdam. Following the agreement of a migrant in Amsterdam to participate in the research, the Amsterdam-based researcher would request information on alters in Ghana. The information on each Accra-based respondent usually consisted of the name, their contact details and a brief summary of the migrant's relationship with the prospective respondent. Contact details were often limited to a mobile telephone number or a local ('landline') telephone number, and the neighbourhood in which the person resided. It might be the case that the telephone number provided was not the respondent's; it could be neighbour's, or of a local *communication centre* that the respondent used for receiving or making phone calls. In such instances, it required much persistence to ensure that the operator recalled who the person was we wanted to reach, and, thereafter, try and find the person. Sometimes we would be asked to locate the communication centre first and then ask local people for directions to reach the respondent's house or work place.

In other instances, we did speak to the respondent directly, but encountered problems in locating the person's residence. Learning by doing, soon led us to agree with new respondents that we would meet them at a locally well-known 'spot', from where the respondent could guide us to his/her house for further visits.



Map 3.1 Geographical spread of respondents across greater Accra

As a research project team we held weekly meetings to discuss our progress and issues that had arisen, and to exchange schedules for upcoming meetings with respondents. The discussion of the latter ensured that respondents were not asked to participate in more than one research activity within a short span of time, which was an issue for some respondents. Consequently, we sometimes had to decide which research tool had first priority, especially if we had been unable to meet the respondent for a while. The team meetings also provided an opportunity to triangulate information from meetings with respondents that might require attention and follow-up questions in subsequent meetings. Thus, a respondent might mention in a semi-structured discussion that he had lost his aunt and that he would be one of the main organisers of her funeral. In sub-

sequent transaction studies the assistant working with this respondent would then use this information to ask whether the respondent had become involved in transactions relating to this event. Tools we employed in the second field research were:

- Name generator questionnaire including a network density analysis
- Monthly transaction studies
- Thematic semi-structured/open interviews on a range of economic themes, e.g. housing, social security, funerals, education
- Participant observation at funerals, church services, respondents' workplaces, respondents' homes, house construction sites
- Life histories with particular attention to important moments in the lives of respondents and the role of migrants and other alters at these moments

Methodology

Introduction

In our case studies of respondents we used a variety of economic and anthropological tools, both quantitative and qualitative in nature, to explore transnational material and immaterial exchanges of respondents with migrants. In addition to these transnational transactions, the tools also examined exchanges of respondents with alters in Ghana in order to assess the relative influence of transnational ties with migrants *vis-à-vis* ties with other actors in economic activities of urban actors.

The research tools we used in our field research were already listed above. Through this range of tools we were able to capture with whom respondents transacted, the intensity of these exchanges in terms of value or volume and frequency, what and whom these transactions were meant for, and how and why these transactions took place. Thus, we not only gained insight in the quantitative role of transnational ties for urban actors but we also established how these transactions took place and what role institutions played in guiding the economic behaviour of respondents and their alters. Some of the tools used in this research were inspired by research tools used by Mazzucato & Niemeijer (2000) in their research in Burkina Faso.

Together with our research colleagues in Amsterdam and the Ashanti Region we identified and developed a set of tools that focused on a common set of issues we wanted to study. We spent much time ensuring that we applied these tools in our research locations in the same manner. This would enable an integration and comparison of research results, which would allow us to compare the influence of transnationalism on different local economies, namely, Accra, the Ashanti Region and Amsterdam.

Below follows a description of the main methodologies we employed in our field research. In this, we focus on the tools we applied during the second, main field research. We do so, because in the remaining chapters of this book we will primarily relate to the data produced during this second field research.

Name generator

Earlier on we explained how the Accra respondents were selected following their identification by migrants as being relevant Accra-based alters within their social networks. The social networks of the migrants were established with a name generator. We conducted a similar exercise with our Accra-based respondents.

A name generator, as its name suggests, produces a list of names of alters with whom an actor (ego) maintains a relationship. The sum of these names produces the social network of the actor. There are different kinds of name generators, their use depending on the purposes for which they are employed. Differences may relate to whether the networks to be studied are finite (e.g. all employees in a firm) or open (as in our own case); whether historic or current relations are the focus of the research; whether a finite or an exhaustive list of alters is required; and whether mention may only be made of alters who are bound by some social, physical or other entity.¹

In the *Ghana TransNet* research we developed one name generator to apply in the three research locations, with only slight alterations in the questions to fit the specificities of each research location. On the *Ghana TransNet* website (2007) we provided the name generator used for this research. Our name generator consisted of a confined set of questions, with which to gain initial insights in the composition of social networks of our respondents. This exercise was held at the beginning of the second field research. We found that this exercise was highly suited to obtain the respondents' trust in our research, as it focused on their role in their social networks, and *vice versa* how these networks supported them.

In the name generator respondents were asked to mention alters who were or would be important to them in certain situations. Some of these questions related to past events and exchanges, others to future exchanges. Individual people mentioned by respondents might relate to them as (extended) family members, friends or church member, business associates, etc. Furthermore, they could be based in Accra, elsewhere in Ghana or abroad.

In developing our list of questions we sought to ensure that respondents would provide both weak and strong ties with alters. In our view this was important as these alters might play different roles in the lives of respondents at different times. For all alters mentioned by respondents we asked their location, their

¹ For more exhaustive discussions of types of name generators see Degenne & Forsé (1999) and Flap *et al* (2003).

relationship with the respondent, and the frequency of contacts between the respondent and this person.

As a final part of the exercise we also filled in a so-called *network closure* sheet with respondents by discussing with respondents for each combination of names he/she had produced whether these two persons knew each other. In this manner we were able to establish whether a respondent had an open or closed social network. For some of our respondents we returned to the network closure sheet in the final stages of our field research to discuss the relationships between their alters who only appeared in the transaction studies (see below) and the original set of alters mentioned with the name generator.

Monthly transaction studies

The purpose of the transaction studies we conducted was to determine the relative role of transnational ties in all economic transactions of respondents for a range of economic themes (domains). On the website of the *Ghana TransNet* research programme (2007) we provide the questionnaire that we used. The monthly transaction studies focused on a number of economic themes. The main economic themes of our transaction studies with respondents were:

- Housing
- Business (including farming)
- Church
- Education
- Funerals (and other ceremonies)
- Health
- Community projects
- Communication

Based on our explorative research in the first field research period, we deduced that these themes were of great significance to urban actors in general, and more importantly, that they were themes in which transnational ties with migrants might play influential roles. After completing the second field work in Ghana we analysed our transaction data, together with the qualitative data, and concluded that transnational influences on urban housing and business investments deserved separate attention, while data on a number of other economic themes such as education, funeral, church and health could be analysed together to explore the role of migrants in social security arrangements of urban actors. The theme of community projects turned out to be of little importance to urban actors while data on communication were used to support analyses of the other themes, yielding more insights in the balance of investments between urban actors and migrants.

In the monthly transaction studies we took into account both material and non-material transactions. Where possible, we asked for the monetary value of transactions. For each transaction we asked whether this was an incoming (received by respondent) or outgoing transaction (provided by the respondent), who the transaction was meant for, whether anyone else was involved and if this was the case, what the location and relationship of this person(s) to the respondent was. We also asked whether there had been any preceding transactions with this person (received or provided) that related to the present transaction.

Methodologically we made a number of strategic choices. First, the questionnaire used for the transaction studies was developed in collaboration with the researchers of the other two research projects. This ensured that with a focused on a similar range of economic themes, we collected the same range of data, and that we collected the data in the same manner. Second, we initiated the transaction studies in Accra, Amsterdam and the Ashanti Region at the same moment, all three studies lasting a same period of one full year. This made regular triangulation of data possible between the three research locations, which provided additional data or new insights concerning transactions. The duration of one year for the transaction studies ensured that seasonal influences were taken into account, as these could lead to variations in economic activities and exchanges in transnational ties, also in the urban context. The one-year period also allowed us to obtain the trust of respondents and to achieve routine and accuracy in the accounts they provided. Third, the transaction studies took place once a month, preferably at equal intervals from each other, for instance, in each third week of the month. We chose to conduct transactions studies on a monthly basis rather than at longer intervals to minimise the chance that respondents forgot about certain transactions. Fourth, to allow the principal researcher to concentrate his efforts on more qualitative research methods with respondents, the research assistants became fully responsible for this exercise, with the principal researcher joining them on occasion to assess how respondents and assistants were cooperating and how well the questionnaires were being completed.

While it was possible to sustain our monthly visits with the majority of our respondents, for some this was more difficult. Much depended on the respondents' willingness to devote their time and provide answers to all the questions raised. In this, some respondents were not as eager as others. Thus, throughout the research we needed to motivate our respondents to remain involved, especially if respondents felt that they were asked the same questions month after month, or because respondents lost interest and/or confidence in providing details of their lives that they would normally not share with others. This was not aided by our practical division of labour, where research assistants had the responsibility of conducting the monthly transaction studies with respondents while the

principal researcher undertook other research activities with respondents. Some respondents began to differentiate in their participation between the assistants and the principal researcher. The latter was usually given their full interest and cooperation while the former increasingly struggled to arrange meetings. To facilitate the process, the principal researcher would occasionally set up meetings with respondents in which a shorter semi-structured discussion was combined with a monthly transaction study. By initiating discussion around some of the transactions the interest of the respondent in the research and the questionnaire could be regained. Fortunately, these were exceptions and the majority of respondents remained fully committed to all research activities for the duration of the entire field research.

Throughout the field research the assistants provided regular updates to the principal researcher about the transaction data they had collected and entered into the database. This allowed the principal researcher to examine and compare these findings with those derived in separate sessions with respondents using qualitative research tools. This assisted the principal researcher in drawing up a list of pertinent questions to ask respondents in follow-up meetings. These questions might pertain to the frequency of certain transactions, but also to inquire after further details if these seemed striking in some way, such as a large sum of money to pay for school fees of a maternal nephew.

Thematic discussions

As pointed out earlier, we chose a number of themes or economic domains, based on our insights gained in the first field research, to represent the array of dimensions through which migrants could influence local actors. Other than in the monthly transaction studies, in which we covered each of these themes, we also conducted thematic discussions with respondents, where through a semi-structured approach we discussed how and why respondents were engaged in certain economic activities, and what role ties with migrants and other alters played in their involvement in these activities. In so doing, we explored the role of geographical distance in transnational relationships and how this related to institutions in which relationships were embedded.

When respondents were not, or hardly, involved in certain economic themes, we tended to discuss the other themes. When we, however, did have the opportunity we would also raise questions pertaining to themes in which respondents had little or no involvement. This helped us understand why they were not involved or not interested in these themes and whether this related to the kind of relationship they had with migrants. Nonetheless, because our research time was limited and because we did not want to over-impose ourselves

on respondents and so lose their interest in the process, we confined ourselves to a few thematic discussions with each respondent.

Life histories with a focus on important moments

Life history research captures longitudinal dynamics in the lives of individuals. Over time this research method has come to be applied in various ways, which particularly relates to the degree of influence of the researcher on the direction of the respondent's narrative. How this research method is used also depends on the purpose for which life history research is used, which varies between disciplines. In this research we take a more sociological approach, seeking to understand how a respondent, as an actor, understands and defines the social arena he/she is based in and what this means for the relationships he/she seeks to maintain (Atkinson 1998).

As mentioned earlier, we were particularly interested in the influence transnational ties have on urban respondents. We hypothesized that a focus on 'important moments' – be they moments of crisis or moments when significant investments were realized – would help us understand which social ties, and notably which transnational ties, played an instrumental role at such moments. Consequently, we asked respondents what the important moments were in their lives, and followed this through with questions on the involvement of alters.

Our focus on important moments meant that we did influence respondents' narratives and as such we acknowledge that we did not obtain complete accounts of their life histories. However, this was beyond the scope of our research, as we were especially interested in determining to what extent contemporary influences of migrants on respondents' economic activities related to their prior engagements.

Participant observation

Throughout our field research we interspersed our formal visits where we employed particular research tools, as discussed above, with informal, social visits. These were sometimes taken at own initiative, such as passing by a respondent while we were on our way to another respondent, but were sometimes also the result of initiatives taken by respondents. In the course of our field period, we shared meals with respondents, went to church services with respondents, attended funerals, were invited to a Christmas party, joined respondents in their business rounds across Accra, and went to visit housing projects respondents were working on for migrants.

These occasions provided us with the opportunity to observe how respondents were involved in social, cultural and economic activities, how they related to others, especially if they held an organising role such as in the case of funerals. At a next occasion we would often return to this event in our discussions with

respondents and ask what these events meant for them, and how their ties to migrants and other actors influenced these activities and their role. Being invited to these occasions also offered us the chance to reciprocate the efforts of respondents for our research, by showing our active and genuine interest in their lives.



Plate 3.1 Providing a donation at a funeral

Reflections on the design of the research and fieldwork experiences

Geographical distribution of respondents

In one of the earlier sections in this chapter we outlined the research design of the *Ghana TransNet* programme, and explained how migrants formed the starting point in the identification of transnational networks and through them the respondents in Accra. This approach was, without a doubt, the most appropriate given the sensitivity of migrants towards any kind of investigation. This approach removed, however, the possibility of restricting the selection of respondents to a few neighbourhoods in Accra to limit travelling time to and from respondents. Confining ourselves to a few neighbourhoods would have enhanced opportunities to visit respondents more regularly, boosted their trust and would have allowed us to observe their daily activities. Instead, even though we tried to organise meetings with respondents located close by each other, each day we

spend considerable time travelling, sometimes more than three hours, if traffic congestion was particularly bad.

Often meetings with respondents, with some this was more the case than with others, failed to materialize or they were cut short if respondents suddenly had to respond to other duties. When meetings were cancelled it was often difficult to arrange impromptu meetings with other respondents, notably because of the time required to reach them. However, over time we learned to improvise and to have a set of questions ready for each respondent, should we suddenly happen on an opportunity to meet this person.

At the same time, our research experiences show that attempts to limit the selection of Accra respondents to a few neighbourhoods would not have taken into account the mobility of respondents. Many respondents travelled extensively between home, work and other locations, both in Accra and beyond. Their mobility influenced when and where we were able to conduct our research with them, as some preferred to meet us at their work place, others at their homes, while some alternated between these two locations.



Plate 3.2 Traffic on the roads of Accra

Respondent mobility

Our experiences of getting from one respondent to the other made us aware of the time needed to traverse the city. It also made us realise that respondents not only participated in transnational networks as urban actors, but that they *themselves* were also mobile within transnational networks. Thus, five respondents

went abroad, three for short trips, while the other two left Ghana without intending to return soon.² Four other respondents went to stay in Kumasi and in the Ashanti Region for a few months. Upon their return to Accra, we sometimes had to select the research method most appropriate given the limited time available for research with these respondents. The research population was also dynamic in another, sadder sense. Of our research population two female members passed away during the second field research period.

Sensitivity of information

In establishing contact with respondents and making arrangements to meet them for first meetings, we sometimes encountered respondents who were wary to participate in the research. Most respondents immediately agreed to participate, especially when they had 'received a message'³ from the migrant in Amsterdam saying that the research had their support. A few respondents, though, could not be convinced that their migrant alters had given their support to the research. In one case the introduction of the research even led to an immediate counter-interview by the respondent's husband, who happened to be a journalist, in which the integrity and purpose of our research were seriously questioned.⁴ In the worst case such wariness of respondents resulted in delays of a few months, as was the case with Akwesi with whom we opened this chapter, as contact with the migrant was sought or awaited.

One of our elderly respondents was also unsure about whether she should participate in the research. We could not turn to the respondent who had helped us locate her, and who was related to her for confirmation, as this respondent was adamant that she would rather not join us to see the elderly woman because she was not on good terms with her. At the end of our explanation about the research the elderly respondent expressed the wish to consult one or two Accra-based family members before she would give her go-ahead. When we met the respondent who had helped to locate the elderly respondent, she explained that the reason for the insecurity of the elder respondent related to an incident a few years before when she had purposely provided false information about the birth place of her daughter, who was the migrant abroad, to lawyers examining her daughter's application for divorce. She had done this in good faith thinking that this was the version her daughter would have given. When she was told by her

² Indeed, when the research ended they had still not returned to Ghana.

³ This might take the form of a direct phone call to the respondent's mobile phone or a nearby communication centre, or get a message to them conveyed by someone else (in Accra) to whom the migrant had spoken. In a few instances, it took the shape of an e-mail.

⁴ After this interview it turned out that their distrust had been caused by a recent encounter with a white interviewer who had pretended to interview them for his Master's research on migrants. After the interview, he added that the information they had provided would be used as evidence to examine the legal status of their daughter in The Netherlands.

daughter that the false information she had provided had meant a severe delay in the divorce case, she had decided to maintain a low profile, hoping that their relationship might eventually be revitalised, so that her daughter would again provide her with financial support.

The responses of respondents to the research provided us with different insights that most often related to the kind of relationship they maintained with migrants, and the meaning of these relationships. Thus, respondents involved with economic investments of migrants in Ghana often felt much more comfortable with the research than those who depended heavily on migrants for supporting them in their lives. This difference in stance relates strongly to respondents' personal economic situations. However, if communication with the migrant about the research had already taken place before we approached the respondent, respondents invariably showed a preparedness to participate.

Summary

In this chapter we have explained how this research is embedded in the *Ghana TransNet* programme and how this has influenced our research population selection and the research methods used. We also set out the objectives and methods used during the two field research periods and gave special attention to the methods used in the second, main field research.

In the next chapter we discuss and analyse the individual and network characteristics of our respondents. From these characteristics we derive a typology that assists in gaining additional insights in the three main economic themes on which we focus in this thesis, namely, transnational investments in houses, transnational investments in businesses, and transnational involvement in social security arrangements of urban actors. We will discuss this in Chapters 5, 6 and 7, respectively.



Exploring heterogeneity: Respondents and social networks

Introduction

The interrelationship between urban livelihoods and transnational networks has been advanced as an important point of departure on which to focus urban research. Thus Smith (2001) argues that cities need to be understood as nodal points that connect local actors with other actors who operate at regional, national, transnational and global levels. This view holds for cities in developed and developing countries. After all, in both contexts the immersion of urban actors in ‘transnational socio-cultural networks’ would have similar bearings on the relations these local actors maintain with local and regional actors. In this research we shift from the theoretical, holistic readings on transnationalism and globalism in relation to urban economies (Amin 2002; Sassen 2002a; Smith 2001) to an empirical analysis of influences of transnational ties on economic activities of urban actors. In this, we also shift the focus away from the current bias in urban studies on cities of the northern hemisphere towards the southern hemisphere.

For urban actors participation in transnational networks provides opportunities to gain access to resources that may be relatively scarce in the local economy. This explains why urban respondents seek to gain the interest of migrants and hope to become involved in the investments of these migrants. To develop their ties with migrants, some of our respondents sought to take responsibility for local interests of migrants, representing them at socio-cultural events or supervising

their investments in Accra. Through their efforts, urban actors hoped to secure the interest of migrants for their own situations, especially seeking reciprocal support from migrants through return investments and/or by helping urban actors overcome difficult situations. The extent to which urban actors explained their investments in migrants as the outcome of some kind of cost-benefit analysis weighing their efforts supporting migrants against support they could expect from the migrant, differed considerably between respondents. We will show this in the case studies we provide later on in this chapter.

The *objective* of this chapter is twofold. The first objective is to give insight into the heterogeneity of our research population by examining individual and network characteristics. With individual characteristics we mean the respondents' wealth, level of education, gender and age. For network characteristics, we focus on the size and density of the respondents' social networks, the composition of their networks by location, and their relationships with alters. We argue that differences in personal and network characteristics influence what kinds of activities respondents are able to engage in. As we also explained in Chapter 2, our choice to take social networks as our starting point for this research derives from arguments of urban and transnational scholars that social networks, rather than territorially bound units of analysis, allow researchers to better understand how urban actors pursue economic activities, notably when these also involve migrants (Amin 2002; Portes 1995; Roberts 1997; Smith 2001; Vertovec 1999).

The second objective of this chapter is to develop a typology of the respondent population based on two central transnational characteristics. This typology will support analyses of the role of migrants through transnational ties with respondents in three important economic domains, namely, housing investments, business investments and social security arrangements. This is the focus of the next three empirical chapters.

Outline for the remainder of this chapter

In the next section we discuss how social networks, and in particular transnational ties, influence the economic behaviour of urban actors. In the section thereafter we explore how individual and network characteristics influence the manner in which urban actors organise their economic activities. In the fourth section of this chapter we provide our typology, explaining how we have established this and how it assists in the analysis of transnational influences on urban actors. In the section thereafter we provide cases of respondents for each of the four types. In the last section, we discuss the main findings of this chapter and establish the link through the typology with Chapters 5, 6 and 7.

The role of transnational networks for Accra respondents

Bebbington (1999) argues that the urban domain offers few opportunities for people to develop social capital. This, according to Bebbington, is due to the population of cities being too heterogeneous, too mobile, and largely unconnected. This is in contrast with rural regions where social capital is of strategic importance to rural actors. Thus Bebbington (1999) concludes that institutions that are able to support social capital development in rural contexts are far less appropriate for the urban context. Other scholars nuance this view (Moser 1998; Rakodi 2002; Tacoli 1999; Woolcock 2001). In the view of these scholars opportunities do exist for urban actors to develop social capital with alters in support of their lives. Institutions like ethnic associations, saving clubs, neighbourhood associations and churches, which provide members with opportunities to develop social capital at various levels, are testimony to this. Furthermore, although some of these institutions may only function within the urban context, others can also play a role for urban actors outside the city. In Ghana church support to respondents who are organising family funerals is an example of an urban institution that extends its role to the rural domain. These authors also point to the importance of other forms of capital, notably human, physical and financial capital for urban actors, helping them reduce the vulnerability of their urban livelihoods.

Beyond urban-derived institutions, respondents in Accra also maintain ties with their family and other relations in their region of origin, which points to the continued relevance of 'rural' institutions such as the extended family and hometowns. Communication with their rural alters may take the form of phone calls, letters and personal visits, and may also consist of money and goods that they remit to rural alters on occasion. These transactions not only provide urban actors with their families' social respect, but also help them maintain their entitlement to such rural resources as family land and the family house. Finally, these ties may also provide urban alters with a safety net should their urban livelihoods collapse. With the implementation of the Structural Adjustment Programme in the 1980s, which increased poverty amongst city dwellers, the importance of the rural safety net has increased (Owuor 2004). Migrants may also be alternative sources of support to urban actors at times of crisis.

The predominant focus of Moser (1998) and other authors concerned with urban livelihoods in major cities of developing countries is on the poor, as they are the most vulnerable. These authors therefore explore whether and how the urban poor seek to reduce their vulnerability so as to become less prone to crises. In our research we also examined the vulnerability of respondents to crises,

studying their social security mechanisms, albeit with an emphasis on transnational ties with migrants. This is the focus of Chapter 7.

Our research, however, does not merely focus on the vulnerability of urban dwellers, nor is it confined to social security issues. Such an approach would provide incomplete insights in the multiple kinds of influences of migrants on the local economy. Thus, we also look at the role of transnational ties with migrants in activities relating to housing and business of urban actors.

As we will show in subsequent chapters, not all our respondents sought or derived benefits from their transnational ties with migrants. This finding counters the dominant argument in most migration literature, which is that *all* alters in the country of origin of migrants benefit, and even depend on migrants to support them in their livelihoods. Thus the main worry of these scholars concerns the sustainability of the support that migrants give to their families and other alters in their country of origin (Ammassari & Black 2001; Anarfi, Kwankye & Ahiadeke 2005; Faini 2002; Tanner 2005). Our findings nuance the argument that migrants are beneficiary to all who relate to them in their country of origin. Some of our respondents indicated that they had not received any form of support from migrants. This was something they did not necessarily find problematic as they felt that they were much more well-off than the migrants' rural counterparts, and therefore migrants should first heed the needs of rural alters, notably those who are their family.

Concerning the sustainability of support from migrants a number of respondents raised worries that migrants might become dissuaded by the non-abating demand for support from rural alters, notably family members. Raphael, one of our respondents, put this as follows:

In our culture we should not go to greet a person who is coming, but wait for this person to come to you to greet him. However, in the village, people now rush to meet and greet you whenever you arrive, feeling that those who come from outside [the village] have all the resources. [Thus] whenever migrants call them they demand that they help pay for hospital bills, food, education and that they send clothes... they just burden them with letters. But we in Accra know these migrants are not having an easy life. (Interview, 1 December 2003)

The concern of these respondents also related to the fact they had a fairly good notion of the financial struggle and difficult lives many migrants faced while living abroad. This information also made them more hesitant to call on migrants for financial support. Knowledge of the conditions that Ghanaian migrants faced in foreign places might come from respondents' own migrant experiences or from their trips to foreign places for education or business purposes, or it would come from accounts of migrants about their 'life over there'. Not all respondents were equally aware of the difficult circumstances faced by many migrants. Some claimed that they did not know much about the social circumstances and economic situations of their migrant alters. While migrants may not have been

very forthcoming about their situations, this lack of information also allowed respondents to more easily lay claims on migrants to provide them with support, without needing to feel morally compromised.

The *Transrede* research programme, conducted by the Centre for Migration Research at the University of Sussex and the Institute of Statistical, Social and Economic Research (ISSER) of the University of Ghana looked at the economic impact of migrants on the economy of Ghana. From their research they concluded that the overwhelming majority of transactions of migrants with counterparts in Ghana took place through conjugal, paternal and extended family relationships (Anarfi, Kwankye & Ahiadeke 2005). In our research we arrived at different conclusions, namely that both friendship and family membership were important in transnational exchanges between urban actors and migrants. How can we explain this difference in the findings between the two programmes? We feel that this relates primarily to the level of aggregation in the analysis of transnational exchanges. In the *Transrede* programme differences in relationships in the transaction data were examined at country level. In the *Ghana TransNet* research programme we focused on the influence of migrants on specific local economies, thus examining how migrants influenced actors in the rural economy Kabki (2007) and urban economy (this research), with Mazzucato providing insights on migrant perspectives on these influences. By making this differentiation we were able to establish that for the rural economy family ties were dominant. We also found that transnational ties between urban actors and migrants are much less dominated by family ties, though.

Differentiating between these types of transnational relationships is important as this relates to different institutions that influence how transnational relationships may develop and to what activities they relate. Thus, we argue in the housing chapter (Chapter 5) that respondents who are trusted friends of migrants played instrumental roles in enabling migrants to invest in houses in Accra, without involving their families.

This brings us to our last comment regarding the role of transnational ties of migrants with urban actors, and *vice versa* the role of urban actors for migrants, which is that transnational relationships between urban respondents and migrants are rarely unidirectional. While urban respondents did benefit from their relationships with migrants, since they provided them with access to resources that were scarce in Ghana, this access was seldom achieved without some prior or future investment in the urban respondents. In remittance literature little reference is made of such reciprocal investments. We found that some respondents attempted to strengthen their economic relationships with migrants by assuming certain responsibilities for migrants' concerns and investments in Accra or elsewhere in Ghana. Some respondents invested time in supervising migrants' projects such as

businesses and houses; they took care of children of migrants; or they took on a representative role at important occasions. Although respondents did not always explain whether and how they expected migrants to reciprocate the support they had provided, most respondents did seek to gain some kind of return investment. This is also evident in the words of one of our respondents:

All those things I am doing for him will help me to, at some moment, ask him to do something big for me in return. (Francis, interview 12 March 2004)

Analysis of empirical data

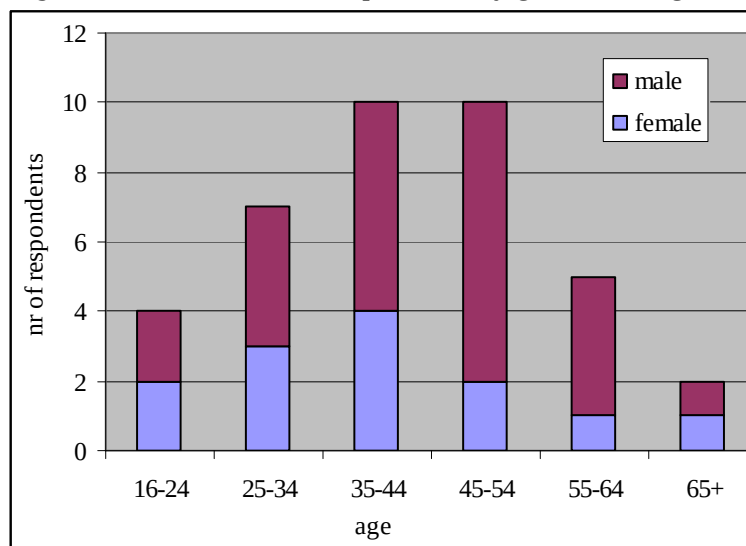
In the introduction it was argued that a division must be made in the research population along the lines of two key dimensions, namely the respondents' individual characteristics and their network characteristics. In this section we discuss these two dimensions.

Individual characteristics of Accra-based respondents

Before we examine social networks of respondents and, within these, transnational relationships, we discuss individual characteristics of respondents. Individual characteristics give insight into who respondents are, what activities they are engaged in, and what assets or capital they hold. We consider it important to set out differences in individual characteristics between respondents, as urban scholars argue that particularly for urban actors a strong relationship exists between the level of the actors' wealth (human, financial and physical capital) and their social capital, as expressed by the diversity and size of their social networks. Thus Roberts (1997) argues that the wealth status or the qualifications of urban actors may suffice to establish trust and expectations of reciprocity with alters.

The analysis of individual characteristics of respondents augments our analysis of network characteristics, which is the focus of the next section. Figure 4.1 shows the division of respondents by age and gender. The figure shows that in the research population of 38 respondents there were twice as many male respondents as female respondents. The figure also shows how in the research population there were few older people. In this respect our demographic division differed strongly from the findings in the Ashanti Region (Kabki 2007).

Figure 4.1 Division of respondents by gender and age



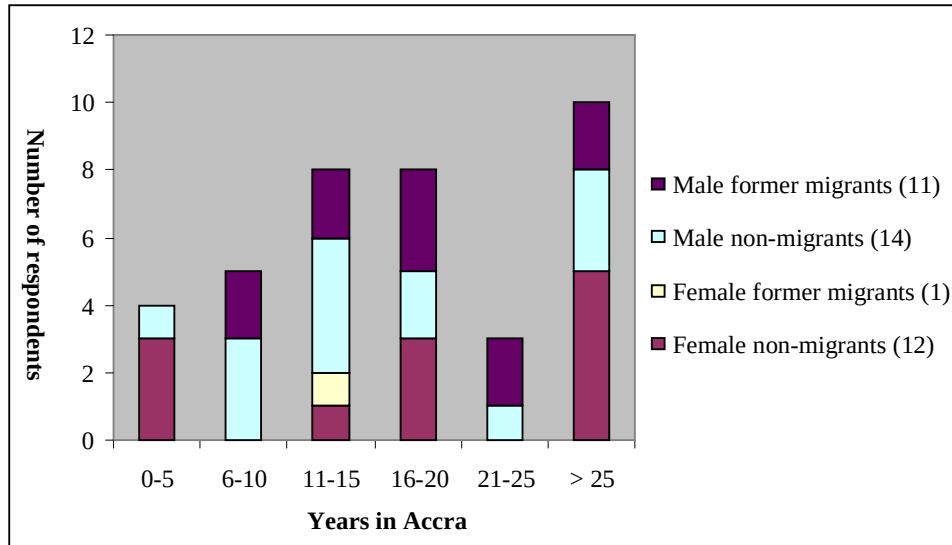
Source: Name generator (2003)

Of the 38 respondents only two had lived their whole life in Accra. This illustrates how for most respondents migration, whether internal or transnational, is part of their personal experience and is not confined to the (international) migration of counterparts. Thus, some respondents recounted how their arrival in Accra had been financed and facilitated by an elder sibling, or by one of their parents or by a maternal aunt or uncle. Respondents explained that if siblings had been their sponsors, they had often gone to Accra before them, taking it upon themselves to ensure that within a few years some of their brothers and sisters would also join them in Accra. In doing so, they would also ensure that the siblings would have the opportunity to improve their livelihoods and assist in providing support to family who had remained in the hometown. Other respondents had come to Accra to find employment, following their completion of technical or higher education.

Figure 4.2 (below) differentiates respondents by three dimensions, that is, (i) the number of years they lived in Accra (x-axis), (ii) their gender (M/F), and (iii) their migrant status, namely whether they had been abroad (migr) or not (nonM).

Out of the 38 respondents only 14 moved to Accra at a later stage in their adult lives. This group consists of thirteen males and one female. All these respondents had lived abroad for a number of years before returning to Ghana. Their reasons for returning to Ghana were either that they had saved enough money to initiate income-generating activities in Ghana, or that they had completed higher education abroad and were obliged by the Ghanaian government to return to take up a high-ranking job. For the former group their choice to take up residence and

Figure 4.2 Respondent length of residence in Accra (years)



Source: Name generator and personal history discussions (2003-2004)

establish business activities in Accra related to their perception that Accra was the largest economic hub of Ghana, even though some informants argued that Kumasi provided better opportunities for trading activities. In Chapter 6, where we discuss business investments, we return to the migrants' reasons to invest in Accra rather than in other parts of Ghana.

Table 4.1 gives an overview of the occupations and income activities of the 38 respondents. The table indicates the different sectors respondents were involved in at the time of the field research. The table shows the economic activities (employment types) of respondents in various sectors.

Table 4.1 shows that the sum of respondents for all sectors is much higher than their actual number (38). This reflects the importance respondents attach to being involved in more than one income-generating activity in the urban economy. This is especially true for respondents who are primarily involved in the (semi-)informal economy, since this, generally, implies an increase and diversification of income sources.

The last row in the table indicates the number of unemployed, or under-employed, respondents. This number varied over the one-year field research period. Some respondents were in-between jobs while others were unable to maintain income-generating activities because they had been affected by a major crisis. During the periods they could not secure a regular income, these

Table 4.1 Respondents' income-generating activities

Sector	Type of employment / economic activity	Number of Respondents
Public sector (government)	University lecturer, student, policy advisor, ministry secretary, soldier, immigration officer, national service employee	9
Heavy Industry	None	0
Light Industry	Construction industry, wholesale merchandising (goods).	8
Service sector ('formal')	Bank clerk, lawyer, security guard, social security salesperson, shop manager, travel agency manager	8
Service sector ('informal')	Driver, timber merchant, communication centre owner, hairdresser, used-car salesman, street hawker, import-export salesperson Of the 26 respondents involved in this sector 12 also operated in one or more other sectors, including the public sector.	26
Farming	Subsistence and commercial (cocoa) farmer, exporter of medical agricultural products, pest treatment business owner For only one respondent farming formed a primary income. However, this was more in his capacity as merchant rather than as producer of agricultural products.	7
Un(der)employed or retired	Retired, retrenched, caretaker (subsistence income), underemployed. During the field research this number fluctuated. Beyond the three respondents we mention here, who relied on income from marginal activities, three other respondents also faced situations of temporary unemployment, as they were unable to maintain income-generating activities or establish new ones.	3

Source: Name generator and respondent interviews (2003-2004)

respondents relied on secondary income sources such as income earned by spouses, remittances from migrants, and financial support ('money for chop') from friends, church members and neighbours in Accra. Through these forms of assistance they could meet their families' basic needs.

As we mentioned earlier in this chapter, various authors argue that different kinds of capital are interrelated. Thus, the level of human and economic capital influences the ability of actors, not only to establish social ties and thereby create

social capital, but also to profit from these ties, particularly from so-called ‘weak ties’ (Burt 2000; Coleman 1988; Granovetter 1985). Roberts (1997) argues that relatively wealthy, educated urban actors are able to establish networks that are diverse and heterogeneous, both in economic and social terms. They are not only able to maintain strong, multi-strand ties with alters but also weak, single-strand ties. This contrasts with the situation of low skilled, low-income actors, who are much less able to draw on weak ties with alters who occupy strategic social or economic positions for them to provide them their support. Instead, these actors try and expand their social networks through membership of organisations such as churches, unions and hometown associations. Through these efforts they try and bridge the economic confinements of their physical locality and their largely homogeneous social environment (Roberts 1997). In the analysis of the social networks of respondents we examine what differences exist between respondents in the homogeneity of their social networks.

Regarding economic capital, large differences exist between respondents. To indicate this we focused on two variables. The first variable concerns average monthly income levels of respondents, the second variable relates to the assets they own.

In our estimates of the income level of respondents we have included wages from formal employment, income from business and other income-generating activities. This leads to the following income division:

Table 4.2 Respondents’ income (monthly)

Estimated income (Euro)	Female	Male
0 – 50	7	8
51- 100	4	6
101-150	0	1
151-200	1	2
> 201	1	8
Total	13	25

Source: Own fieldwork 2003-04

The table shows a disparity between female and male respondents in terms of the income they earn. All but one female respondent belonged to one of the two lowest income categories. Yet, at the time of our research, out of the 13 women, only 2 were not engaged in income-generating activities.

Amongst male respondents we observe a gap between those earning relatively high incomes and those earning low incomes. When we analyse in more detail which respondents belong to the highest income category, we find that virtually all of these respondents had been abroad, either for longer periods as economic migrants, or for education and training purposes, or for short periods as traders.

The second variable we used to measure the economic capital of respondents concerned their assets. We examined whether respondents (i) owned a house in urban parts of Ghana (i.e. Accra or Kumasi), (ii) whether they owned a house in their rural hometown, and (iii) whether they owned a car. With regard to investments in houses, we argue that if respondents invested in a house in their hometown but not in an urban house, this could point to their resources being somewhat limited. Although cultural differences may play a role in investing in a rural house, rental rates of accommodation and tenure insecurity in Accra motivates those who can afford to invest in building or buying a house in the city.

Table 4.3 shows that the age of respondents largely corresponds with the assets they own. This seems logical as accumulation of financial capital to buy land and construct or buy a house takes time. Also, by going abroad some of the younger respondents (aged 30 to 39) more rapidly accumulated the necessary means to invest in houses. We note here that some of these respondents thereby had the financial means to build their own house at an earlier stage than was usual.

Of the 38 respondents in our research population, 13 owned one, or more, houses in Accra, Tema and/or Kumasi. While these houses primarily served to accommodate the respondent and his/her conjugal family, they would sometimes also accommodate additional family members for whom respondents had assumed responsibility for some time, such as a nephew or a parent. Migrants visiting Ghana, be they family or friends, could also expect to be given accommodation in the house. Seven other respondents had invested in own houses in their rural hometowns. Some had done so because they felt that they would retire to their hometown at some point, and until such time used the house to accommodate guests visiting the hometown with them to attend funerals and other cultural occasions. Others indicated that they had helped rejuvenate or expand the family house. One respondent had even put up a completely new and luxurious family house.

Table 4.3 Assets of respondents

Assets			Age group							Gender		Total
Urban house	Rural house	Car	20-29	30-39	40-49	50-59	60-69	70+	Fem	Male		
No (25)	No (25)	No (22)	3	6	6	2	3	2	9	13	22	
		Yes (3)	1	1	1				1	2	3	
Yes (13)	No (6)	No (1)	1						1		1	
		Yes (5)	2 2 1						2	3	5	
	Yes (7)	No (1)	1						1		1	
		Yes (6)	1 4 1						6		6	
Total			4	7	10	10	5	2	13	25	38	

Source: Own fieldwork 2003-04

As a basic measure of human capital we asked respondents to indicate what level of education they had achieved. In Table 4.4 we provide the results. The table shows that most respondents completed education at a relatively high level. Indeed, the average results for the research population are higher than the national average. Generally, the data suggest that the male respondents attained higher levels of education than the female respondents. Of further interest is that of the nine respondents who hold university degrees, seven had been abroad, while one left Ghana for a one-year field research period during which time she stayed in London for a few months.

Network characteristics of Accra respondents

In this section we turn to the characteristics of the social networks of respondents. In the discussion we focus on network data derived from two research tools, namely the name generator questionnaire and the monthly transactions studies.¹

¹ We discussed these tools and the way they complement each other, in Chapter 3.

Table 4.4 Respondents' levels of education

Level of education	Female	Male	Total
Primary education	3	1	4
Junior secondary education		4	4
Senior secondary education (Ordinary level) and vocational training	6	7	13
Senior secondary education (Advanced level) and technical training	2	6	8
Tertiary education (university)	2	7	9
Total	13	25	38

Source: Own fieldwork 2003-04

Before giving the results of our analysis, we would like to emphasise that the findings with regards to the networks of respondents as derived from the name generator and the monthly transaction studies, merely relates to a brief period of time. The composition and the size of social networks of respondents may have been quite different prior to the research and may once again change in the future. These changes are influenced by changes in location, by changes in economic and social interests, and by a change in status with increasing age, etc. This, however, does not mean that an analysis of present-day networks of respondents is not valuable. First of all, an analysis of the composition of respondents' networks provides important insights in their ability and interest to relate to alters with whom to engage in a variety of social and economic activities, possibly in more than one location. Second, although social networks do change over time, some relationships are more likely to remain compared to others. This applies, especially, to ties with family members, but may also apply to long, trusted friendships. These findings emerged from discussions with respondents on historical changes in their social networks. They also came out of discussions regarding the role of alters during important moments in their lives.

It is generally accepted that large networks provide more opportunities to gain access to resources than smaller networks (Degenne & Forsé 1999). Yet, having a large network does not in any way guarantee that this network will benefit the actor. To gain such benefits, actors need to build up social capital in relationships, for instance by developing a history of exchanges (social and financial) and establishing common interests. Furthermore, the norms of institutions in

which these relationships are embedded can help activate and sustain these relationships.

Often in social network analysis the *density* indicator is used, which measures the degree to which alters within a social network know each other. The value of this indicator can range from 0, when no relationships exist between any alters, to 1, when all members of a network know each other. The analytical purpose of density is to show differences between actors in terms of the heterogeneity within their networks. Thus social networks in which members are unrelated to one another score a low density. Actors with networks which consist of clusters of alters who know each other, although they might be unaware of other clusters or individual alters, will score a medium density value. Finally, if all alters of an actor know and interact with one another the social network has a high density. This last type of network is often small and relatively homogeneous in terms of the number of locations of alters and the diversity in their relationships to one another.

Table 4.5 indicates the composition of social networks of the 38 respondents by geographical distribution and type of relationship. The last column in Table 4.5 indicates the proportion of each of the different relationship types in transactions of respondents with alters, whereas the last row of the table shows the division of alters by location. The category ‘other relations’ concerns alters with whom respondents had fleeting relationships or with whom they maintained impersonal relationships. These alters included owners of rented accommodation, non-befriended church members, and alters of friends and family. The category ‘unspecified’ concerns alters about whom we could not elicit information, or about whom we had not been given information by respondents regarding the respondent’s relationship with these alters. In some cases respondents refused to disclose this information. They might, for instance, be reluctant to provide details on migrants whose stay in a foreign country was not yet formalised.

From Table 4.5 it can be seen that Accra-based alters at 47% and migrants at 35% form the two dominant groups in transactions of respondents. Prior to obtaining these findings we expected that respondents’ ties with alters in the Ashanti Region, both urban (Kumasi) and rural, would have been much stronger. This would have reflected the emphasis in literature on the connectivity of rural and urban areas, particularly for the Ashanti, the group to whom most of our respondents belonged (Berry 1997; Clark 1999; Hanson 2005). Instead, only 5% of all alters with whom respondents transacted were based in the rural Ashanti Region, while a mere 10% resided in Kumasi.

Table 4.5 Respondents' network composition by geographical distribution and relationships

	Accra		Ashanti Region		Kumasi		Ghana other		Abroad		Total
Conjugal family	114	75%	1	1%	9	6%	4	3%	24	16%	152
Paternal family (parents, siblings)	25	19%	17	13%	40	30%	2	2%	49	37%	133
Matrilineal (extended) family	51	27%	15	8%	25	13%	3	2%	95	50%	189
Patrilineal and in-law family	14	27%	1	2%	6	12%	5	10%	26	50%	52
Friends	216	49%	11	3%	18	4%	15	3%	181	41%	441
Other relations	125	66%	6	3%	14	7%	21	11%	23	12%	189
Unspecified	9	32%	5	18%	0	0%	0	0%	14	50%	28
Total alters	554	47%	56	5%	112	10%	50	4%	412	35%	1184

Source: Network survey and monthly transaction studies, 2003-04

An examination of the division of alters by relationship reveals that friends constitute the largest single group, followed by 'other relations'. However, the representation of different relationship types varies from location to location. For instance, respondents' conjugal family (spouse, children and family members with whom respondents share their homestead and livelihood on a daily basis) largely reside in Accra. On the other hand, respondents' paternal family, that is, parents and siblings, with whom respondents do not share their homestead or their livelihood on a daily basis, are mainly found either abroad or in Kumasi. This is an indication of the international and urban bias of the respondents' more immediate families.

The role of the extended family differs between regions. Thus, whereas the extended family members form the second largest type of alter (after paternal family) in the rural Ashanti Region, they only account for 8% of all the extended family members with whom respondents maintain contact. Instead, most extended family members were based abroad (50%) or in Accra (27%). Once again,

these findings point to the urbanized and transnational bias in the lives of respondents and, in some cases, also to that of their extended families.

Friends as part of the social network are primarily located in Accra and abroad. We found that in the urban setting of Accra many respondents maintain friendships with members of their church, people they share a housing compound or neighbourhood with, co-workers, or friends they met through other channels such as education or social clubs. While many of these relationships are predominantly social in nature, they also provide respondents with a local network from which they can expect temporary support in times of crisis. As mentioned, friends form the largest group of alters based abroad. This is an important finding as it indicates that transnational ties are not limited to 'strong ties' as manifested through the (extended) family, but also include ties established through other institutions and experiences.

We also examined the nature of the respondents' different kinds of relationships with migrants, including relationships with migrants residing in Amsterdam. The questions we asked focused on how the relationship had developed and what it had come to mean for respondents. While respondents also maintained ties with migrants elsewhere, it was beyond the scope of this research to gather more than basic information on these relationships unless they related to current practices respondents were involved in. For migrants not based in Amsterdam, we, therefore, confined ourselves to eliciting information about the location of this migrant and how the respondent related to the migrant.

Table 4.6 provides insight in the origins of the transnational relationships of the respondents with migrants in Amsterdam. Although the research population was limited to 38 respondents, we argue that this table provides a good indication of the diversity in origin and types of transnational relationships that urban Ghanaians maintain with migrants.

In Table 4.6 we distinguished three kinds of friendships with migrants, namely, those relating to the hometown or neighbourhood, those established through associations such as school or church, and those developed through work. These generally differ in their duration and, more importantly, in implied geographical links due to the institutional context in which they are set. Both influence the extent and nature of transnational exchanges. Thus, relationships that derive from a shared childhood in the hometown, have a strong potential for remaining trustworthy relationships, because they are linked to various institutions which link both actors, the urban actor and migrant, to the rural hometown. Occasions like funerals can thereby serve to strengthen this relationship, as these are opportunities for respondents and migrants to provide and reciprocate support to one another by means of donations.

Table 4.6 Relationships of respondents with Amsterdam migrants

Relationship	Background to relationship
Conjugal family	We define conjugal family as the respondent, his/her spouse and his/her children. If parents or other family members share the Accra homestead with the respondent on a regular basis, they are also considered part of the conjugal family. <i>Children:</i> Three respondents related to migrants in Amsterdam as parents, namely as their mothers. None of these respondents had provided substantial support in getting the migrant abroad as this support had been given by other migrants: one of the migrants was sponsored by her brother who had preceded her. <i>Partners:</i> One couple met in Amsterdam (when they were both there), another couple met at university before the wife left to study and work in Amsterdam.
Paternal family (parents, siblings)	This category concerns parents and siblings with whom respondents do not share their homestead in Accra nor a livelihood on a regular basis. <i>Parents:</i> Of three respondents, of which two were siblings of each other, the mother stayed in Amsterdam. In all three cases the mother had left Ghana when they were still young. Although one migrant had not been back to Ghana for many years, the other returned in 2004 to attend the funeral of her mother. <i>Siblings:</i> Five respondents are siblings to migrants, four being brothers to migrants, one a sister. Generally, the relationship between the migrants and these respondents was strong. Thus, one respondent had sponsored his sister to go abroad, another respondent helped her migrant sister file a divorce in Ghana, while one migrant in Amsterdam sponsored the education of his younger brother at the University of Ghana. For the other two respondents, their relationship with the migrant was not as instrumental.
Matrilineal (extended) family and patrilineal (in-law) family	<i>Matrilineal (extended) family:</i> Between respondents the extended family's relationships with migrants varied considerably in intensity, but also per relationship over time. Some family members played active roles in helping getting migrants through education, and/or going abroad, or arranged matters in Ghana on their behalf. Others mainly relied on remittances sent by migrants. <i>Patrilineal (in-law) family:</i> For one respondent the relationship with her brother-in-law intensified when she came to Accra to take over the business from her sister, but also the care of her sister's child, so her sister could join her husband, i.e. the in-law of the respondent, in Amsterdam.
Friends through hometown/ neighbourhood	<i>Hometown:</i> One male respondent grew up in the same hometown as the migrant. When they left the hometown, they kept contact, although the intensity of the contact has varied over time. Another respondent came to know the migrant through a friend while attending a funeral in the Ashanti Region. This respondent sometimes receives remittances, most of which are meant to pay for expenses of the

Relationship	Background to relationship
	migrant's children, who are staying with a family member in Accra. A few years ago, the respondent also received a taxi from the migrant to jointly earn an income. <i>Neighbourhood:</i> One male respondent was a childhood friend of a male migrant from the same neighbourhood of Kumasi. With the departure of the migrant their contact decreased, yet the respondent sees the migrant as one of few people he would involve in his businesses once the migrant returns to Ghana.
Friends through associations (excl. hometown association)	<i>University:</i> Two respondents became friends of the same migrant while attending university with him in Accra. Their ties with the migrant continue to this day but differ in intensity. One respondent has put up a house for the migrant and is concerned with various local responsibilities of the migrant, while the other is much less involved with the migrant. The latter respondent left Ghana for Europe towards the end of 2003. <i>School:</i> One respondent is trying to bolster his ties with certain migrants through the 'old boys' association of the secondary school. As the migrant is known to be looking for a trustworthy person to manage his businesses in Accra while he is abroad, they are both keen to strengthen their relationship with each other, notably during visits of the migrant to Ghana. <i>Church:</i> Two respondents came to know migrant friends while attending church. One respondent met a migrant friend through his church in Accra; the other met the migrant while visiting a church in Amsterdam, where he gave a guest sermon.
Friends through work	<i>Work:</i> Two respondents came to know migrant friends through work in Accra. One was the employer of the migrant, the other was a key person in the business of the migrant's husband and soon they became trusted friends. A conflict at work meant that the second respondent lost contact with the migrant. Another respondent came to know the migrant through his work in Kumasi and continues to maintain close contact with this migrant. The respondent runs various businesses in Accra and at present one of these is a partnership with the migrant.

Source: Name generator, monthly transaction studies and thematic discussions (2003-2004)

However, activities that take place in the urban economy are often not linked to the hometown as notice of these activities to people in the migrant's hometown might only result in increased demands from these people as they also want to become involved and derive benefits from these urban activities. This could severely constrain these activities and possibly impede their success. This might also explain why urban-based extended family members seldom involve one another in economic ventures. After all, this could draw unwanted attention

to their activities and result in more financial obligations towards the extended family or else face possible social repercussions.

Other friendships between respondents and migrants have much shorter histories. Many friendships were formed in Accra in the years before the migrant left Ghana for a western destination. For instance, the friendship between Francis, a respondent, and David, a migrant in Amsterdam, had grown because they were both members of the same church in Accra. As their friendship further developed, Francis and David began to entrust each other with social and economic issues they were facing, also in order to seek advice. David helped Francis find work when he had completed his training. In return Francis was instrumental in ensuring that David went through the necessary steps in marrying a woman from their church. At a later stage, Francis also made sure that David financed the trip of his (David's) wife to Amsterdam, which went against David's preference to sponsor Francis to leave Ghana. Francis has now been entrusted to represent David in family and other affairs in Ghana. David has also entrusted him with the supervision of the construction of his Accra house, and has stressed that only a few Accra-based family members knew about this project. In return for the supervision and other efforts by Francis, David occasionally sends him gifts and money. Yet, Francis hopes that David will also recommend him amongst David's alters abroad as a qualified and trustworthy project supervisor for putting up houses, and possibly invest capital in his business to help him set up an office and stop working from home.

The discussion of different kinds of relationships, kin and non-kin, between respondents and migrants as shown in Table 4.6 provides insight in the diversity of roles played by transnational relationships both for respondents and migrants. In general, we conclude that in the range of transnational relationships that respondents have with migrants, extended family played the least important role. In the thematic chapters following we discuss the differences in these roles in relation to activities within the economic domains of housing investments, business investments and social security arrangements.

A respondent typology

Introduction

To understand the role of transnational ties for urban actors, we focus on three main economic themes in each of the next three chapters. The discussion of findings in these chapters is supported by a systematic differentiation of the respondents in the research population. In order to do so, we developed a typology classifying the research population into four main types.

This typology is based on two variables, both explicitly focusing on the transnational component of urban actors' social networks, albeit from different angles. The first variable, 'percentage of network abroad', focuses on the relative role of migrants in social networks of urban actors, as depicted by their total number within the whole social network of a respondent. Thus, we differentiate between respondents whose social networks have a relatively high proportion of alters residing abroad and respondents with much more Ghana-based networks. We argue that the first group of respondents are more likely to be involved in transnational activities than the second group, given the relative presence of migrants amongst their alters. Our use of 'relative presence' of migrants in networks points to a preference for differentiation between respondents on the basis of the proportional presence rather than on the absolute number of migrants in networks. An analysis focusing on absolute numbers of migrants in social networks would have identified urban actors who had contacts with many alters abroad (as in the case of traders). However, it would have failed to pick up respondents who had small social networks in which ties to a small number of migrants formed a sizable share of all their alters.

The second variable, 'percentage of family amongst migrants', indicates the division within respondents' alters abroad between 'family' and 'friends'. While these are general categories, we do feel that this dichotomy allows us to see whether transnational friendships pertain to different kinds of transnational engagements compared to transnational relationships through family ties because they are embedded in different social institutions. In the empirical chapters following, we discuss in detail the difference between transnational activities that take place through friendships and through family ties. While for Ghana various scholars have pointed to the importance of relationships other than family relationships (Clark 1999; Hanson 2005; Mazzucato 2006), studies concerning the impact of migration on local economies still too often only focus on flows through family ties (see for instance Black, King & Tiemoko 2003). Such a bias towards transnational flows through family ties tends to neglect transactions that take place through non-kin relations. At most this is given an anecdotal rather than structural role. In the next two chapters, in which we discuss transnational investments in houses and businesses, we pay specific attention to the instrumental role of friendships between respondents in Accra and migrant counterparts in enabling the latter to realise such urban investments.

Prior to developing the typology we wish to emphasize that the classification produced by this typology does not claim causal linkages with actual involvement of urban actors in transnational activities with migrants. Instead, the typology gives insight in the *expected* or *potential* involvement of respondents in such transnational activities.

Table 4.7 Classification of respondents into four main types

		Proportion of network abroad*		Total
		Low	High	
Proportion family amongst migrants**	Low	7	12	19
	High	12	7	19
Total		19	19	38

Source: Name generator and monthly transaction studies (2003-2004)

Notes:

* Following the method of the other variable of this analysis we allocated respondents into two categories: namely those with scores above and below the average (34%) for the research population.

** These two categories were determined as the outcome of a division between respondents who either attained scores below or above the average value (54%) for the whole research population.

Until we are able to separate the four types with more meaningful descriptions, we assign a letter as label for each category, resulting in the following diagram:

		Proportion migrants in network	
		Low	High
Proportion family of migrants	Low	A	B
	High	C	D

From Table 4.7 it emerges that of the total research population of 38 respondents both Types B and C comprise 12 respondents. Types A and D each hold 7 respondents. To make these four types more meaningful we need to explore both differences and commonalities between them. For this we look at their characteristics. In Tables 4.8 and 4.9 we present the results of the four types as these concern network and personal characteristics respectively.

As we base our typology on two network variables we wish to discuss how the different types scored for network characteristics. Thereafter we move on to discuss personal characteristics. What can we derive from Table 4.8?

First, regarding the relationship between size of networks and the number of ties with migrants we observe that respondents of Type C, the only type consisting of more female than male respondents (see Table 4.9), have the largest networks; at the same time they have the fewest ties with migrants. Furthermore, 80% of these relationships with migrants are family-based. This is very different

Table 4.8 Network characteristics of respondents (aggregated per type)

		Types				Average
		A (n=7)	B (n=12)	C (n=7)	D (n=12)	
Network size (#)	Average	33.7	26.8	33.5	28.0	30.4
	Std dev	16.8	9.4	9.7	13.8	11.9
Network density	Average	0.4	0.5	0.5	0.6	0.5
	Std dev	0.3	0.2	0.2	0.2	0.2
Alters abroad (#)	Average	10.3	13.5	8.3	10.7	10.8
	Std dev	6.2	5.1	3.4	4.9	5.1
	Percentage of networks	31%	50%	25%	38%	33%
Proportion family alters abroad (%)	Average	20%	30%	80%	80%	50%
	Std dev	20%	10%	20%	20%	30%
Proportion family in network (%)	Average	34%	40%	50%	65%	47%
	Std dev	14%	10%	14%	23%	18%

Source: Name generator and monthly transaction studies (2003-2004)

from the findings for the Type C respondents' networks as a whole in which family and non-kin are equally presented. Type D differs from Type C in this respect. Respondents of Type D also exhibit a high proportion of family amongst their migrant alters (80%), and this value remains high for their networks as a whole at 65%. Incidentally, for the research population as a whole we established that an inverse relationship exists between the number of migrant alters and the proportion of these alters being family members (correlation: -0.46).

With respect to Type C respondents we hypothesize that they are only able to sustain transnational ties with migrants who are family members. For Type D we hypothesize that their families play a role of importance in their engagement in transnational activities and in activities with urban and rural actors in Ghana. For Types A and B we find that their social networks are much less dominated by family ties.

Second, concerning the respondents of Type B we see that half their networks reside abroad. This is a score that is much higher than those of the other types and seems to suggest that these respondents are especially active in transnational

activities. In this, they can be expected to engage in transnational activities with family abroad and with foreign-based friends, as the proportion of family members amongst their migrant counterparts is only 30%.

Third, for the population as a whole we have calculated a correlation of -0.26 between network size and network density. These two variables have an inverse relationship. This is in line with social network theory, which argues that network density declines with an increase in size of the social network. For the four types discussed differences in their density values were too small to warrant any further analysis. It is possible that the lack of major differences between the four types is the result of minimal variations of the proportion of migrants in the social networks of respondents, reducing their effect on density values.

Table 4.9 Individual characteristics of respondents (aggregated per type)

		Types				Average
		A (n=7)	B (n=12)	C (n=7)	D (n=12)	
Gender division (# respondents)	Male	5	9	5	6	6.3
	Female	2	3	7	1	3.3
Age (years)	Average	38.3	38.4	41.3	50.0	41.4
	Std dev	8.0	12.7	14.1	13.2	12.8
Education (level)*	Average	3.7	3.5	3.3	3.3	3.4
	Std dev	1.4	1.2	1.4	1.0	1.3
Monthly income	Average	153€	131€	80€	355€	161€
	Std dev	184€	107€	97€	732€	329€
Assets owned**	Average	2.7	3.0	2.1	2.1	2.5
	Std dev	1.9	1.7	1.2	2.0	1.6

Source: Name generator and monthly transaction studies (2003-2004)

Notes:

* Distinguishes respondents' education on a scale of 1-5: '1': primary school, '2': junior secondary, '3': technical school/senior secondary, '4': Advanced level (post-secondary) or tertiary technical training, '5': university.

** This variable is measured on a scale of 1-5 whereby '1' implies no ownership of a house or car while at the other end of the scale '5' indicates ownership of at least one house in either Accra or Kumasi and a house in the hometown as well as ownership of a car.

What does Table 4.9 reveal? With regard to the network characteristics, we observed significant differences between the four types. From Table 4.9 it emerges that our choice to optimise differences between respondents on the basis of their network characteristics has meant that in terms of personal characteristics fewer strong differences exist between the types. Thus, none of the four types consisted of only men or only women. In both Types B and D, which concern respondents with a high proportion of their networks based abroad, we find both men and women, although men are dominant, even if we compensate for their larger presence in the research population. In contrast with this, we find that Type C, concerning respondents with few alters abroad of whom the majority are family, includes 7 female respondents. This is the only type in which the absolute number of women outnumbers the men.

In terms of income and assets we note that Type B and Type C respondents attain the lowest scores while respondents of Type D earned the highest income. Yet for the respondents of Type D the standard deviation was much higher than their average, indicating a strong variation between respondents in their economic situation.

Concerning the variable 'age' only the average value for Type D seems to differ from those of the other types. In relation to the high level of contact of these respondents with migrants (especially family), this could point to these respondents playing pivotal roles between migrant family members and extended family in Ghana. However, it might also point to a strong dependence of the urban actor on family members abroad for personal upkeep.

Respondent case studies

Introduction

Following the discussion of personal and network characteristics for the four types in the typology, we use this section to present case studies of respondents for each of these types. In these case studies we discuss the position of respondents in their social networks and give particular attention to the role of ties with migrants in their lives. For each of the respondents in the case studies we provide a figure showing the division of alters by location. Arrows between the respondent and the different locations of alters, aggregated per location, indicate the importance of these alters as related to their involvement in a range of economic and social activities. In subsequent chapters we explore these relationships in detail.

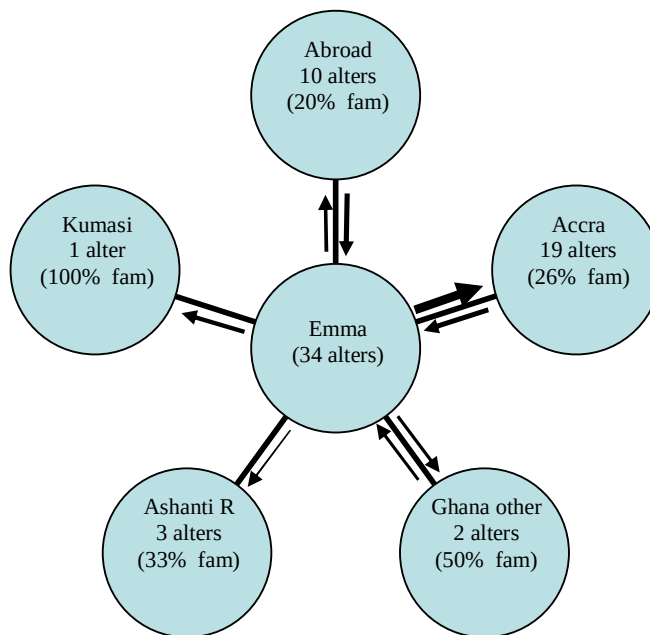
Type A: Few migrant ties, few family members amongst migrants

		Proportion migrants in network	
		Low	High
Proportion family of migrants	Low		
	High		

Type A case study: Emma, caught in the intricacies of a transnational web

Until 1987 Emma lived in her hometown, where she completed her secondary school education with financial support from her mother. Upon completing her education, she received an invitation from her maternal aunt, the younger sister of her mother, to join her in Canada. To this end Emma moved to Accra to arrange a Canadian visa. However, she was refused the visa. Consequently, Emma decided to try and make a living in Accra, as she knew no one else abroad who might be willing to sponsor her trip. She, therefore, took a typing proficiency course, once again sponsored by her mother. She hoped that this course would enable her to find work as a secretary until she would be considered eligible to join her aunt in Canada.

Figure 4.3 Social network Emma



Following the completion of her typing course, she became employed by one of our other respondents, Alan, who at the time, had just returned from The Netherlands and wanted to start a business in Accra. For almost five years Emma worked for him, steadily rising through the ranks of the business to the level of general manager. In this capacity she also managed the business whenever Alan was in Amsterdam, visiting his wife and children who still lived there. Over the course of the years Emma also became well acquainted with Alan's wife,

Francesca. As their relationship progressed, Francesca began to phone Emma frequently and every so often sent her gifts such as a fridge and a video-recorder.

By combining her income with that of her husband, whom Emma had met at church in Accra, they could meet various daily but also less regular expenses such as a deposit for the rent of their house. They were also able to provide support to others such as occasional remittances to Emma's mother, small loans to her sister (also living in Accra), neighbours and church members.

However, at the end of 2003 Emma's situation deteriorated when a crisis took place in the business while Alan was in Amsterdam. Upon his return he asked Emma to stay away from work until further notice. As the months progressed, Emma realized that Alan distrusted her because of the way she had tried to solve the crisis. In the months that followed Francesca also stopped calling her and Emma speculates that when Alan effectively ended her involvement in his business he also persuaded his wife to end her contact with Emma. And so, Emma's relationship with her aunt in Canada once again formed her strongest, and only important, transnational link with migrants abroad.

Type B: Many migrant ties, few family members amongst migrants

		Proportion migrants in network	
		Low	High
Proportion family of migrants	Low		
	High		

Type B case study: Mark, successful businessman with a global network

Mark is a businessman who considers himself a 'self-made' man. Coming from a relatively poor family he has, in the past decades, slowly established himself with earnings derived from working abroad as a migrant. Upon returning to Ghana, he did not return to the Ashanti Region but chose to stay in Accra, away from his ever-demanding extended family, and built himself a *mansion* in one of the upper class areas of Accra. Nonetheless, in order to also satisfy the expectations of his extended family, he built a new family house in his hometown for them to live in.

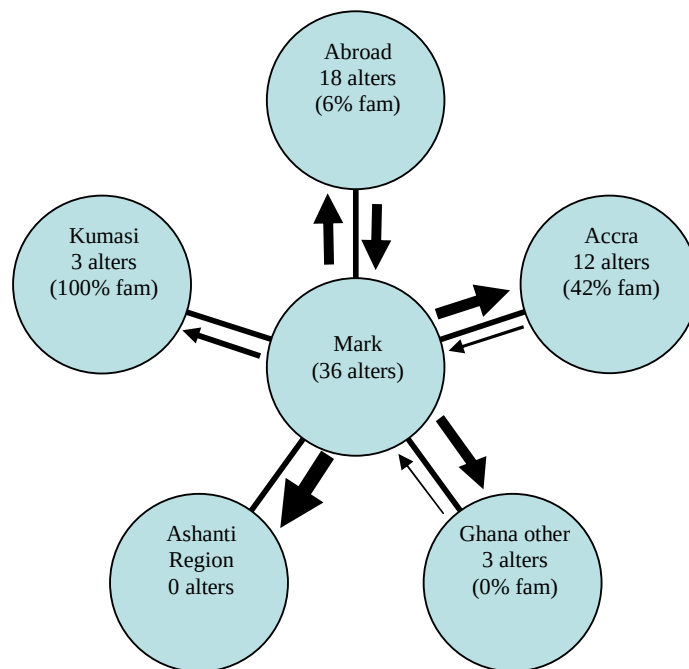
Over the years, through shrewd investments, including successful co-investments with foreign partners, both Ghanaians and non-Ghanaians, Mark continued to prosper. However, following a decade of success, the year 2003 saw him face a severe crisis when his brother was involved in a serious car accident. In his desire to save his brother, Mark invested most of his savings in medical treatment. Ultimately these efforts were to no avail as his brother passed away.²

² We also discussed this case in our introduction to Chapter 2.

In organizing the funeral of his brother Mark went against the preference of the extended family, as they wanted to hold the funeral ceremony in their hometown. Mark on the other hand felt that his brother (and he himself) had much stronger ties with people in Accra, particularly the members of their church. So, he went against the wishes of the family and buried his brother in Accra, which implied that he would have to finance the whole funeral on his own. However, although his migrant friends had disagreed with Mark taking such a strong stance opposing his extended family, they supported him, sending him large donations for the funeral.

During this period, some of his business relations abroad and in Accra took advantage of his preoccupation with his brother's illness to cheat him out of joint business activities, which led to further loss of income. Nevertheless, despite the fact that this resulted in a loss of trust in most of his alters, Mark continues to advance the philosophy that Ghanaians should try and gain an equal position in the world and not remain dependent on it for support. To ensure that his own children

Figure 4.4. Social network Mark



would not be discriminated against on the basis of their nationality he made sure that two of them were born abroad, as this entitled them to a “first class citizenship”. Furthermore, by supporting some members of his church and people from his hometown, providing them with employment in one of his businesses or supporting their education, he hopes to give his contribution in helping Ghanaians improve their outlook and economic situation.

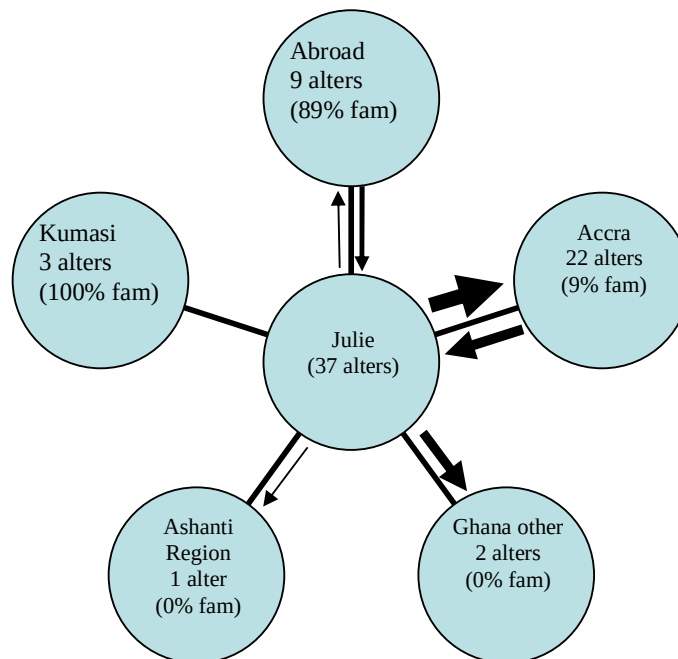
Type C: Few migrant ties, many family members amongst migrants

		Proportion migrants in network	
		Low	High
Proportion family of migrants	Low		
	High		

Type C case study: Julie, white-collar worker with a global outlook

Julie comes from the Ashanti Region. Her education was financed with the cocoa earnings of her family up to the completion of tertiary education. This support was supplemented with remittances she received from elder siblings who had gone abroad, and whose trips had also been financed with money from cocoa earnings. Upon her graduation Julie was employed by the Ghanaian government, who sent her to Russia and The Netherlands for further training.

Figure 4.5 Social network Julie



Over the years, Julie has been able to accumulate sufficient savings to build her own house in Accra and finance the (private) education of her two children. She is married to a Dutchman who lived in Accra for some time, but had to return to Europe when his plans to establish a business in Ghana did not materialise. In his absence, she took over the supervision of the house he was building so this could be rented out once it was completed. Then Julie and her husband began to plan for her and her two children to join him in London. Indeed, in the summer of 2004 Julie and her two children went to Europe.

Julie also has contacts with a number of Ghanaian migrants abroad, mainly family members. Figure 4.5, which presents her social network, shows the dominance of family relations (conjugal, paternal and maternal) amongst migrants. One of these alters is Grace, an elder half-sister, who resides in Amster-

dam. Julie has, in the past few years, supported Grace in various ways, *inter alia* representing her in a court case in Ghana to end her marriage, and providing temporary accommodation to her daughter. In some ways this support reciprocates the care and support Julie received from Grace when Julie lived with her in Kumasi while attending secondary school. Julie does not, however, regard the support she gives to her half-sister as a form of reciprocity as she feels that it is rather just ‘a normal thing to do’ if a close family member is in need of support.

Type D: Many migrant ties, many family members amongst migrants

		Proportion migrants in network	
		Low	High
Proportion family of migrants	Low		
	High		

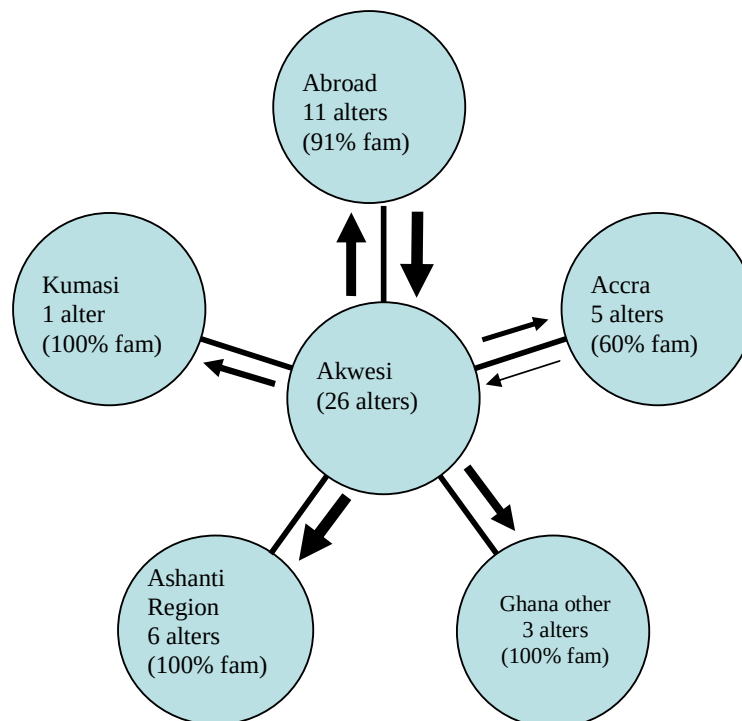
Type D case study: Akwesi, pivot in a transnational family network

In 1965 Akwesi, as a young adult, travelled to Accra, wanting to become a soldier in the Ghanaian army. When he was recruited, he became a valuable asset to his family as an important income source that was independent of events in his home village.

Akwesi remained with the army until the mid 1980s when he retired. Thereupon he was employed in the position of security officer with The Daily Graphic, the state newspaper. From our discussions with Akwesi, but also from accounts of four other respondents of the same family, we deduce that Akwesi

plays an important bridging role between his hometown, Accra and migrants abroad, particularly for his own extended family, but also, more generally, for the village.

Figure 4.6 Social network Akwesi



Thus his arrival by helicopter in the village, in the early 1980s, to buy food from farmers to distribute to the hungry in Accra during the famine, is recited by villagers as an example of how Akwesi forms an important link between his village, the city and the Ghanaian government (Kabki *personal communication* August 2003). Akwesi has few ties with migrants other than those who are members of his extended family. Figure 4.6, Akwesi's social network, shows this. Akwesi reasons that is mainly because there are few reasons to share his personal or family problems with anyone outside his own family. He feels that if in crisis he should draw support on family and not on friends, church members or colleagues. By way of example, Akwesi explains how he wrote a letter to the family in Amsterdam asking for their support to finish repairs on the family house in the hometown, a process that he undertook to personally supervise by taking two months of unpaid leave. They complied with his request and remitted money to him for this purpose.

The death of an important female member later that same year (2003) incited Akwesi to once again seek contact with members of the family based in Amsterdam. Through a family member also staying in Accra he informed the family abroad of the death of the family member, and requested that they remit money to him so he could pay all outstanding bills. This would also ensure that the deceased could be preserved for a few months allowing some of the family abroad to come and attend the funeral. The migrants honoured his request and remitted money, which he then allocated to others involved with the organisation of the funeral ceremony. The funeral ceremony was regarded a major event and commanded much respect from villagers but also from friends, church members and colleagues who had joined Accra-based family members to attend the occasion.

While Akwesi feels that he could easily justify his claim on migrants to provide resources for these two requests, he is reluctant to place requests that might support ongoing development projects in the hometown, explaining that:

They are trying, but the jobs that they are doing there are too small. They can sometimes provide to the family but cannot also spread this to include the whole village...If there was one amongst them who was big then something can be done, however right now this is not the case. (*Interview December 2003*)

Thus he has called on two brothers-in-law, both residing in Ghana, to help him pay the university fees of two of his sons. Despite the support of the two brothers-in-law, and financial support from migrants to solve family crises and for investments, maintenance expenses and investment in his house in his hometown have meant that Akwesi has delayed his expected retirement with four years.

Conclusions

This chapter had two main objectives: The first was to provide insight in the heterogeneity of our research population. For this purpose we explored differences between respondents in their personal and network characteristics. We discussed dimensions such as gender, age, occupational status, and also the level of education, income, and wealth of respondents. We substantiated these findings with analyses of the social networks of respondents, focusing on types of relationships of respondents with alters, and variations in locations of these alters.

The second objective of this chapter was to provide a typology that would support the analysis in later chapters and would provide us with a tool to compare and contrast findings on which to base the conclusions in Chapter 8. This typology was the focus of the second part of this chapter. Based on two transnational dimensions, namely the proportion of migrants amongst all alters of respondents, and the proportion of family amongst migrants, this typology resulted in a subdivision of our research population into four main types. With this division, we can explore how migrants influence economic activities of our respondents.

From the discussion of the case studies that represented the four types, it emerges that large differences exist within our research population in terms of the role that transnational ties play. In the following three chapters we examine in detail the transnational influence of migrants on economic activities of urban actors, thereby returning to the typology for analysis of data. In the next chapter, Chapter 5, we will discuss transnational housing investments. In Chapter 6 we turn to transnational investments in businesses. And in Chapter 7, we discuss the role of migrants in social security arrangements of respondents.



A home in the city: Transnational investments in urban houses¹

The Ashanti, if they build a house anywhere in the Ashanti Region, it will always be for their extended family. For tribes like the Kwahu,² this is different. They may build a house, even in their own hometown, but if they do not invite their family to live there they can use it for their own means. Hence a Kwahu will build his first house in his hometown while an Ashanti will prefer to first build a house in Accra. (*Interview, August 2003*)

Introduction

Investment in houses forms one of the most important economic, and visible, influences of migrants on Accra. Migrant influence on Accra is not new, however, earlier influxes of migrants resulted in a steady expansion of Accra's population. Brand (1972), for instance, noted that already by the 1960s more than half of the city's population originated from elsewhere. Yet, it was with the mass migration of Ghanaians to foreign destinations from the 1980s onwards, that migrants through their investments in houses in the peripheral regions around the city have become one of the causes of the rapid geographical expansion of Accra.

In this chapter we examine the influence of migrants on the local economy through the examination of their investments in urban housing. Of all the respondents in this research, more than half were involved with housing projects

¹ Parts of this chapter have been published in: L. Smith & V. Mazzucato (2004), *Miglioriamo le nostre tradizioni: Gli investimenti dei migranti Ashanti nelle abitazioni e nelle imprese. Afriche e Orienti*, 6(1-2): 168-185.

² The Kwahu, like the Ashanti, are one of the ethnic groups making up the Akan people.

of migrants. Furthermore, of the total sum of all remittances received by respondents from migrants over a twelve-month period, nearly half (47%) were intended for investments in housing. The importance of housing investments for migrants was confirmed in the Amsterdam project of the *Ghana TransNet* research programme (Mazzucato, Van der Boom & Nsowah-Nuamah 2005) where it was found that of 16% all remittances sent to Ghana were intended for housing investments. This is a substantial proportion of all remittances as not all migrants were investing in houses at the time (Mazzucato, Van der Boom & Nsowah-Nuamah 2005). Other research on Ghanaian migrants confirms this level of involvement of migrants in housing investments (Arhinful 1998; Henry and Mohan 2003). Thus Arhinful (1998) found that of twenty-two Ghanaian migrants he interviewed in Amsterdam, fifteen were putting up houses in Ghana. His respondents explained that one of their main goals for going abroad was to save enough money so that they could build their own house in Ghana (1998).

Research on other developing countries where a large part of the working population lives abroad draws similar conclusions regarding the importance of investments in houses for migrants, particularly in the urban areas of the countries of origin (Adams 1991; De Haas 2003, 2005b; Massey 1998; Papademetriou & Martin 1991; Riccio 2001; Sander 2003; Seitinger 2003). Yet, while migrant investments in houses in the country of origin are recognised as a globally occurring phenomenon and a major component of all remittances flowing from migrants to the countries of origin, current literature only offers general, macro level analyses. This chapter aims to look at the micro processes of investments in urban houses by migrants and how these involve local actors.

In the discussion of migrants' housing investments the focus is often on whether these investments are 'productive' developments. This discussion usually focuses on macro level data and tends to examine the influence of housing investments on the national, regional or urban economy as whole. Such analyses cannot, however, examine *how* these transnational investments take place, since they occur at the level of individual relationships between migrants and local actors.

Scholars who did take a transnational focus in their analysis of migrants' housing investments also failed to discuss *how* these transnational investments were actually realised. Thus Portner (2005) looked at the influence of migrants on land use strategies in Mexico. Although he does discuss the extent to which migrants participate in investments in land and housing, he does not explain how these investments have taken place.

We argue that it is important to address the *how* question, as it helps to explain how transnational investments in an economy, be it urban or rural, need to take into account the processes surrounding these investments. Thus, assuming the

role of supervisor of the construction of a migrant house may be instrumental to some urban actors, not so much for the income this may yield, as well as for the opportunity it offers to strengthen their relationship with a migrant. This relationship can then be instrumental in helping them overcome crises, or in initiating new income generating activities.

In this chapter we explore processes concerning transnational investments in urban housing. In this, we explore the roles played by respondents in transnational housing investments and discuss whether transnational investments in urban houses change the meaning of (investments in) houses in Ghana, and whether this also leads to changing socio-economic configurations.

Outline of the remainder of the chapter

In the next section we discuss the context for investments in urban houses. Thereby we focus on the geographical expansion of Accra, related increases in land prices, and the rise of commercial real estates. In the section thereafter we look at our empirical data to examine which local actors are involved in transnational investments in houses. In a separate section we explore institutional dimensions to transnational housing investments. In the final section we summarise the main findings of this chapter and draw conclusions relating to the influence of transnational investments in urban houses for urban actors.

The urban context for transnational housing investments

Introduction

This section aims to clarify the role of migrants' investments in housing in Accra. In order to do so, this section provides a brief overview of Accra's spatial development over the last thirty years, and the effect this has had on land tenure and housing construction arrangements. We give particular attention to developments since the 1980s, as it was in this period that mass migration from Ghana took off, initially to Nigeria, and later to western countries. In doing so, this overview does not claim to be comprehensive and complete, as this lies beyond the scope of this research. It merely wishes to examine those issues that help explain predominant transnational arrangements and interests in housing investments in Accra. For more complete overviews of Accra's housing sector, we refer the reader to the work of Antwi (2002), Asare (1995), Brand (1972), Denteh (1992), Grant & Yankson (2003), Quarcoopome (1992), Songsore (2003), and Yeboah (2000).

Accra's expansion

Wellington (2002: 85) has described the development of present-day Accra in the following manner:

The city of Accra, by virtue of its history and strategic geographical location in Ghana, has always found itself to be the recipient of a migratory population and external cultural influences. However, the available reports from studies done to date indicate that the city is being inundated with a new tidal wave of massive urbanisation, and by some spin-off effects of globalisation.

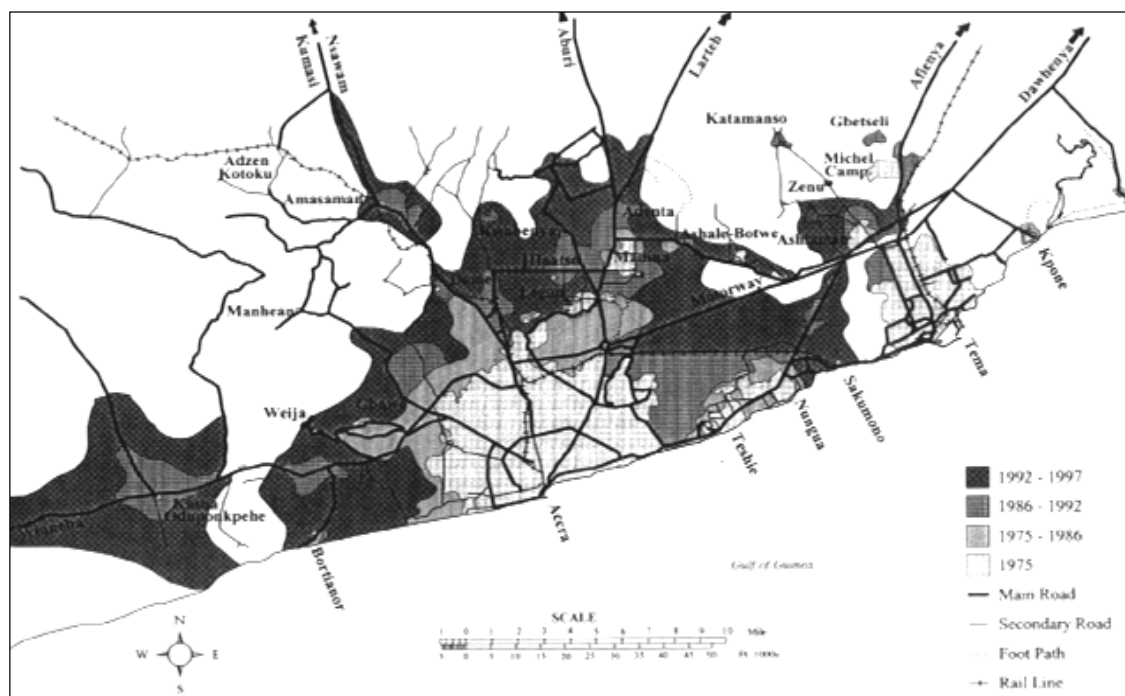
Yeboah (2000) concurs with this comment in his analysis of Accra's expansion in the period 1975 to 2000. He concludes that Accra has shown a rapid growth. From 1975 to 2000 it expanded more than threefold in terms of its territory. Most of this expansion took place from the mid 1980s onwards, directly following the implementation of the Structural Adjustment Programme (SAP) (Yeboah 2000).

Under SAP, policies were implemented which liberalised trade and foreign currency. The liberalisation of trade resulted in a vast increase of imported goods from western destinations such as the so-called *Eurocarcas*, second hand cars from Europe, building materials (Italian floor tiles, used kitchenware), household appliances and other goods. Foreign currency liberalisation, introduced in 1984, allowed Ghanaians abroad to remit money to Ghana through foreign exchange bureaus. Both trade and currency liberalization measures encouraged investments of migrants in Ghana and, so, positively affected the growth of Accra's economy. These investments, including those in housing, were mainly directed at the urban economy. The increased investment in houses is visible in longitudinal data on Accra's housing stock, that is, a count of the number of houses. From these data Yeboah (2003) reports how Accra's metropolis zone grew by 108% between 1984 and 2000. While this is certainly a sign of significant growth, it did not take into account the growth in the peri-urban settlements surrounding Accra. In these areas the stock of houses increased between 1119% and 2874% during the period 1984 to 2000, showing the tremendous rate of expansion of Accra into its hinterland (Yeboah 2003). This expansion is shown in Map 5.1 below.

The trend discussed with regard to data on housing stock is also supported with data focusing on population growth: Yeboah (2003) has established that between 1970 and 1984 Accra's population grew by 64%. Between 1984 and 2000 it grew by another 119%.³ While estimates of Accra's population differ from one source to the next, we feel that Yeboah's estimate of 2.5 million inhabitants for Accra and its hinterland seems reasonably accurate.

³ These figures include the hinterland of Accra.

Map 5.1 Territorial expansion of Accra, 1975-1997



Source: Yeboah 2000

Migrant investments in housing and the real estate alternative

Various explanations exist why migrants invest in houses in the city. First, most migrants return to Ghana years before becoming eligible for retirement pensions from the country they worked in, and, therefore, they need to ensure that upon their return to Ghana they have set up profitable businesses to sustain them and those they support. Accra is seen as the most important economic hub within Ghana, particularly for trade. The term '*impex*', an accepted and much used abbreviation for 'import-export', adorns many signboards above shops in central areas of the city and many migrants seek to join this commercial sector, also because it enables them to continue travelling between Ghana and other countries they resided in. The interest of migrants in business activities in Accra also forms an incentive for them to build their own house to live in while they stay in Accra.

Second, urban houses, notably in Accra, are regarded secure and profitable investments that, at the very least, keep up with the inflation of the Cedi, the national currency of Ghana.

Third, urban houses provide a healthy income to migrants when they rent these out until their permanent return to Ghana. In addition, when migrants

choose to retire to their hometown, or to a nearby town or city, they can once again rent out their house, which provides them with a secure pension.

One way of becoming the owner of an urban house is by buying a ready-constructed house from one of the real estate companies. These companies have, from the early 1990s onwards, established various highly visible ‘gated communities’ on Accra’s outskirts such as *Transacco Valley* and the housing estates of *Regimanuel Gray* and *Manet* just off the Spintex road connecting Accra with Tema. These estates reflect a new dimension of housing investments in Ghana. They emerged in the 1990s and are gaining in popularity, even though the prices of these houses mean that only Ghanaians working in white collar jobs abroad can afford, and are willing, to buy them. Regimanuel Gray indicated that for 2002, 75% of their customers were based abroad, and Manet Real Estate produced similar statistics (informant interviews, January 2003).



Plate 5.1 Housing estate in north-east Accra

Source: Ghanaestates

According to the sales officers we spoke to at Regimanuel Gray and Manet, Ghanaians abroad invest in these houses for a number of reasons. First, migrants expect that by buying a ready-made house they can avoid the misappropriation of financial resources. Had they been building their own house, they would have remitted resources earmarked for this to alters in Ghana, with the risk of misappropriation. Second, they expect that by making this acquisition, they can avoid grappling with issues such as inferior quality of building, poor location of the house in terms of surroundings and accessibility, lack of amenities such as

running water and electricity, and also tenure security issues regarding the land on which the houses stand. Both sales officers argued that not only would their buyers avoid such issues, also the high house prices in these estates ensured that the neighbourhood would have a certain 'social quality'. Moreover, the fact that the estates were gated, would provide owners with the possibility to determine which visitors were welcome to visit them.

The preference of Ghanaians abroad for ready-made urban housing, rather than putting up their own house signals the insecurity amongst foreign-based Ghanaians about their ability to construct an urban home, particularly if they do not know suitable local persons who are willing and able to supervise the construction. Alternatively, some migrants choose to spend a couple of months in Accra to oversee the construction of their houses. For some migrants, however, this is not a viable option.

In discussions with respondents in Accra with experience in putting up houses for migrants, accounts were given of incidents when migrants were cheated upon by local people 'chopping' most of the money intended for the construction of the house. However, rather than advocating that migrants try and save money to buy real estate housing, these respondents related these incidents to convince migrants of the implications of putting a substantial investment in the hands of an individual. They stressed that a migrant wanting to build a house needed to trust this person and his/her capacities completely, and establish control mechanisms to ensure that the project would not become a failure.

Land tenure and the land market

Generally, in Africa, there are many issues in urban land markets that are related to land value speculations and contestations over the land rights. Frequently the contestations are linked to unclear and competing legal structures (Ubink 2004). Antwi (2002) and Dale (1997) see the competing structures as a legacy of the colonial past when colonial administrations introduced formal tenure systems based on arrangements in Europe, which hardly reflected existing local practices.

According to Antwi (2002), the result of this is a 'dual tenurial system' in which the government controls the administration of tenure rights, while the actual tenure rights are transferred through customary tenure systems. However, government control over tenure rights is largely ineffective, and, thus, a highly informal and often contested land market has developed. This has given rise to mostly unplanned, spontaneous residential developments on Accra's peripheries (also see Kasanga *et al* 1996; Quarcoopome 1992). Grant & Yankson (2003: 71) argue that:

House building has been a driving force in the expansion of Accra, with individual builders prepared to build in areas that are unserved, in anticipation of future service provisions, and to speculate on the lower costs in these areas (Briggs & Yeboah, 2001: 21). Estimates

suggest that up to 50% of all buildings erected since the introduction of SAPs [Structural Adjustment Programmes] went up without building permits.

Some scholars argue that the persistent role of informal land transactions in the urban context has led to escalating land prices. Together with the insecurity of titles to land, this has led to a sharp division between an urban majority who does not have the means to invest in urban housing, and a minority that does, and is willing to, invest in own housing. We indicated in the introduction to this chapter that one of the primary objectives for migrants to go abroad is to accumulate savings to build their own house. The high proportion of migrants amongst house-owners in new neighbourhoods of Accra seems testimony to the success of migrants in meeting this goal. Yet, their success may be achieved at the expense of local actors as migrant demand for land has resulted in an escalation of land prices, in this way excluding urban dwellers whose incomes are inadequate to save up for the purchase of land.

The objective of this chapter is to provide insight in *how* urban actors are involved with migrant investments in urban houses. In addition to this, we also seek to understand *why* they are involved. Related to this, we discuss the difference between investments that are embedded in family ties versus those embedded in friendship ties. We expect that this discussion sheds some light on the issue why migrants invest in a house in Accra, rather than in a house in their region of origin, be this in an urban or rural setting.

Involvement of urban actors in transnational housing investments

Introduction

In this section we discuss the involvement of respondents in migrant housing investments. To explain the differences between the types of involvement, we use the typology set out in the previous chapter as our analytical framework. This allows us to examine to what degree the involvement of respondents in transnational housing investments of migrants relates to their personal achievements including whether they went abroad themselves, to their economic means, to their skills, and to the nature of the tie with the migrant whose house they are building.

The role of respondents in housing investments of migrants

From our research we deduced that there are various ways in which respondents in Accra are involved in housing projects of migrants.⁴ Their roles relate to some

⁴ In her research on activities related to housing investments in the town of Mampong in the Ashanti Region, Poel (2005) identifies a similar set of tasks.

or all of the stages of the building/acquisition process. We found that the main roles of respondents in housing projects are:

- Finding land that is suitable to put the migrant's house on. The suitability of land relates to factors such as location, size, available amenities, affordability, and most importantly, to the fact that it is not contested by others claiming ownership.
- Ensuring that the property rights are transferred to the migrant and formally recognized as such by the actors concerned.
- Finding a suitable architect to make first designs of the house, sending these to the migrant and discussing them with the migrant.
- Monitoring the progress of the construction of the house. This includes ensuring that contractors and workers maintain good progress, that they have the required materials, and that they maintain certain building quality standards.
- Maintaining records of expenditures so as to provide reports to the migrant on funds spent. This is important so that when resources and funds become depleted, the migrant can provide additional financial means in time.
- Ensuring that, until the migrant's return, a 'caretaker', who maintains and guards the house, lives in the house.

Beyond the principal person responsible for the housing project, a migrant might involve other alters in Accra. They may be asked to check on the accuracy of the progress reports provided by the principal person, or to take up the role of funds administrator, thus safeguarding the money remitted by the migrant, and providing this to the principal person at the migrant's request.

Table 5.1 indicates the level of involvement of respondents. In the table we distinguish three levels of intensity, namely, (i) the respondent has no role or a minimal role, (ii) the respondent's role is confined to one or two specific tasks, (iii) the respondent plays an instrumental, multiple role in the migrant's investment in the realisation of his/her urban house. The intensity of the role of respondents, thus, depends on the number of roles they have in the migrant's project, and also on the input this requires.

With this classification we can begin to understand the intensity and nature of transnational exchanges between urban actors and migrants. In the next section we build on this analysis by exploring the meaning respondents attribute to their involvement in transnational housing investments.

Table 5.1 Respondent involvement in transnational investments in housing

Kind of involvement	Level of involvement
<i>No role/minimal role</i> • Finding/selling land to migrants	18 respondents Eighteen respondents have <i>not</i> been involved in any transnational investments of family or friends abroad in houses in Ghana. Their lack of involvement relates mainly to their financial situation, as most rely on insecure and meagre incomes. This makes them less suitable as local partners as there is a real chance that to meet their own needs, they need to draw on remittances intended for the housing project. Other than their financial situation, respondents were also regarded less suitable because of their age. Some respondents were regarded too young to supervise a major investment such as a housing project. Other respondents were regarded too old and, thus, less able to provide the physical effort necessary to successfully supervise a housing project. Last but not least, all respondents in this category had few ties with migrants, and most of these were family members, which limited their possibilities to become involved in migrant housing projects. One respondent tried to interest his maternal nieces abroad to buy land in Accra through him. The sale of this land would enable him to make a small profit. Furthermore, he anticipated that these nieces would assign him the task of constructing their houses, which would generate further income. Another respondent indicated that he expects that a maternal cousin residing abroad, with whom he maintains a strong relationship, will soon approach him, asking him to supervise the construction of a house for him in Accra.
<i>Limited role</i> • Reporting on progress in construction • Controlling financial means • Taking care of the house	5 respondents Five respondents played a limited role in migrant's investments in houses. Of these five respondents, two were still involved with housing projects of migrants at the time we conducted our research. The migrants with whom these five respondents engaged in housing investments were both family and friends. Of the five respondents, two distributed remittances sent by the migrant to those directly involved in the supervision of the housing project when so requested by the migrant. Two other respondents provided migrants with regular reports on the progress of their housing projects, visiting the site of the house at the migrant's request to check on progress. These reports enabled migrants to verify whether the person they had assigned as main supervisor was giving them truthful and complete accounts. Finally, one respondent was asked to reside in the completed house of a migrant until this migrant returned to Ghana.
<i>Important role</i> • Finding land • Ensuring transfer of property rights • Finding a suitable	15 respondents Fifteen respondents played important roles in migrants' investments in houses, being involved in most or all stages leading to the completion of a house. Of these respondents some were only involved in projects of migrants

Kind of involvement	Level of involvement
architect • Supervising the construction process • Maintaining records • Taking care of the house	to whom they related as family. These respondents emphasized that they were interested in making economic gains through their involvement in the migrant's housing project and, hence, they only helped family members abroad who had no one else to turn to. Other respondents indicated that they had direct economic interests in being involved in migrants' housing projects. They were either rewarded with frequent gifts of money or goods for their efforts, or were given financial support for their own investments, or they were given an income that directly reflected the work they had done. Finally, a few respondents owned real estate/construction companies and sold land and sometimes completed houses to migrants.
Total transnational transactions received in one year for housing: 21,364 €	
Source: Thematic interviews, life history discussions and monthly transaction studies (2003-04)	

What can we deduce from the findings we present in Table 5.1? First, we ascertain that half of our research population was and/or is involved in transnational investments in urban housing. With regard to respondents who were *not* involved with migrant houses, we see that, when compared to respondents who were involved, nearly all of them were much less educated, and either relatively young (i.e. below 30 years) or old (above 60 years). Of the respondents who were not involved in migrants' housing projects in the age between 30 and 60 years, we found that they were all struggling to secure their own livelihoods. This not only meant that they could not dedicate much time to the housing project, but also that they might be tempted to draw on resources intended for the house to meet their own needs that they considered more urgent.

The characteristics of respondents who were/are involved in migrants' investments in houses provide a rather divergent picture. Generally, these respondents had high levels of education and, by Ghanaian standards, earned relatively high incomes. Indeed, of the 18 respondents involved with migrants' investments in houses, 13 owned their own urban house. The relationship between involvement in migrants' investments and ownership of assets confirms the argument of Roberts (1997) that for urban actors to become eligible as local partners of migrants in their investments in the local economy, they need to own certain assets. This not only helps migrants assess whether their urban counterparts are in financially vulnerable situations but also whether they are experienced in dealing with large sums of money.

Second, we see that the level of involvement varies considerably between respondents. Thus, some respondents were involved in most phases of a housing project, such as, taking responsibility for finding a suitable piece of land, nego-

tiating its sale and the transfer of title deeds, arranging an architect and being involved in the design of the house, assigning building contractors and supervising the general progress of the building project, sending financial reports to the migrant to ensure timely remittances of additional funds and, so, ensuring continued progress of the project, and making certain that the house is guarded by a live-in caretaker until the migrant returns. Other respondents played much more limited roles by only having one of two specific roles in the project. This seems to relate to their skills, and also to the level of trust migrants have in these respondents.

Third, between respondents the reasons for being involved or seeking to become involved in transnational investments in houses differs much. This difference mainly relates to the personal benefits respondents perceive to be associated with their involvement in migrants' projects. Thus, the involvement of respondents from the wealthiest group within our research population was based on two diverging principles, namely (i) respondents already highly involved in business activities saw their involvement in housing investments of migrants as a further opportunity to earn an income. In this group, some primarily hoped that their involvement would strengthen the relationship with the migrant, helping them secure the migrants' reciprocal support for their own activities. Four respondents explained that they were more commercially oriented and expected direct payment for services provided. This was especially true for migrants who approached respondents on recommendation from their migrant friends. (ii) The other group of wealthy respondents, predominantly white-collar workers, did not expect their involvement in transnational housing investments to produce benefits, because they did not seek to derive additional income through such involvement. They felt that for them other channels were more suited to supplement their regular income, if they so wished. Furthermore, as their own incomes were relatively secure, they also felt less need to attach themselves to migrants to help them overcome crises. Hence, they did not actively seek involvement with migrant investments and limited their involvement to members of their extended families who failed to find others to construct their houses.

Typology analysis on role of respondents

Following the analysis of the role of respondents in migrant housing investments as shown in Table 5.1, we return to the typology we developed in Chapter 4. We use this to explore whether and how involvement in housing investments of migrants is reflected in the division between the four types. We anticipate that respondents with many ties to migrants are more likely to be involved in transnational housing investments. However, amongst those with many ties we also expect that respondents who have more ties with migrant friends than with

migrant family are more involved in urban housing investments compared to respondents who mainly relate to migrants as family. Such a finding would confirm our notion that migrants seeking to realise major investments in the urban economy, such as houses, but also businesses - we will reflect on this in the next chapter - may prefer to involve trusted friends rather than family as this reduces the chance of their family, urban and rural, staking a claim to provide financial support, given that, apparently, migrants are affluent enough to invest in an urban house. In the next section we return to the question whether friends cannot also make such claims.

Table 5.2 Typology division of involvement in transnational housing investments

Involvement in transnational housing investments	Types				Total
	Type A (LM-LF)	Type B (HM-LF)	Type C (LM-HF)	Type D (HM-HF)	
No role	4	5	5	4	18
Limited role	1		4		5
Important role	2	7	3	3	15
Total	7	12	12	7	38

Notes:

LM: low proportion of migrants in social network, HM: high proportion of migrants in social network.
LF: low proportion of family amongst migrants, HF: high proportion of family amongst migrants.

We indicated two hypotheses in section above. The first hypothesis concerns our expectation that respondents with many ties to migrants would be more strongly involved in housing projects. This would suggest that especially respondents of Type B (high % migrants in network, low % family amongst migrants) and Type D (high % migrants in network, high % family amongst migrants) would be more involved than respondents belonging to Type A (low % migrants in network, low % family amongst migrants) and Type C (low % migrants in network, high % family amongst migrants). The data in Table 5.2 show mixed results, however. Thus, for Type B respondents, we find that the majority were involved in a substantive way with housing projects. At the same time 5 of the 12 respondents of Type B were also *not* involved in any way. With regard to Type D respondents, we found that the majority were not involved in housing projects.

The second hypothesis concerns the role of the institutional context in which transnational relationships are embedded. We expect that for large-scale urban investments such as houses, friendships may be regarded as channels that more appropriate than family relationships. The data in Table 5.2 are inconclusive however. Whereas the majority of Type B respondents are involved in migrants' housing projects, four of the seven Type A respondents were not involved in migrants' housing projects. Furthermore, we expected that when compared, Types C and D would show contrasting results to Types A and B, given the dominance of family relations amongst the foreign alters of these respondents. Yet, 7 of the 12 Type C respondents were involved with migrants' investments in houses, with 3 of the 7 Type D respondents also playing important roles.

Does this imply that both hypotheses, (i) concerning the importance for transnational housing investments of having many foreign based alters and (ii) relating to these as friends rather than family, are then disproved? Not necessarily. If the conditions implied in the two hypotheses are examined concomitantly, i.e. that respondents have a relatively high proportion of foreign based alters *and* that these alters are mainly friends, we can draw firmer conclusions, especially when we take a closer look at the data, namely, with whom respondents engaged. Doing so, we find that of the five respondents with limited roles in transnational housing investments, four related to migrants as family (sibling, maternal uncle). Of these, 3 respondents belonged to Type C (low % migrants in network, high % of family amongst migrants).

When we scrutinise the 15 respondents who played important roles in transnational housing investments, we find that 7 respondents are only involved with migrant friends, 3 respondents are involved with friends *and* family, and 5 are only involved in housing projects of foreign-based family. These findings point to the importance of friendships in transnational investments in urban houses, an issue that has rarely been addressed in existing literature. How does this relate to the typology? We find that of the 10 respondents involved with housing projects of migrant friends, 6 are type B respondents, while 2 respondents belong to Type A. Both types concern respondents with a low percentage of family amongst their migrant alters.

We conclude that when we examine the relationships through which respondents of the four types engage with migrants in their investments in urban houses, there is a bias towards friendship, especially when the roles of urban actors are regarded as important.

In the next section we further explore the distinction between friendship and family ties in transnational investments when we discuss the significance of transnational investments in urban houses. In this, we do not only look at their influence on the urban economy but we also explore how these investments

affect social-economic configurations, particularly as these investments only concern, and potentially benefit, a small group of actors in Accra amongst all alters of migrants, both rural and urban-based.

The meaning of transnational investments in urban houses

Introduction

Following on the previous section, which discussed the role of respondents in transnational investments of migrants in urban houses, we now turn to the significance of these investments and, particularly, explore what being involved in such projects means for respondents. In the next section, we briefly discuss the social-cultural meaning of houses as related to migrant investments in urban houses. Thereafter, we discuss the meaning of the involvement of respondents, as urban actors, in transnational investments in housing.

Why do migrants invest in urban houses?

The objective of this research is to understand how transnational ties with migrants influence urban actors in their various activities in the urban economy, of which housing is one. To understand why respondents become involved in migrant investments in houses we need to devote some paragraphs on the reasons that migrants invest in urban houses. In Smith & Mazzucato (2004) we discuss this more extensively using first-hand information from discussions with migrants in the Amsterdam project of the *Ghana TransNet* research programme. In this study we complement these insights with insights from other scholars and with insights provided by Accra-based respondents who had also been abroad.

As we indicated in the introduction to this chapter, one of the main reasons for migrants to go abroad is to invest in houses in their countries of origin, which in this research means Ghana. Here we need to distinguish between investments in houses in one of Ghana's major cities, such as Accra/Tema and Kumasi, and investments in houses in migrants' hometowns. Arhinful (1998), amongst others, argues that beyond differences in costs of putting up a house in an urban versus a rural setting, the main difference between investing in a house in the hometown and investing in a house in the city relates to the fact that urban so-called 'mansions' must be seen as economic investments. They become the headquarters for returned migrants, temporary or more permanently, from which migrants can operate their business activities, but they also form a valuable and steady source of income when rented out while the migrants are still abroad, or when migrants decide to retire to their hometowns. In contrast, investments in houses in the hometown are largely done out of cultural motivations (Arhinful 1998).

In our research we find that such a division does not always hold. Some respondents had been able to invest in their own urban houses, because they had been abroad themselves, others because they earned high incomes with skilled, salaried work and/or from business activities. Respondents explained their investments as a mix of economic and practical reasons, but also as cultural investments which showed their ability and power ‘to put up a structure’, i.e. build an own house (Van der Geest 1998). We return to this issue in the next subsection when we discuss the social-cultural meaning of investments in urban houses.

Akyeampong (2000: 206) argues that a clear link exists between investments in urban houses in Accra and business activities, particularly trading activities:

The loss of great and small fortunes by men and women in the late 1970s and early 1980s through price controls, lootings, state appropriation of private businesses, and currency changes, generated an insecurity that would remain even with the return of better times. A lesson was learned in the value of self-acquired wealth...Aside from real estate, Ghanaians became uneasy about long-term investment in the Ghanaian economy, preferring trade and the fast turn-around to industry and commercial agriculture.

Akyeampong’s explanation helps establish the economic link between investments in houses and other economic involvement of migrants in Accra in two ways. First, it suggests that within the range of potential investments migrants make to the Ghanaian economy, they perceive investments in urban houses as one of the most secure. Second, the interest of migrants in urban houses also needs to be explained in terms of the link this has with concomitant investments and interests in business investments that are mainly located in Accra.

Aryee is the director of the Achimota Town Council and in this capacity he is responsible for developments in the northern neighbourhoods of Accra. He explains how the northern neighbourhoods of Accra are preferred locations where migrants of Akan origin construct their houses. Aryee identifies two policy changes as especially important to stimulate migrants to invest in houses in Ghana. The first policy change, effected in 1986 by the Ghanaian government under the influence of the SAP, was the liberalisation of foreign exchange. In Aryee’s view this policy was particularly important because it allowed migrants to bring foreign currency into Ghana through other channels than the Central Bank of Ghana.

“[f]reed a lot of money earned by Ghanaians outside the country and paved the way for money to move in both directions.” (Smith & Mazzucato 2004: 4-5)

The second policy incentive that encouraged investments in houses in Accra was the introduction in 1988 of a ‘package deal’ by the government. This exempted all who put up buildings, for whatever purpose, from paying duties

over the next five years. This tax incentive resulted in a major increase in construction activities in Accra, especially houses, by migrants.

The above paragraphs offered a general explanation why migrants, and well-off Ghanaians, build their own houses in Accra, although they may not originate from the city. It is clear that in Ghana 'putting up a structure' has become an increasingly complex institution. This relates to changes in economic interests and in social and cultural perspectives, some deriving from migration experiences from rural areas to Accra, particularly from Ghana to foreign destinations. Not only has the institution of 'putting up a structure' become complex because urban locations compete with rural locations as sites for migrant investments in houses, but also because non-kin alters have come to be preferred to family by an increasing number of migrants for realising such investments.

The urban agent: trust, institutions and incentives in transnational relations

From respondents' accounts it emerges that trust is of vital importance for relationships between respondents and migrants. Alan, a respondent who lived and worked in Amsterdam for many years before returning to Ghana to initiate businesses in Accra, also emphasises the importance of alters who are trustworthy, in order to realise business and housing investments:

It is hard to find trustworthy persons who are well able to arrange things for you in Ghana while you are still somewhere in Europe. Such a person may be a well-known friend, a hometown relation, more easily than a family member, as sometimes as a migrant you do not want to let your family know that you are building something. (Interview, January 2004)

In his view, family, more often than close and trusted friends, adhere to the notion that those who have managed to go abroad must be well-off. This implies that the money of these migrants is then also more expendable. Consequently, any amount of money remitted by migrants for a specific project may then also be used to meet other family and/or personal needs.⁵ To avoid such issues Alan called two trusted, long-time friends in Accra, asking them to find suitable land for him in Accra and take responsibility for the construction of his house on this land.

Other migrants we spoke to about their investments in urban houses, felt that placing the responsibility of a housing project in the hands of a family member in Accra is not necessarily a problem, provided this family member was trustworthy, had the skills to manage a housing project, and could be counted upon

⁵ Hovingh (2004: 40) explains this further. She argues that the principal difference between transnational investments in businesses or houses through friendship versus family ties: "...is that in case of friendship there is a matter of trust, in case of family there is a matter of obligations. This means that friends can look after your money while family members are the ones you are supposed to give your money to."

not to broadcast to other members of the family what amount of money was invested in the project.

Trust in transnational relationships may have its roots in a variety of institutions. Thus, some relationships hail from a shared childhood. Other relationships were founded when the respondent and migrant attended school or university together. For yet other relationships trust derived from shared experiences at work, church, or while residing abroad. The resultant bonding and institutional embedding helped guide the relationships.

Yet not all institutional contexts may be equally suitable for migrants to initiate and sustain an activity such as investment in housing. The choice of alters with whom to engage in economic or social activities depends on the consequences of the institutional embedding of these relationships. For some relationships the institutional context may hold more disadvantages than advantages compared to relationships embedded in other institutions. Thus Alan's preference for friends rather than extended family, based on the argument that family may feel more entitled to his resources than friends, is a case in point. However, the choice for particular relationships over others also relates to the ability of the embedding institution to monitor the relationship.

Trust in other actors is not gained by virtue of a relationship being embedded in a certain institution alone. Trust also requires actors to make various, often reciprocal, economic and social investments in one another. In making such investments respondents who relate to migrants as friends seem better positioned than other alters, mainly because friendships have a greater chance of producing bilateral relations that rarely, or only indirectly, involve other actors. Thus, some of our respondents indicated that once they had understood how their friendships to migrants could provide them with long-term benefits, they began to invest in these friendships. Once these migrants considered them to be trustworthy and capable, a reciprocal relationship could develop in which the intensity and scale of involvements slowly increased, which provided both actors the opportunity to assess whether the other was a 'serious' person, and in particular whether the other person could prove that there was a long-term commitment towards the relationship. When this was felt to be the case this could lead migrants to ask respondents to supervise the construction of their urban houses.

The preference of migrants for urban actors might also be strategic. Migrants sometimes prefer to involve friends in their housing projects and not to inform the family of the project to avoid a barrage of requests for financial support, or to prevent claims of family members on the house because they were involved in its construction. The case of Alan also points to this. Regarding the difference between investments in houses through friends versus family, Mazzucato (2003: 4-5) concludes that:

[A] friend is a way one can create room for autonomous decision-making within a context of kin relationships. One can 'hide' one's investment in a house in Accra when custom dictates that one should first invest in ameliorating or re-building the compound home in one's village in which to host one's extended family as well as host laying-in-state and funeral ceremonies.

Why do urban actors accept the task of supervising migrants' housing projects? What incentive, return or reward is there for friends and relatives in Accra to be involved in building houses for migrants when this is a labour intensive process that requires continuous attention? Through discussions with respondents we identify four main dimensions that help explain respondents' involvement in housing investments of migrants:

- Short-term reciprocity: 'Chopping' some of the funds sent for own purposes
- Long-term reciprocity: Anticipation of an eventual significant reciprocal investment
- Social security: Being involved with migrant projects establishes a strong relationship with migrants, which may stimulate them to provide support to respondents at times of crises
- Altruism and respect: Being prepared to invest own time and other resources based on feelings of pity for the migrant's situation, or to gain the migrant's respect

Short-term reciprocity

With regard to the question whether respondents in Accra proactively support housing projects of migrants, the case of Kenneth is useful. Kenneth explains how Darkwa, a close friend, went to The Netherlands in 1998. Since then Kenneth has tried to further strengthen their relationship, seeking to build up trust. Thus, Kenneth proudly states that at present; "... he knows my everything!" (Interview, 19 March 2004). Through regular phone calls, usually initiated by Darkwa, they maintain their relationship. These calls also enable Darkwa to ask Kenneth for certain favours, for instance, asking him to go and visit Darkwa's children to see how they are faring. These children are in the care of a cousin of Darkwa and live in a house that Darkwa has rented for them in Accra.

Through such requests, Kenneth argues, Darkwa was able to 'study his character'. Kenneth now feels that he has won his friend's confidence because Darkwa asked him, and not someone else, to work for him by driving a car he sent to Ghana to be used as a taxi, which provided them both with an income. Kenneth feels that over the years that Darkwa has been abroad he has proven to be a trustworthy and capable friend, and he feels that their friendship has reached the level where Darkwa will entrust Kenneth with the responsibility of putting up a house for him. In 2004 Kenneth brought up the topic in a phone conversation

with Darkwa. Darkwa indicated, however, that his money was still 'too small' for him to make such an investment. Nonetheless Kenneth feels that it is only a matter of time before Darkwa will ask him to put up the house, and he is certain that he will be the person Darkwa will ask to supervise this.

Why would Kenneth want to supervise his friend's housing project? Kenneth explains that every time Darkwa remits money to him for the house he will be allowed to take a part of this money as 'chop' for himself. Thus if Darkwa remits 800 Euro to him, he expects that he can keep about 50 Euro for himself. This decision is not Kenneth's, however, for Darkwa will instruct him how much of the money he can keep. Kenneth does not intend to take more because, if found out, it might easily mean the end of their valuable friendship.

Other respondents indicated that they felt that they were entitled to 'chop' some of the money remitted to them for houses for their own needs, without feeling the need to discuss with migrants the level of chop they could take. They explained that over the years a mutual understanding has developed between migrants and urban actors who are asked to supervise their projects, that 'chopping' is an accepted, implicit part of the arrangement.

Long-term reciprocity

Francis is currently completing the construction of houses for two migrants. He explains his involvement as follows. In his view it was instrumental that he had already developed strong friendships with these two migrants before they left Ghana. Through continued investments in these friendships he was able to win their trust and was eventually assigned the task to build their houses. In his view the fact that he is a trained surveyor and real estate consultant also helped to convince them to entrust their projects to him. If he is a professional, why does he not charge these friends a 'professional' rate? Francis explains that he has always worked for other firms and has only recently started his own consultancy bureau. Needing to first establish a clientele and good reputation, notably amongst migrants abroad, he will initially charge lower prices, gradually increasing his fees. At the same time he is not making losses as he always asks the two migrants to remit larger sums of money than he actually needs:

When they send me foreign money I do not change this straight, I do it only gradually. Whenever I need to use the money for payment of workers or materials I change what I need. As I work this way the [exchange] rate goes up. I then get the difference between the original rate of the requested amount and later rates. (Interview, 1 October 2003)

At times the two migrants also send Francis money for personal use, as well as goods, such as a computer. More importantly, Francis hopes to secure building contracts from other migrants once the two migrant friends begin to recommend him to their migrant friends. Thus Francis related how David, his friend in Amsterdam, had already recommended him to a female friend also based in

Amsterdam. It turned out, though, that the friend's husband had already asked someone else to put up their house for them.

Beyond establishing a clientele and deriving small benefits from being involved Francis also hopes that in the long term: "there might be something big for him" particularly from David. What does he mean? Francis explains how quite a while ago David had indicated that he would be willing to sponsor Francis to join him in The Netherlands. However Francis had felt that David should sponsor his own wife instead. Since then he has been waiting for an alternative major investment from David, although this has not yet been forthcoming. He hopes that this will take the form of a capital injection in his business, which would assist him to further professionalise his business.

It emerges that Francis sees his investments in their relationship not only as a dedication to their friendship, but also as a calculated investment in possible future returns. In order to ensure that the relationship is maintained, he has immersed himself in David's economic, social and cultural activities. By immersing himself in the network of the migrant, he hopes achieve reciprocal support from David and to secure work from other migrants in the near future.

Social security

Regarding the third dimension, that of social security, Albert, a successful businessman, relates how he is in the process of supervising the housing project of a migrant friend without any mutual, formal agreement or anticipation that his efforts will be financially rewarded. All he hopes for is that in the event of an emergency, of whatever kind, he can expect the support of his migrant friend. In the event that he does not need such help, his message to those he has supported is that: "they should think of my children and help them instead." (Interview, 28 January 2004)

Other respondents, who invested in migrants without clear expectations of how their efforts might be reciprocated, provided similar explanations. While none of these respondents sought to strategically involve themselves with urban investments of migrants to ensure a measure of social security, they do regard their relationships with migrants an important asset for their livelihoods.

The case of Kwasi illustrates how transnational housing investments can also provide social security. Kwasi is an elderly male respondent who will soon retire from a steady, but low-paying job at a medical supplies store. He has repeatedly mentioned that he wants to interest two nieces in Amsterdam to invest in land on the western outskirts of Accra, to which he holds a claim. In the final month of the research we arrange to go with him to see the land, located about three-quarter hour's drive from central Accra. On the way he explains that the sale of this land would provide him with a profit that he can then use to invest in a chain

of businesses, all related to construction: sand-winning, brick making and real estate development. The profits he hopes to derive from these businesses would enable him to stay in Accra rather than force him to retire to his hometown. Furthermore, they might also be sufficient for him to invest in his own house in Accra.

When we reach our destination it becomes clear that the project is shrouded in complexities. First, his claim to the land turned out to be much more complex than he had initially explained. Rather than having actually bought the land, he had paid to have it registered, together with a business partner, a female trader, who originated from the area. His claim to the land seemed to largely depend on her presence, and he eventually paid her to join us to see the land. When we arrived there it turned out that he was unaware that together with her brothers his business partner had already started construction activities on some of the land. It then turned out that the reason why he had wanted us to see the land and take pictures was to provide his two maternal nieces with additional and independent sources of information to convince them of the suitability of the land.



Plate 5.2 Kwasi's land claim

Clearly, his chances of remaining in Accra by realising his business projects completely depended on his ability to control his claim to the land and on the

willingness of his nieces to invest in the land for their houses. Since Kwasi only discussed the project with us towards the end of our second field research, we could not see how it progressed. This case does show, however, how for some actors transnational investments in houses (and land) are an important opportunity to secure their own future in Accra.

Altruism and respect

The fourth dimension, in contrast to the first three dimensions, does not seem to relate to economic rationales of urban actors. In relation to this dimension actors explained that their involvement in migrants' housing projects had social rather than economic reasons. Thus, Oscar tells how his involvement in migrants' housing investments began when he took pity on a maternal niece in the United States. She had called him and had told him how, after having been away from Ghana for more than a decade, she did not know anyone else but him to whom she could entrust the supervision of the construction of her house in Accra. Oscar understood that she would only return to Ghana after her house had been completed. Oscar decided to accept the responsibility but has since refused the gifts she tried to bestow on him as he was doing it 'to protect her dignity' and not for his own benefits.

Other financially independent respondents claimed that their involvement in migrant's housing projects was not to reap economic benefits, as their financial situation did not call for this, and that they did not see housing projects as a relevant channel to gain additional income. Like Oscar, these respondents merely committed themselves to migrants because they realised the importance of having one's own house in Ghana after having been abroad for many years. In return, respondents only sought the respect of these migrants for their efforts.

The discussion of these four dimensions raises two main issues. First, although respondents often indicated that they related more strongly to one of the four dimensions to explain their involvement in migrant housing projects, these dimensions were not mutually exclusive. Thus, while the focus of some respondents was on long-term reciprocity, any gifts they received in the meantime for their supervising role were regarded as a bonus. Second, in contrast to the clear economic rationale behind the first three dimensions, the fourth dimension – involvement out of pity for a migrant's physical-social isolation, and possibly also to gain the respect of the migrant – shows how not all involvement of urban actors in transnational investments is motivated by economic benefits.

The social-cultural dimension of transnational housing investments

Respondents who had been abroad for economic reasons explained that their main purpose to go abroad had been to accumulate savings in order establish own businesses and build their own house(s) in Ghana. Why did they, and other

migrants, seek to build houses in Accra? One of the key reasons for Ghanaians to build a house is the respect this gives to its owner (Van der Geest 1998; Yeboah 2003). Respect can be gained from activities in a range of institutional contexts. These vary from providing public donations at so-called 'harvests' in church, to initiating community projects, to putting up houses.

Angelina, a young female respondent, relates how her sister and husband, based in The Netherlands, have almost completed a large 'mansion' on the western outskirts of Accra. A trusted friend designed and supervised the construction, and on occasion Angelina travels to the site to verify that the construction work is making good progress. When asked why the migrants had chosen to build the house in Accra Angelina replied:

The idea of settling in Accra has eaten up their minds. As everyone there [abroad] is doing it, they, too, will do it; they don't want to be in the village anymore. (Interview, 31 July 2004)

This contrasts with traditional institutions, which demand that Ghanaians need to build their houses in their (rural) hometowns and not in a city located outside the region of origin. Thus Van der Geest (1998) cites elders in a small Akan town who explained how:

"If one builds a house, it should not be just anywhere, but in one's hometown. Building houses in various places but not in the hometown is shameful and senseless. The house symbolises and expresses belonging, so it should be in the place where one belongs." Their comments relate to various forms of belonging and being affiliated to one's hometown and the matrilineal family. This is most visible at family funerals when visitors (and family) come from near and afar to support you. Being able to provide lodging in one's own house on such occasions commands you much respect as people note that you have shown your ties to the hometown by having a house in it and you have shown respect to the deceased by being able to comfortably house the visitors of the funeral. When you yourself die, 'your name will be remembered' through the building you have put up. (1998: 352).

Julie, a respondent who works for a government agency, seems to adhere to this cultural meaning of a house, despite having built a house in one of the northern neighbourhoods of Accra, and not in her hometown. She explains that she built this house with savings from her allowances while pursuing tertiary education in countries around the world, and later with savings from her white-collar job in Ghana:

This house has been built with Pounds, Dollars, Cedi and even Deutsche Mark! (Interview, 27 August 2003)

Her main reason for building the house in Accra and not in her hometown in the Ashanti Region was that her work would keep her in Accra for many years to come. Having her own house would give her secure and comfortable accommodation and would allow her to save on rent for many years. She expects that for many other migrants and urban actors who do not originate from the Accra region this would also be the main reason why they invest in a house in Accra.

Now that Julie has passed the age of fifty, she feels an increasing urge to also put up a house in Kumasi, because it is there that she imagines she will be able to comfortably retire possibly together with her Dutch husband. In contrast to Accra, Julie feels that in Kumasi there is still more of a 'village culture', one in which neighbours care for one another. She expects that as she grows older her future neighbours in Kumasi will be willing to take care of her, adding to the financial support that her own children, whom she expects will continue to live abroad, may give. She also felt that following her retirement it would be difficult to stay in Accra as her friends and ex-colleagues would live far away, even though within Accra. This would make it expensive and time-consuming to visit and support one another. Furthermore, living expenses in Accra are higher than in any other parts of Ghana. Taking these factors into account Julie concluded that:

To build a house in one's hometown, or even in Kumasi, is to provide security for one's old age as then you do not have to depend on other people to accommodate you. It is also good for your own social esteem. If, on the other hand, you put up a house in Accra, this is not a *cultural security* but a *life security*, as it avoids you being thrown out of a rented house at an older, volatile age. Therefore these houses [in Accra] most especially have an economic value... Had you built a house of your own in the hometown then some of the family's children can join you and take care of domestic tasks, and you would gain respect and be able to stay at the village in peace. (Interview, 4 February 2004)

When we ask James, who has been abroad on many occasions for long and short periods about the meaning of building houses in Ghana, he replies that this depends much on who is putting up the building. In his view, for those who are 'illiterate' and have managed to go abroad it is an issue of prestige to construct their house in or near their hometown. A house does not carry this meaning for a person who has studied and is 'enlightened'. For such people the decision to put up a house is first and foremost a practical choice and will often lead them to invest in houses in Accra.

Jack, a manager working for a commercial bank, relates this 'enlightened' perspective to the importance of the hometown:

For the family you need to invest in the hometown, make a contribution to the family house and also build a house of your own. But we will live here [in Accra] all our lives and therefore we need to invest here first. I won't go back to my hometown as it does not fit my retirement plan of becoming a consultant when I retire...I don't fit there [in the hometown] with their drinking and the kind of talk they have. Even chiefs stay here in Accra and only go back for ceremonies, weekends and holidays. (Interview, 3 March 2004)

Amoo-Adare (2004), a female Ghanaian architect, argues that spatial configurations of urban houses built by migrants follow western norms and focus on 'nuclear household models' thus bringing a different meaning to the building of houses. As a result, institutional practices about the identity of a house that pertain to the extended family, gender, reproduction, care-taking and livelihood

identities are currently undergoing marked changes. Clark (1999), however, argues that this is not a new development as family systems amongst the Akan have always implied negotiations between personal interests of an individual versus kinship obligations. Indeed, the Ashanti do not only contest kinship alliance, but also initiate economic activities, for instance through labour migration, which affect people whom they are attached to and with whom they affiliate themselves. With reference to the ethnographic work on the Ashanti by Fortes during the 1940s, Clark shows how already at that time the Ashanti had strong interests to seek livelihoods outside their hometowns, resulting in early forms of urbanisation that entailed 'highly diversified' and 'very elastic' organisational forms (Clark 1999: 66-68).

In discussing general changes in size, pattern and role of the Ghanaian family, Addai-Sundiata (1995: 73, 79) argues that especially in urban areas conjugal family configurations are becoming prevalent for household arrangements:

Quite apart from the fact that families are being forced by certain external constraints (economic hardships, children's education, etc.) to control their numbers, certain modern patterns of life-styles are also evolving fast. Compound houses are becoming more and more obsolete and in their place bungalow-type structures designed for conjugal life-styles are in vogue...The urban family has ceased to be, to any appreciable extent, a unit of economic production...Each generation has...witnessed a decline of parental control over children. This increases freedom and individualization of family members and their release from the strict supervision of the rural neighbourhood is naturally reflected in the instability of the contemporary African family.

Addai-Sundiata concludes that in an urban context little evidence can be found to argue that families function as 'corporate social entities'. Instead he notes a marked shift towards individualism (1995). With respect to housing investments Filson, research director at the Ghana Investment Promotion Council (personal communication 22 April 2004), argues how this trend translates into a lifestyle where urban actors in Accra increasingly only provide accommodation to their conjugal families. This comment resonates with our own research findings. Various respondents indicated that they no longer desired to live under one roof with their extended families. They related this to their longing for privacy but also to financial consequences, for family members staying in the same house would try to depend on them for their livelihoods. Thus, both migrants *and* wealthier urban actors, who never went abroad, mostly hailing from regions geographically distant from Accra including the Ashanti Region, hope that by establishing themselves in Accra, a physical distance can be maintained between them and their family in the hometown. This would give them enough room to manoeuvre and establish and maintain the livelihood they desire, while continuing to meet financial and organisational responsibilities and obligations towards their families at important occasions such as family funerals in their hometown.

Conclusions

This chapter has examined socio-economic and institutional dimensions of the involvement of urban actors in transnational investments in houses in Accra. In doing so, we discussed the economic scope of housing investments for urban respondents. We paid attention to changes in cultural values attached to house building. We also discussed the economic and social implications of respondents' involvement with migrants' housing investments, and focused on the meaning of investments in houses in the urban economy.

What has emanated from this chapter is that some transnational investments in housing are embedded in relationships which are rooted in more 'traditional' institutions such as the extended family, or hometown or ethnic ties, while other transactions are embedded in transnational relationships which are manifested in the urban domain such as friendships established through education, church or professional associations. In yet other cases these relationships began when both the urban actor and migrant resided abroad.

An institutional embedding establishes rules and conditions of engagement, but does not in itself stimulate transnational activities. For this, urban actors (or *vice versa*, migrants) seeking to be involved in migrants' investments in houses needed to show their commitment through, for instance, proving themselves responsible for migrants' interests in Ghana, be they social, economic or otherwise. Why would respondents seek to be involved? We conclude that respondents had different and sometimes multiple reasons for being involved with migrants in their housing projects. For less affluent respondents the responsibility of supervising the construction of a migrant's house, however time-consuming, presented an opportunity to improve their livelihoods once the migrant reciprocated their efforts and made substantial investments in them such as sponsoring their trip to abroad, investing in their business, or sending them a car for their personal use. More affluent respondents were also keen to supervise migrants' housing investments. For some respondents the supervision of housing projects constituted one of their main income generating activities. For other actors their involvement allowed them to reinforce their ties with migrants and so build up social capital. This social capital might prove to be beneficial in the future, when these urban actors could call on the migrants to help them overcome severe crises. Finally, a small group of respondents, mainly white collar workers, explained that their involvement in transnational housing investments was primarily an act of kindness towards migrant alters, mainly family members, who had been unable to find others in Ghana to whom they could entrust their housing investment.

Transnational relations are two-way processes and while we focused on the position of urban actors, we also established from their arguments that migrants sometimes showed a strategic preference to counterparts embedded in institutions with an urban rather than a rural link. This minimised the chance of other actors, notably family, staking a claim on the resources migrants needed to invest in their urban house. We also showed this preference for friendships over family ties in the typology analysis. Although in some cases respondents who related to migrants as kin did play an important role, as we indicated above, our data show that friendships are the preferred channel for migrants. We would like to reiterate the findings of Table 5.1 that not all friendships were equally suited. Instead, a history of previous exchanges helped migrants establish which of their counterparts in Accra were most capable and trustworthy to take on the supervision of the construction of their houses.

In the last section of this chapter we discussed the meaning of urban houses and concluded that urban houses, in the first place, are seen as important economic investments because their value can at the very least keep pace with currency inflations. Furthermore, until their return, migrants can rent out their houses. This provides them with a steady source of income. When returned migrants decide to retire to their region of origin, they can, once again, rent out their urban house, providing them with a healthy pension. The urban location of houses is also important as this helps migrants establish themselves in the urban economy. In addition to accommodation, a house can be used as the premises from which to run businesses, especially if these businesses require that immigrants go abroad once in a while. It was also emphasised that urban houses enable migrants to maintain a certain geographical distance from alters in their region of origin, notably their extended families. This distance gave them a measure of autonomy to choose which requests for support they would respond to and which they would decline, without losing the respect of their families. Had they returned to their region of origin, they would have received, in all likelihood, an endless number of requests for support, which would have been difficult to decline and would have rapidly depleted the savings they earned abroad.

Regarding the cultural role and the larger implications of urban housing investments for the relationships of migrants and urban actors with their region of origin, opinions amongst respondents were divided. Some respondents, saw investments in urban houses merely as economic investments. For these respondents investments in the family house and, if possible, also in their own house in the hometown were important so as to keep their family's respect. A few other respondents argued that respect for being able to put up one's own building was no longer attached to the actual geographical location of the house. This was

especially the case for respondents and migrants who felt that the respect of their fellow urban dwellers, be they church members, colleagues or business partners, was more important to them than their family's respect and that of others in their hometown.

What emerges is that between urban actors there is a marked difference in their involvement in transnational investments in houses. This relates to (i) the purpose for which the house was built, (ii) the institutions embedding the relationship between urban actors and migrants, (iii) the skills and trustworthiness of urban actors, and (iv) the reasons for urban actors to be involved. We note that, generally, the most vulnerable and resource-poor respondents played no role in urban housing investments of migrants.

In the next chapter we focus on transnational influences on business activities of respondents in Accra. In this, we once again examine what and how these transnational investments took place, and why urban actors are involved.



In business with migrants: Transnational influences on business activities of urban actors¹

Samuel is a trader in second hand car parts. He operates from a store in the area of Abose Okai where many such stores exist. To make himself heard during our interview he has to shout above the noise of the other sellers announcing the car brands of the spare parts they sell to cars slowly passing by. Samuel imports his spare parts from Belgium, Germany and The Netherlands and travels there a number of times per year to buy new 'stock'. When we ask him about the role of migrants in the economy of Accra, he states: "Why people respect migrants is because they have a knowledge which leads them to have a different behaviour. People ask if they got an education when they were over there [overseas]. They ask because migrants show that they know how to manage their money and use it wisely. Investing wisely, he adds, means that it is best to invest in Accra". (Interview, 2 December 2002).

Clifford, another migrant who had returned to Accra to establish and operate a second hand goods business, puts it like this: "The economy of Accra is running! It is more interesting to invest in Accra than somewhere else. This goes for both big and small businesses; it goes for someone setting up a garage and for the shoeshine boys." (Interview, 2 December 2002).

Introduction

Many of the small businesses that can be seen around Accra today have visible links with foreign places, sometimes in their names, but more often in the products they sell and the services they offer. These businesses range widely, from second hand goods such as cars, fridges and clothes, to new Italian floor

¹ Parts of this chapter have been published in: Smith & Mazzucato (2004).

tiles, and fashion items, and internet services. Beyond these businesses with clearly visible links with abroad, there are many others either initiated or supported by migrants.

It is generally acknowledged in remittance studies that much of the flow of remittances to the country of origin, whether channelled through formal or informal avenues, is meant for businesses (see De Haas 2003 for Morocco; Hamann 2000 on Mexico). For Ghana, Mazzucato, Van der Boom & Nsowah-Nuamah (2005) have calculated that with respect to their research population of Ghanaian migrants in Amsterdam, twenty eight per cent of all remittances were invested in businesses in Ghana, mainly in Accra and Kumasi. According to Asiedu (2005) and Diko & Tipple (1992), particularly unskilled Ghanaians migrate abroad primarily to save capital in order to invest in houses and businesses in Ghana, since opportunities to accumulate such funds in Ghana are limited. Asiedu (2005) goes on to claim that a direct relationship exists between the duration of the stay abroad of migrants and their ability to accumulate enough savings for housing and business projects in Ghana.

The contribution of remittances to the local economy through business investments is increasingly recognized and welcomed, as these remittances are regarded to be 'production' oriented. At the same time there is much debate whether businesses incentives constitute the most optimal and desirable form of migrants' support for local development. Criticism relates particularly to the bias of migrants towards investments in the urban economy (particularly Accra) and within the urban economy to their preference for the trade and service sectors rather than for sectors which stronger links to raw materials, and particularly agriculture, produced in other sectors within Ghana. These are important issues for scholars of the migration-development nexus.

In this chapter we wish to move on from the more generalist approach of the economic impact of migrants on local economies and explore *how* these transnational investments have come about, that is, how institutions guide transnational business incentives, and what capacities, roles and interests local actors have in becoming involved in these transnational investments. For some actors their involvement can be easily explained as relating to the direct benefits these incentives mean for them. For others these effects may be much less obvious, notably when they are of an indirect nature. This, for instance, may be the case when respondent involvement in transnational business investments helps to secure the support of migrants in other domains. Thus, urban actors may regard their participation in transnational business projects as an opportunity to improve their social security

By taking an explorative approach in our examination of the role of transnational ties in urban actors' business activities, we can capture the social-

economic significance of transnational ties for urban actors. In addition, this can also provide us with better insights whether these relationships derive from institutions related to common ethnicity, kinship or rural origin, or rather from institutions with a strong link to an urban, possibly even foreign, context. Hence, it becomes important to examine the institutional context in which business related transactions are embedded.

Layout of the remainder of this chapter

In the next section we discuss in more detail migrant influence on business activities in Accra, relating this to policy and economic changes in Ghana, particularly those that resulted from the Structural Adjustment Programme (SAP) as these had a significant effect on migrant investments in Ghana. In the section following we discuss the significance of entrepreneurial activity and in subsequent sections we turn to an analysis of our own empirical data. In the last section of this chapter we summarize this chapter's findings and draw conclusions concerning the involvement of migrants on the urban economy of Accra through business investments.

Ghana's economy and transnational influences on Accra's business sector

Ghana's economy

Following Independence, Ghana enjoyed an initial period of seemingly exemplary economic prosperity and political stability compared to other newly independent countries in Africa. However, in the decades that followed this situation changed. Aryeteeh and Fosu (*forthcoming*) conclude that overspending and unfocused policies aiming at improving labour market related institutions and technological advancement, combined with a fragile economy and unreliable resource flows meant that Ghana's economy entered a period of steady decline. This also changed its status from a recipient of migrants to a sender of migrants to neighbouring countries in West Africa². By the 1980s Ghana had fallen into severe debt. In 1986, the government of Rawlings applied for the Structural Adjustment Programme (SAP) with the World Bank and International Monetary Fund (IMF).

The SAP, with its primary focus on macro-economic adjustments, gave little attention to changes at the micro level (Herbst 1991; Kaag *et al* 2004; Riddell 1997; Stiglitz 2003).

² For a more extensive review of Ghana's political and economic history see Chapter 1.

Thus, for local businesses the liberal policies introduced under the SAP were experienced as negative. For instance Clark (1999) argues that economic reforms under the SAP resulted in declining profits for local businesses, mainly due to increased competition from foreign businesses, and which was intended by the SAP. This situation was aggravated by large-scale retrenchment of government workers who swamped the small-scale business sector in their quest to find alternative income. Clark (1999), therefore, argues that on the whole, the SAP adversely affected the urban population. This adverse effect of SAP not only had important repercussions for relationships between the urban population and their rural kin, when urban actors were forced to sacrifice some of these relationships in their struggle to make ends meet (also see Chapter 7). It also caused many urban Ghanaians to leave Ghana and migrate to Europe and North America, looking for 'greener pastures'.

The flip side of the coin is that the SAP led to policy changes, which eventually encouraged these migrants to reinvest in Ghana. In other words, trade liberalisation policies meant to encourage foreign investment in Ghana also stimulated migrants to import goods into Ghana such as cars, second hand household appliances and construction materials. Furthermore, the liberalisation of foreign currencies in Ghana in 1984, which allowed the importation and possession of foreign currency, also encouraged migrants to make financial investments in Ghana (Parker, Riopelle & Steel 1995; Yeboah 2000).

In 1994 the government of Ghana established the Ghana Investment Promotion Centre (GIPC). This centre also followed up on the Homecoming Summit organised by the Ghanaian government in 2001, which attracted a few thousand Ghanaians from abroad to Ghana and discuss their role in Ghana's economic development.

Initially the GIPC tried to gain support with movements in the United States identifying with Pan-Africanism, and also sought the interest of other foreign investors in Ghana. In recent years, after scrutiny of case studies of other developing countries' relationships with migrants such as India, the GIPC realised that it needed to take stock of the role Ghanaians abroad were playing in the economy of Ghana, and that this role should be institutionalised in government policy. Thus, in close collaboration with the Bank of Ghana and with commercial banks steps were taken to promote that Ghanaians invest their overseas earnings in Ghana. It meant that policies needed to be designed that recognised the existence of Ghanaian migrants and policies regulating remittance and import flows to Ghana (personal communication: Filson, research director GIPC, 15 January 2003).

Urban investments in business and the influence of migrants

In the previous chapter we showed how migrants play important roles in the present-day economy of Accra through transnational investments in the housing sector. In this chapter we focus on their investments in businesses. Songsore (2003) drawing on GIPC data, asserts that eighty percent of all foreign investments is directed towards the Greater Accra region, expanding the already dominant economy of Accra within the national economy. This, according to Songsore (2003), should be a cause for concern as this development only involves a small minority in Accra and leaves other parts of Ghana's population, both rural and urban, largely uninvolved in these transnational investments. While we do not wish to contest Songsore's concern about an over-dominance of Accra within the national economy, we do argue on the basis of our own data that this general standpoint neither recognises how such investments can benefit actors indirectly, nor does it take sufficient account of the diversity of ties between local and foreign-based actors through which such investments are realised.

At present two debates focus on migrants and their role through business related activities in the national economy of Ghana, and the urban economy in particular. The first debate looks at the *migration-development* nexus³ and is concerned with the productive use of savings by migrants, such as investments in businesses, rather than 'consuming' these through the purchase of cars, the building of mansions, or funding lavish ceremonies such as funerals (Black, King & Tiemoko 2003). The second debate concerns the sustainability of business investments and their contribution to the national economy. In this debate it is argued that larger businesses, rather than small one-owner businesses, can help expand Ghana's economy. Large businesses have better links with other sectors of the economy, and so help sustain them, and they do not spend valuable foreign exchange on the importation of goods. Yet in Accra most businesses, also those established with the capital of migrants, are small to medium enterprises (Private Enterprise Foundation 2003). The preference for investments in low-risk small to medium enterprises possibly relates to a loss of trust and, thus, interest of 'private agents' across sub-Saharan Africa in high risk activities when national governments introduce policies that reduce their return on investment while giving preference to their own patronage in allocating public services (Collier & Gunning 1999).

These two debates interrelate in their common interest in the support that migrant investments provide to Ghana's economy, so as to alleviate rural and

³ De Haas (2006) provides a comprehensive discussion of policy views and programmes in various countries of the European Union regarding the role they attribute to migrants and their remittances in the economic development of their countries of origin.

urban poverty and boost other sectors of the economy, particularly agriculture. Both debates argue that to attain such objectives current investments of migrants in businesses are insufficiently innovative. This, it is argued, relates to the lack of willingness of migrants to place their hard-earned savings in investments believed to carry risk. These risks might arise if migrants were to pursue new, uncharted niches in the economy, or if they were to partner with others in business ventures, pooling capital to establish more capital-intensive businesses. The unwillingness of migrants to take such steps confirms the perception amongst scholars of both debates that migrants are often entrepreneurial by default rather than by choice, that is, they see few other possibilities to make a living in Ghana, (Ammassari 2004; Black, King & Tiemoko 2003).

While these two debates do raise relevant points, we also feel that they give insufficient acknowledgement to the impact of migrant business investments on the urban and national economy. These investments create jobs and also have a trickle-down effect on other sectors and actors (also see Asiedu 2005; Black, King & Tiemoko 2003). Liberal policies introduced under SAP in the mid 1980s, which reduced formal employment opportunities, has meant that migrants, through their own businesses, play an important role in providing alternative employment. Furthermore, some migrants financed business activities of their alters in Ghana. In fact, there is an increasing awareness of this role. Indeed discussions with informants at the GIPC show that the current government is keen to promote small-scale entrepreneurial activities to counter urban poverty. In this quest migrants are seen as one of the key players.

In her work Casini (2005) explains how urban actors, relating to migrants as friends or family, played instrumental roles in enabling migrants to realise their goal of establishing one or more businesses of their own. In this chapter we focus on such roles of urban actors. We also examine other dimensions of transnational relationships, for instance how urban actors are able to gain the support of migrants to realise own businesses. By taking the urban actors and their objectives as our starting point, we are able to examine a wide range of involvements of migrants in business activities of urban actors. Such an explorative approach, advocated by scholars of entrepreneurship in Africa (Hart 1970; Jackson 2004), opposes research in which the focus is on actors who fit certain, *a priori* determined criteria that establish them as 'real' entrepreneurs, be they the magnitude of their operations, their professionalism, their singularity of focus, or otherwise. Mazzucato & Niemeijer (2000) argue that research that focuses on such ideal-types shows lack of understanding of the fact that rural and urban Africans generally embed their livelihoods in both market *and* traditional economic institutions. Through ties with various alters, embedded in different institutions, actors try and sustain their livelihoods, engaging in a range of

activities, which may include business activities. When we take into account these varying institutional contexts, this helps to explain why and how actors involve their alters, including migrants, in business activities. This is the primary focus of the next two sections.

Respondent involvement in transnational business investments

Introduction

In this section we discuss how respondents are involved transnational investments in businesses in Accra. Below we briefly indicate whether and how respondents were involved in business activities aiming for insight into the variety extent in which urban actors make their living from entrepreneurial activities. Following this brief outline we explore whether, and how, urban actors are engaged with migrants in business activities.

Of the 38 respondents 33 (87%) were active in business activities at the time we conducted our field research. In Table 6.1 we give an overview of three main capacities of respondents in businesses, whereby we focus on the primary involvement of respondents in business, given that some respondents were involved in multiple business activities.

Table 6.1 indicates the roles respondents play in business activities, and the variety of businesses these roles relate to. Thus we see that 22 respondents were owners of businesses. Their businesses ranged from local neighbourhood outlets

Table 6.1 Business activities of respondents

Position	Business types
Business owners (22)	Wholesale store, retail store (food, beverages), drinking bar ('spot'), hotel, travel agency, second hand car sales, transport services (taxis, tro-tros), real estate firm, construction company, agricultural export firm, agro-chemical supplies, construction supplies, communication centre, water/ice distributor, beauty salon, hawking
Management (5)	Law consultancy, education consultancy, beauty salon, taxi service, commercial bank, industrial chemicals supplier, construction company
Other position (6)	Handling agent (air freight), clearance agent (harbour), transport services
No role in business (5)	Non-commercial employment (education, other government institutes) or no employment

Source: Monthly transaction studies, respondent interviews (2003-04)

for purified water to construction companies employing scores of workers. Five respondents held management positions in firms. Of these, 3 supervised businesses on behalf of migrant owners, while the other 2 occupied managerial positions in large companies. Finally, 6 respondents were non-management employees in businesses.

Despite the fact that this overview gives an indication of the kind of involvement of urban actors in businesses, it does not reveal whether and how these activities relate to migrants. For this we need to examine Table 6.2 below. In this table we provide an overview of the role of respondents in transnational business activities. Alike to Table 5.1 of the previous chapter, which concerned respondent involvement in transnational housing investments, we use Table 6.2 to explore the different roles of respondents in transnational business activities in Accra.

In Table 6.2 we indicate transnational influences on business activities, differentiating these by: (i) the extent of their role, (ii) the direction of influence, and (iii) the format of this transnational influence. In this manner we can discern main forms of transnational influence on business activities of respondents and link these to characteristics of respondents. This helps to structure the subsequent discussion on the meaning of transnational influences in business activities for urban actors.

Before presenting Table 6.2 we need to make clear that the total number of respondents involved with transnational business activities in Table 6.2 does not correspond with the number indicated in Table 6.1. In Table 6.1 the focus was on primary occupations of respondents. In Table 6.2 we focus on all business activities in which respondents are involved, and whether these are influenced by transnational relationships with migrants. Some respondents were involved in various activities with one or with several migrants. In the table we differentiate between urban actors' transnational involvements in business activities in terms of the importance of these influences, but also in terms of the predominant direction these influences took, that is, whether transaction flows (financial, labour, ideas) primarily flowed from a respondent to a migrant, or *vice versa*, or whether the flow was more or less balanced. To be able to establish this directionality we limited ourselves to the period of the main field research (i.e. approximately one year).

In Table 6.2 we distinguish between duration and importance of transnational influences in business activities of respondents. We emphasize that this division does not need to equate to the overall extent of respondents' involvement in business. As we discuss below, one group of respondents who belong to the 'no

Table 6.2 Role of transnational ties in respondent business activities

Extent of role	Direction of influence	Description of transnational influence on respondent activity	Number of respondents
No role	No influence related to business	No/confined role as respondents are formally employed. This category concerns respondents with regular, formal employment. Of these respondents 6 are highly educated and earn relatively high incomes from their work.	7
		No role as respondent runs business independent of migrants. This category concerns respondents who neither used nor required ties with migrants to conduct their business activities. Instead, they gained their capital through other avenues. Thus, 3 respondents set up businesses with capital saved from when they were abroad. Other respondents drew their starting capital from own savings, which might have included gifts from migrants, or money received from family (notably from own spouse, or family capital, e.g. 'cocoa money'). A final 3 respondents augmented their income earned in professional occupations (first row) with consultancy work.	13
		No influence, respondents do not play a leading role in businesses. This category relates to respondents who have either just entered the labour market or are about to retire from it. In both situations they constitute undesirable partners for migrants in business as they are too inexperienced, capital poor and/or physically unable to run business activities on a daily basis. Of this category two young respondents were employed in minor functions by local businessmen.	4
Limited/temporary role	Respondent ↓ Migrant	Giving temporary support to migrants with business. This category concerns respondents who advised migrants on market developments, legal and organisational issues, or became involved in first stages of businesses of migrants prior to their return to Ghana. Some also provided own facilities and accommodation to migrants for temporary use. One respondent invested own capital to initiate the first phase of a joint business in real estate with a foreign partner. This business did not materialize however, leaving her with financial losses.	5

Extent of role	Direction of influence	Description of transnational influence on respondent activity	Number of respondents
	Respondent ↑ Migrant	<i>Receiving financial support from migrants for business.</i> Two respondents received remittances from migrants to help them maintain their businesses. This support took the form of a loan. The interest of the migrants to provide financial support often related to the role played by the respondent for the migrant, e.g. caring for children and/or parents of the migrant.	2
		<i>Migrant input for trading activities.</i> Two respondents depended on migrants, family and friends, to send them stock for their businesses. Thus one respondent asked his own wife in Amsterdam to collect and store goods for him until he went abroad to arrange their export to Ghana.	2
	Respondent ↓↑ Migrant	Business involvement with migrants through local intermediaries. Three respondents were involved in businesses that linked them indirectly to migrants through the importation and sale of second-hand goods. While these respondents also had direct ties to migrants abroad, these ties did not provide them with a constant enough flow of goods to sustain their businesses. Hence, they dealt with local alters of migrants, buying the goods these alters had received from migrants. Through these local relationships the respondents maintained indirect relationships with migrants.	3
Important/sustained role	Respondent ↓ Migrant	<i>Management of migrant owned business.</i> Three respondents managed businesses for migrants. One runs a hairdressing saloon, the second a real estate business and the third respondent operates the taxi of a migrant friend. Although, through their wages, they are repaid for their efforts we have classified this influence as one of respondents supporting migrants, as the respondents play a key role for migrants in ensuring that their businesses remain viable.	3
	Respondent ↑ Migrant	<i>Capital injection helps respondents start/expand a business.</i> At their request three respondents received a sum of money from migrant friends/family to help them start a micro business. No direct reciprocity, such as the repayment of the loan, or a share in the profits of the business, was asked by the migrants.	3

Extent of role	Direction of influence	Description of transnational influence on respondent activity	Number of respondents
		<i>Potential role: anticipation of respondents that migrant(s) will provide capital to start a business.</i> Two respondents sought sponsorship from migrants for their business activities. One respondent wanted to become a trader of second-hand clothes. The other respondent wanted to start a number of businesses related to real estate. He anticipated that he could gain the necessary capital for these businesses once he was able to sell some land to migrants.	2
	Respondent ↓↑ Migrant	<i>Transnational investments in joint businesses.</i> Three respondents set up businesses with migrants on equal terms, providing a similar combined input of labour, skills and financial means to set up, maintain and expand a jointly owned business.	3

Source: Monthly transaction studies, respondent interviews (2003-04)

role' category were highly involved with business activities but without involving migrants. Instead, the division in Table 6.2 reflects the relative importance⁴ of transnational relationships in terms of their economic impact on business activities of respondents. This division also expresses the longevity of investments, that is, whether investments are limited to one or two transactions intended to initiate a self-sustaining businesses, whether they are part of an ongoing series of investments concerning a steadily expanding business, or whether they are part of a mix of reciprocal investments in transnational relationships that encompass various economic and social domains including business. In addition to the division in intensity of role, we differentiate between transnational influences on business activities by the predominant direction of the flow between respondent and migrant.

Typology analysis of transnational influences on business activities

In Chapter 4 we developed a typology consisting of four types that was based on two variables expressing the transnational nature of respondents' social networks. In Table 6.3 we use this typology to examine whether respondent involvement in transnational business investments reflects this division in the four types. Where in Table 6.2 some respondents could belong to more than one category to

⁴ We speak of relative importance to take into account the relative value of investments in transnational relationships as related to the economic situation (wealth, income) of respondents.

reflect their engagement with migrants in different ways, here we have assigned these respondents to one of the three categories of the table. In this, we have given precedence to important roles over more limited roles.

In our typology discussion of transnational housing investments in Chapter 5, we had clear expectations that respondents with a strong presence of migrants, especially friends, in their social networks, would be most involved in transnational housing investments. Here we expect the division to be much less clear. This relates to the fact that transnational investments in business activities seem more multidimensional than transnational investments in houses. First, transnational investments of migrants in urban houses always concern their own houses. We found no evidence of migrants investing in houses of respondents with the exception of when they helped them overcome crises with payment of rental arrears. By contrast Table 6.2 shows that in business activities respondents *and* migrants support one another's businesses. Second, the purpose of business related investments also seems much more varied. Where the migrant is clearly the main direct beneficiary of transnational housing investments, with transnational business investments urban actors may also derive direct benefits. I.e. the terms and expectations with which urban actors engage with migrants in business activities may vary strongly from one situation to the next. We return to this in the discussion of cases of respondents in the next section.

Table 6.3 Typology division for transnational business activities

Involvement	Types				Total
	Type A (LM-LF)	Type B (HM-LF)	Type C (LM-HF)	Type D (HM-HF)	
No role	3	7	8	6	24
Limited/temporary role	3	2	1	1	7
Important/sustained role	1	3	3	0	7
Total	7	12	12	7	38

Notes:

LM: low proportion of migrants in social network, HM: high proportion of migrants in social network.
LF: low proportion of family amongst migrants, HF: high proportion of family amongst migrants.

Despite these differences between housing and business investments we maintain the hypothesis that respondents with a high proportion of their networks based abroad, to whom they relate mainly as friends, are more likely to be

involved with important, sustained business activities than respondents with few migrants in their networks and/or who mainly relate to migrants as family. As our second hypothesis we then expect that for more limited and temporary transnational engagements in business activities family ties will play more important roles.

Looking at the results for Type B, there seems to be evidence for our hypothesis that important transnational investments mainly take place through friendships. Yet for Type C respondents there are as many respondents involved in important transnational business activities as for Type B. However, when we examine with whom the 3 respondents of Type C and the 3 respondents of Type D were involved we find that all respondents of Type B engaged with migrant friends, while for the respondents of Type C two of the three transnational exchanges were friendship based.

Conversely, we expected that respondents with a high proportion of family amongst their migrant counterparts would be more active in more confined transnational exchanges. Yet Table 6.3 provides no evidence for this. Looking more closely at the kinds of transnational relationships through which respondents engaged does not help us gain other insights. Of all seven limited engagements of urban actors with migrants, three took place through indirect ties with migrants as they involved local counterparts of migrants. Of the other four transnational exchanges, two were embedded in family ties, the other two in friendships.

Respondents with many transnational relationships are not more, or less, involved in transnational business activities than respondents with few transnational ties. The second hypothesis, but also the first, is thereby rejected. Why is this? For respondents to be able to draw on relationships with migrants they need to build up social capital and trust with the migrant. This may relate to business activities but may also concern other economic domains. Guided by the institutional context of their transnational relationship with the migrant, they can then try and secure investments from migrants (or *vice versa* migrants attempt to gain their support). Where it concerns large investments by migrants, respondents also need to prove that they themselves have the necessary financial and human capital to support migrants' involvement. Next, we focus on the role of financial capital and human capital.

Importance of financial capital and human capital

Most Ghanaians who migrate to a western destination do so specifically to generate savings in order to realise investments in businesses and houses in Ghana. Within our research population seven respondents had gone abroad with the specific objective to save money to start their own businesses. Of these

respondents five successfully set up businesses in Accra, two running their businesses without any influence by migrants, the other three relying on financial and/or organisational inputs from migrants to sustain their businesses.

Of the twenty-two respondents who owned businesses, six relied on funds provided by migrants to establish these businesses.⁵ All other respondents had developed their businesses with own savings or had used non-migrant sourced family capital. These findings corroborate those of Ansah Ofei (2004) and the Private Enterprise Foundation (2003), who conclude that owners of small and medium enterprises primarily rely on own savings to start up businesses.

Going abroad is regarded as one of few channels for urban actors to gain capital and so initiate businesses, amongst other investments, to improve their livelihoods. Only those who hold higher education degrees and succeed in securing a relatively well-paid job in one of the urban centres of Ghana regard it as undesirable to go abroad to work in order to save money. Also urban actors who had access to alternative sources of capital in Ghana, such as family capital from cocoa sales or from profits of businesses established by earlier generations, were able to set up their own businesses without needing to go abroad to accumulate savings. Five respondents were in such situations.

Most urban actors in Accra found it difficult to accumulate savings from low incomes while meeting other needs. Their incomes largely went ‘from hand to mouth’ – a phrase commonly used in Accra. By leading very frugal lives only a few of our respondents had been able to save enough to establish their own business. In nearly all cases these businesses were small, and had not required much capital to establish, which made them vulnerable to competition from other urban actors and reduced their profitability.

Table 6.2 discusses a number of respondents for whom their relationships with migrants were crucial to start their business activities. Generally, these respondents related to these migrants as immediate family or as important members in the extended family, notably as maternal uncles. In their own arguments it was this relationship, sometimes in combination with support they had provided to the migrant in the past that had elicited the support from migrants. Whether their businesses would be profitable did not seem very important to migrants as they neither demanded nor showed an interest to become business partners in these ventures. Instead, the migrants preferred to remit a sum of money so that the respondent could set up his/her business. In the section below, in which we provide a number of case studies, we also discuss the case of Kwasi. This case shows how respondents despite their claim that they have a close relationship with migrants are not always able to use these to gain resources to pursue their own interests.

⁵ Two other respondents still hoped to get the support of migrants to start their businesses.

Importance of institutional embedding: family versus friends

In the previous section on the role of financial capital we highlighted the importance of networks for urban actors to become involved in business activities. Also for migrants their social networks, and more specifically their ties with alters in Accra, are essential in establishing and maintaining an Accra-based business while they stay abroad.

Migrants often only chose one, sometimes a few, alters in Accra to be involved in their businesses. Similarly, respondents seeking to involve migrants in their future business activities select those migrants who they feel are most likely to heed their call to become involved in business opportunities for a limited period, helping to sustain the business in its starting-up phase. Respondents explained that the most important factor in becoming business partners with migrants was gaining their trust. One way to gain this was to become closely involved in various social and economic activities with migrants. Here strong parallels can be drawn with respondents who seek to become involved in housing investments of migrants, for which trust is also a prerequisite. By slowly building up social capital in the relationship through continuous engagements, respondents can slowly build towards the moment when they feel that migrants might be willing to accept their proposal to invest in a joint business venture.

In this light the difference between transnational involvement in business activities through family ties versus friendships requires some expansion, also because our findings contrast with those obtained in other research, particularly those of the *Transrede* research programme (Black, King & Tiemoko 2003; Tiemoko 2003), which also examined the impact of migrants on Ghana's economy. Findings from the *Transrede* programme show how nearly all transnational business transactions between migrants and alters in Ghana run through family ties. Our results contrast with this. We see an almost even division between involvement of family and friends in migrants' business activities based in Accra.⁶ The differences in findings between the two research programmes may well relate to a difference in the focus of analysis. Whereas we explored transnational influences of migrants on actors in the urban economy, the *Transrede* programme examined data at country level. We expect that if the *Transrede* data had taken a local economy focus, this might reveal that for business activities migrants engage with both kin and non-kin in the city.

⁶ Mazzucato (2003) obtains similar findings in her examination of the same transnational networks from the perspective of Ghanaian migrants in Amsterdam.

How and why are urban actors involved with migrants in business activities in Accra?

Introduction

Where the previous section indicated different kinds of transnational influences in business activities, and the extent to which respondents were involved with these, this section focuses on the meaning of transnational business activities. Thus we examine two main dimensions of business activities. The first dimension concerns *how* business activities involving migrants take place. This dimension concerns itself with how transnational ties between urban actors and migrants lead to joint involvement in business activities in Accra. One of the main influences affecting such involvement is the institution in which the relationship between respondents and migrants is embedded. The second dimension concerns *why* transnational business activities are important for urban actors, that is, why do urban actors want to involve migrants in their business activities or, *vice versa*, why do migrants involve urban actors in their businesses.

These two dimensions structure our presentation of seven case studies of respondents. We have chosen these cases in such a manner that they represent the diversity of transnational involvement in businesses we discussed in the previous section and as presented in Table 6.2. In Table 6.4 we once again provide an overview of these dimensions and link them to the case studies that follow.

Table 6.4 gives a schematic overview of the case studies of respondents, each representing one of the types of transnational influence in respondents' business activities that we discussed in Table 6.2. Of the seven cases, that of Kwasi forms an exception since it is the only case that discusses the *potential* role of migrants in business activities of respondents. This contrasts with the other case studies, which relate to *actual* exchanges between respondents and migrants, in either the past and/or present.

Case studies of transnational business activities

Mark: Lending his expertise to support migrants

Mark originates from a small rural town in the Ashanti Region. Coming from a poor family he worked in a range of jobs until he had finally saved enough money to go abroad where he hoped to accumulate sufficient savings to return Ghana and set up a business. To achieve this Mark lived and worked for about ten years in Canada before he returned to Ghana, establishing himself in Accra, where he has now lived for just over fifteen years. In addition to successfully

Table 6.4 Selection of case studies

Extent of role	Direction	Influence on respondent activity in business	Case
Confined/ temporary role	Respondent ↓ Migrant	Giving temporary support to migrants with business, mainly through investment of own time/labour	Mark
	Respondent ↑ Migrant	Receiving financial support from migrants for business Gaining from foreign involvement of migrants for trading activities of respondent	Angelina (Mark)
	Respondent ↓↑ Migrant	Business involvement with migrants through local intermediaries (indirect transnational exchanges)	Douglas
Important/ sustained role	Respondent ↓ Migrant	Management of migrant owned businesses	Kenneth
	Respondent ↑ Migrant	Capital injection by migrants helps respondents start/expand their business Potential role: Anticipation that migrants will help respondent start a business	Grace Kwasi
	Respondent ↓↑ Migrant	Transnational relationship leads to a new, joint business investment	Colin

initiating a number of businesses he also built a so-called ‘mansion’ for himself in one of the higher-class neighbourhoods of Accra and a new house for his extended family in his rural hometown.

For his business, the export of seed used to make medicines, he occasionally travels to Europe and North America. During these trips he frequents his foreign business partners but also visits Ghanaian migrants, most of them fellow members of his charismatic church. Some of these migrants he regards as his most trusted friends. However, Mark adds that, akin to business relationships with people in Ghana, business relations with Ghanaians abroad can also be problematic. In this respect he relates how one year prior to our field research he discovered that a few migrant friends had been cheating him out of business.

They had pretended to act on his behalf in negotiations with a Belgian company for a contract to supply seed used for medical purposes but had indicated to this company that they could provide the seeds through other ties at much lower prices. Such experiences have made Mark extra careful in deciding who he can trust, even amongst fellow members of his church, with whom he maintains intimate and trusting relationships.

In the same vein, he feels that migrants interested in setting up business in Ghana must be very careful when they decide who to involve in Ghana to help them initiate business activities, and to what extent they can depend on this person:

Excuse me to say this but in Ghana it is very difficult to do business. People more often than not are greedy; think of the short-term profit from cheating their partners and others instead of having honesty and trustworthiness as their values and thinking of the long term. (Interview 12 May 2004)

Mark maintains contact with a number of migrant friends who are based in the United Kingdom, Canada and the United States. They come to stay with him whenever they are in Ghana. Indeed, they have involved Mark in their businesses entrusting him with the task to sell imported goods on their behalf, or asking him to check on the state of the businesses they have set up in Accra. When asked to quantify his efforts for these migrants he answers that this is impossible; the number of such tasks vary from one month to the next and the tasks themselves also vary in their intensity.

Why do they ask him to do conduct such activities for them? He relates this to a number of important characteristics. First, they can testify with their own eyes that he is faring well, making him less likely to use their business resources for his own needs. Second, the business activities he has set up are generally innovative and show his insights in tapping into emerging, profitable markets. Although Mark's available time is limited and his focus is on his own business, Mark wants to play an important role by providing his expertise and insights in market development and business operations to migrants. What are his motivations for spending time on the businesses of others?

I want to make people prosper, I want to contribute to the progress of humanity, help people become comfortable and make progress in life. (Interview 12 May 2004)

Mark refers to his 'vision' (his words) that Ghana becomes a 'first class' country that does away with its preoccupation for second hand goods that are discarded by western countries; a first class country that allows its citizens to be regarded with respect rather than with pity by people from other countries, particularly the west. If he can contribute to this by supporting business initiatives of migrant friends, this gives him sufficient reward, which he values much more than when migrants should pay him for his efforts. Thus, in terms of

reciprocity he sees no need for direct return for his services to his migrant friends. At the same time, when his brother passed away in 2003 after months of illness,⁷ these migrant friends proved to be significant ties, giving their financial support through donations and so helping him overcome hospital and funeral ceremony expenses.

Angelina: Securing financial support through social commitments

Angelina runs a ‘small plastics’ store in the bright yellow multiple-floor Kaneshi Market building. She first came to Accra at the end of her primary school education to mind an elder sister’s children while her sister was at work. Because she was unable to find financial support to enrol for secondary education, Angelina left Accra towards the end of 1996 to work as a ‘hawker’ selling goods on the streets of Koforidua, a large town. She had only done this for a few months when in 1997 she was summoned back to Accra by a second sister who asked her to take over her place at the Kaneshi plastics store that belonged to an aunt based in London, because Angelina’s sister was about to follow her husband to The Netherlands. After a few months, when her sister was about to leave Ghana, she asked Angelina if she could also take care of her child, a task that Angelina agreed to do, and which gave her latitude to secure reciprocal support from her sister in the future.

Angelina has managed the plastics store since 1997. While it has given her a regular income it has never prospered much, and has only provided her with little savings. Angelina attributes this to the unwillingness of her aunt in London to invest in the further expansion of the business, despite her being the owner. Angelina: “She has always washed her hands off the store”. However, as the aunt remains the owner of the place, Angelina only has usufruct rights and cannot sell the shop to anyone else and begin a new business. Instead, on various occasions Angelina has drawn on her migrant sister and husband to support her with the business and advance money to restock it. Asked why her stock got depleted, which might be a sign that the business is not profitable, she explains that this is not the case. Instead, her daily needs and less regular needs compete with her need to keep the store going. Each month she deducts money from the business’ funds to pay for basic needs such as food and clothes, for expenses such as education, and for donations at funerals and in church. At such moments she has to make an explicit choice how she divides her income. As she considers the education of her child and that of her sister important, she pays the children’s school fees first, and then counts the money remaining to meet her other needs and sustain her business.

⁷ We also discussed his case in the introduction of Chapter 2.

When asked how she is able to argue for the financial support of her sister and husband for the business she gives the example of her business situation at Christmas 2003. At that time her stock had once again become depleted and the financial means were insufficient to pay for the deposit asked by the plastic goods wholesaler. Thus, on the next occasion that her sister's husband called from abroad she told him:

As I know that you must have some money for a particular programme [the school fees for the next term of the two children], can you not release this money to me more immediately? (Interview 5 February 2004)

Her call, she added, was urgent, and she promised that she would repay the amount bit by bit. She explains that her arguments related to the fact that she was only asking for a short-term loan and that her dedication to their child and others in the family had led to the current situation. If her sister and husband could send her the money Angelina would be able to stay in business and so continue supporting the family in Accra and, importantly, her sister's child. With these arguments Angelina was able to secure short-term financial support from her sister and brother-in-law, as she intricately interwove her social-economic commitment to the family with the need for her business to remain viable. She not only expected that their financial support would reward her for the commitment she had shown by using business savings to meet needs that were not related to business such as caring for their child and the family, but also expressed how her future ability to maintain this role much depended on their financial support. In other words, she counted on indirect reciprocity from the migrants by supporting her business activities in return for the support she had given them in other domains. Her arguments must have been compelling as her sister and brother in-law complied with her request and remitted 1,200 Euro, part of which she could use as a loan to restock her business until the money was needed to pay school fees. Other parts of this remittance needed to be distributed to others such as a friend of her brother-in-law, who was building a house for him in Accra.

Douglas: Missing the right ties to boost his business

Some respondents were involved in businesses that were strongly influenced by migrants without the businesses being the product of direct links with migrants. How were these respondents able to establish and maintain their businesses? Would direct ties to migrants improve their business prospective? To answer this we discuss the case of Douglas, a second-hand car dealer of *home-used*⁸ cars imported to Ghana from abroad.

⁸ In Accra also, less affectionately, referred to as 'Eurocarcas'.



Plate 6.1 Second hand car sales

When we discussed the situation of his business, Douglas complained that at present he was not selling enough cars. This was not necessarily because of a lack of demand, but rather because his “network was not good”.⁹ He felt that he would be able to vastly improve his business if he could associate himself with Ghanaian migrants in Belgium, Germany or The Netherlands, which are favourite markets for sourcing second-hand cars. If he could link with migrants who were interested in looking for certain car makes and models that sold well in Ghana, they could regularly send a new batch to Ghana. Yet, while he has an extensive social network of friends and family abroad, including his own daughter,¹⁰ these migrants do not share his interest and/or have the necessary capital and insight to become such business partners. He feels that in his quest to link up with such migrants he is hampered by the general distrust amongst migrants for Ghana-based businessmen. Indeed, even local people who ask him to sell a car on their behalf find it difficult to entrust the actual sale of the car to him on their behalf without being present.

With insufficient trust being at the heart of the matter and Douglas being too financially constrained to go abroad and select, buy and export cars himself, he

⁹ In one of our last discussions Douglas indicated that he hoped that we might improve his network by sending him cars ourselves when we returned to The Netherlands, or else try to motivate Ghanaians in Amsterdam to contact him and sell their cars through him.

¹⁰ In early 2004 his daughter migrated to the United States, financially sponsored by him, to complete her tertiary education.

has to rely on the sale of cars brought to him by local people. These are mostly cars imported by migrants. He is only able to take a five percent commission on these sales, which is a much lower profit than would be the case were he directly involved with migrants. How does he know these local actors? He explains that he knows them through his church, his activities in the neighbourhood, and through various other social activities. Furthermore, word of mouth also leads new local actors to him. Yet, the cars they bring to be sold are not always those that 'move fast' (sell well) often because migrants do not know the local market and import the 'wrong' kinds of makes and/or models.

The case of Douglas compares well with situations of other respondents who rely on local sales of goods imported by migrants. These respondents indicate how they do not know migrants who would be prepared to spend the capital and time to collect goods abroad and send these off to Ghana. Consequently, these respondents resort to indirect ties with migrants, buying goods wholesale from their local counterparts to sell on. In addition, distrust can strongly hinder the sustenance of business relationships between urban actors and migrants who import goods into Ghana on a regular basis.

Kenneth: Combining trust and personal skills to run a migrant's business

Kenneth works as a taxi driver in Accra, driving the taxi of Darkwa, a migrant friend living in Amsterdam. Darkwa is not the only migrant with whom Kenneth maintains contact. In 2003 his own wife left Ghana for Belgium, her trip sponsored by her sister. Since she left she has not come back as she wants to save enough money to put up a house in Accra and start a small business. Kenneth has no idea whether his wife has been able to save much as they never shared their incomes, but provided each other with financial assistance when necessary. During the period that she has been abroad she has occasionally remitted a hundred Euros to him when he was incapable to earn sufficient income due to being ill or the taxi breaking down. Kenneth emphasises that Darkwa plays a much more strategic role in his livelihood than his wife, especially since Kenneth gained Darkwa's trust to drive a taxi for him in Accra, and in doing so, manages his business. How has he achieved this?

Kenneth explains that for almost ten years he and Darkwa have been involved in each other's lives, including the last five years that Darkwa was based in Amsterdam. Their friendship began in 1994 when he met Darkwa through a common friend at a funeral ceremony in a town in the Ashanti Region near his own hometown, where Darkwa worked as a teacher. In the years that followed their relationship developed because Darkwa often needed to travel to Accra to sort out visas and make other arrangements needed to leave Ghana for The Netherlands. During these visits he would visit Kenneth. In the year before he

left Darkwa came to live in Accra and Kenneth saw him frequently. Thus, when Darkwa left in 1998 it was not a surprise to Kenneth that Darkwa asked him to look after his wife and children, who Darkwa would initially leave behind in Accra. As Kenneth earned sufficient income at the time he readily took on this responsibility, feeling that this would help cement his relationship with Darkwa.

Indeed, soon after Darkwa had arrived in The Netherlands he began to call Kenneth on a regular basis. To Kenneth this was a clear signal that they were close friends and he felt sure that it was only a matter of time before Darkwa could deliver on the promise he had made to send a car to Ghana for him to run as a taxi. Earlier on Darkwa had helped him improve his livelihood by linking him to another migrant, a friend Darkwa had come to know in The Netherlands, who owned a *tro-tro* bus that had been standing idle in Kumasi and needed repairs. Darkwa had recommended Kenneth to this migrant as a trustworthy person to collect, service and put the bus back in use. Indeed, soon after Kenneth had the bus repaired and drove it profitably for the migrant for about two years.

In 2002 Darkwa indicated to Kenneth that he was willing to sponsor this trip to The Netherlands, which was a good opportunity. Kenneth advised him, however, to sponsor his own wife instead; he felt that it was only proper for husband and wife to be together if this was possible. Before Darkwa's wife left Ghana she asked a maternal cousin to come and stay in Accra to take care of their two children. Despite the fact that Darkwa's wife had designated a caretaker to look after their children, Darkwa also asked Kenneth to keep a close eye on their well-being.

In the same year it turned out that Darkwa had saved enough money to send a car to Ghana, which Kenneth would then use as a taxi. This taxi not only provided Kenneth with an income but also formed a steady source of income (about 180 Euro per month) in Ghana for Darkwa. It augmented the Darkwa's remittances to pay for the daily expenditures of his children and their caretaker, and for the education of the children and the rent of the house they stayed in.

When we spoke to Kenneth in July 2004 he told us that he had had to sell the car, as it was becoming too expensive to maintain. He explained that he and Darkwa had agreed that he would sell the car, and pass the money (converted to Euros) to Darkwa through a trusted migrant friend. Darkwa would then supplement this with savings to buy a 'new' *home-used* (second hand) car and send it to Ghana for Kenneth to use as a taxi.

A combination of characteristics marks the transnational involvement of Kenneth and Darkwa. Trust plays an important role, which has mainly been achieved through years of exchanges of steadily increasing social and economic significance. This has also led to an increasing involvement of Kenneth with activities of Darkwa which concern others, notably the children of Darkwa, who

also live in Accra. However, beyond trust we also need to emphasise the role of reciprocity through continuous reciprocal investments in business and other economic domains. Indeed, Kenneth explains how he anticipated that his friendship with Darkwa would, at some point, be reciprocated. This had already been the case with the taxi, but he expected that, in addition, Darkwa would soon ask him to supervise the construction of his house, which, according to Kenneth, would be a welcome opportunity to supplement his own earnings. While his commitment to and the mutual trust in their friendship had been important, Kenneth also argued that the skills he had shown as a driver and business manager in earlier years had helped influence Darkwa's decision to ask him to drive the taxi.

Grace: Reciprocal support with migrants in business

Grace is a young woman in her mid-twenties who is engaged in a number of income generating activities in Accra and elsewhere to sustain her livelihood. One activity she has made an important investment in is the 'drinking spot' (local bar) of her mother, located in a town just outside Accra. Towards the end of 2002 Grace's mother bought this business and advised Grace to join her in the business by 'taking care' of the *kasapreko* (strong alcoholic drink) section. After thinking it over, she decided to become co-owner, investing 100 Euro to obtain a liquor license and secure the first stock of liquor, thereby significantly expanding the scope of the business. With this investment she hoped to augment her income as a saleswoman selling wholesale boxes of powdered drink to traders in Accra.

How did she manage to make the investment? Grace explains that after she had considered the business option for a few months, she brought it up in a phone conversation with Asantewaa, her 'best friend', who lived in Amsterdam.

Grace emphasises how she and Asantewaa have been best friends since childhood, which did not change when, as a young adult, Asantewaa departed for The Netherlands. Their friendship is reflected in the fact that they still share personal 'secrets' with one another, and in the fact that Asantewaa regards their relationship trustworthy enough to entrust Grace with the responsibility of selling goods she sends to Ghana, and to deposit the earnings from this into Asantewaa's personal bank account.

With regard to Grace's request to Asantewaa to help her finance her business investment, she explains how this came about. When Asantewaa made one of her regular phone calls to Grace, she explained to Asantewaa how she relied on her to get enough money to start a *kasapreko* business. In her request Grace made sure not to ask for any particular amount as this might make her request too formal. Instead, she simply asked for Asantewaa's 'help'. Her request was awarded. Within a month Asantewaa remitted 100 Euro to her, which was

sufficient to set up the business. In such a friendship, what kinds of request can be asked?

It is right to request for business but not for other matters such as money to buy a wedding outfit or so. If something is important but I need money, I'll ask her. She will never refuse but sometimes she may ask me to give her extra time. (Interview 12 December 2003)

Although Grace has only requested the financial support from Asantewaa a few times before, Grace realises that if little time elapses between making the request and receiving the money, this means that Asantewaa supports her request. If the money has not arrived after some time, however, then the idea is not important to Asantewaa and Grace should not expect to get her support.

How did Grace secure Asantewaa's interest to invest in her business when Asantewaa does not profit from the venture? The answer lies in a continuous reciprocity of activities on behalf of one another pertaining to a wide range of economic and social-cultural activities, which are linked with normative expectations that being best friends implies that support is given to the other when possible. Thus, whenever we meet Grace she seems to be running an errand or doing some favour for Asantewaa. We met her, for instance, at a funeral meeting where arrangements for the ceremony of a deceased family member of Asantewaa were discussed. She attended the meeting as an informal representative for Asantewaa. On other occasions she was passing by a relation of Asantewaa to deliver or pick up a parcel for Asantewaa.

What emerges from this account of the relationship between Grace and Asantewaa is that the range of transactions between them, including Asantewaa's gift of money to Grace to help her establish her business, seems quite unstructured as it relates to both business and social activities. To Grace this constant flow of communication, goods and money with Asantewaa is important, not only because it maintains and affirms their friendship, but also because it gives her room to, once in a while, make business related claims on Asantewaa. Asantewaa also seems to profit from the relationship, because, through Grace, she is able to conduct economic, social and cultural activities in Ghana while she is physically far away.

Kwasi: Investing hope in migrants to establish his businesses

In the previous chapter we discussed the case of Kwasi, an elderly male respondent seeking to enter the real estate business. He intends to do this by selling off land to two maternal nieces, who are currently staying in Amsterdam. Through partnering with a local businesswoman, he claims to have rights to a share of the title deeds of a large tract of land located outside one of the villages located on western outskirts of Accra, an area that is fast changing from a rural to an urban setting. With the profit he expects to make with this sale, and from his

role as supervisor of the construction of the houses of his two nieces, he hopes to generate enough capital to start up a number of businesses that can provide him with sufficient income to remain in Accra, so that he does not have to return to his hometown and the family farm.

Kwasi had to get by on a low income for many years and has no savings. Even though he worked abroad for many years, he is unable to start such businesses with his own capital. He also feels that he cannot ask his two nieces to provide him with starting capital as in recent years his relationship with them has not been strong, and he feels that he has not been able to mean much to them. This might change, he feels, if he could sell the land to his nieces. This would not only be useful to them but also help him. Thus, he has sought to gain their interest to buy the land and even asked us to, through our contacts, convince the migrants of the suitability of the land. Kwasi does not feel that trust is part of the equation, given that he is their maternal uncle. He thinks that the reason why they have not yet shown their interest is that they may not feel 'ready' to make such an investment. In phone conversations he has warned them that they must not postpone their decision to buy the land as Accra's rapid growth means that the land will not be available for long. He hopes that through us he can once again impress this argument on them.

In the housing chapter we concluded that for urban actors like Kwasi transnational investments in houses form major economic incentives as they often provide them with an income, but may also provide them with the capital needed to start up their own businesses.

Colin: Marketing his entrepreneurial insights to involve migrants

When Colin completed his secondary education in Kumasi he came to Accra to join the ranks of his brother's business. Although he soon rose to a managerial position, he felt that, now that he had passed the age of thirty, he should also establish his own business. Thus, he pursued the idea to set up a wholesale business dealing in deep-frozen fish. This is a niche in the market, which he feels is undeveloped and profitable. Moreover, he expects this sector to remain profitable for some time because the substantial starting capital needed to acquire equipment for this business will dissuade others to follow his example.

However, Colin did not possess the capital to make this investment. Furthermore, he also felt that his knowledge of the fishing industry was inadequate. Consequently, he looked for a suitable business partner with this expertise and the capital to add to his own. After he had carefully examined his social network (Colin's words) he approached Peter, an old classmate, born and bred in Accra. Peter left Ghana a few years ago to work in the United States. As part of his arguments to convince Peter to join him in the business venture, Colin indicated

that he had sufficient capital of his own to complement the capital provided by Peter to help set up the business. Colin felt it was necessary that he explained to Peter that he would be willing to risk his own capital in the business if needed. In this manner Peter would consider him a ‘serious business partner’, and this would help Collin to bargain for an equal share of the profits. As it turned out, Peter did not expect Colin to help meet the cost of buying and transporting a second-hand freezer container to Ghana from the United States. Had Peter demanded of Colin that he also contributed to this, Colin would have expected to secure a loan from his elder brother for this purpose. When the freezer arrived in Ghana, Colin sold it at a profit. Colin then remitted the money, almost 8,000 US Dollars, to Peter through a mutual acquaintance who was going to the United States. This profit was used to buy another second-hand deep-freeze container to be used in their business.

When we spoke to Colin at the end of the research period he explained that the business had progressed to the stage where Peter had managed to acquire a second container, which was on its way to Ghana. Once it arrives, Peter will come over and they will sign a business contract to formally set up the business, choose a suitable location, buy stock and arrange what is necessary. Thereafter, Peter will return to the United States and Colin will take the full responsibility for the management of their business.

This case highlights business situations in which respondents try to engage migrants into sustained business activities without becoming dependent on the migrants or losing their ownership of the business. Colin, and other respondents we spoke to, argued that it was important to convince migrants of certain entrepreneurial know-how such as generating innovative ideas regarding a new sector of the economy, and also that the respondents had the necessary capabilities (including own assets) to set up the business. Some respondents also argued how it was important to make explicit agreements regarding responsibility and ownership over the business relative to inputs made.

In finding a suitable business partner and securing his interest, Colin reverted to the ‘old boys’ network of his secondary school. His only worry was that he needed to convince Peter that they were equals in terms of capital, and that, therefore, they should act as equal partners. Peter never asked Colin to prove that he had sufficient capital, but had he done so, Colin expected that he would have been able to lend money from his brother to show Peter that he was creditworthy. Colin explained that if his brother had, for some reason, refused to co-operate, he would have suffered a severe blow in losing his reputation as a trustworthy person amongst the ‘old boys’ network. This would have made it difficult to call on the ‘old boys’ network for future business activities.

Discussion

From the case studies that we presented in the previous section we can deduce which characteristics are most important to understand how transnational ties with migrants influence urban actors in their business activities. These characteristics are provided in Table 6.5.

Table 6.5 Main characteristics of transnational involvement in business activities

Characteristics	Specific form
Reciprocity in relationships	Specificity of reciprocity: specific to business or general in all domains Moment of reciprocity: past, immediate and/or anticipated (future)
Trust in relationships	Network embedding of relationship: common ties with others to fortify transnational relationships between respondents and migrants Historical embedding of relationship: a shared past, including prior transactions, to establish trust in one another
Explicit agreements	Contractual/explicit agreements regarding level and kind of investment of both actors in a business activity to assure both parties of commitment of the other
Normative expectations	Extension to business domain of cultural norms concerning support provided to one another to provide incentive for involvement of migrants in business activities
Entrepreneurial insights and skills	Sharing of own insights in new market developments and related business opportunities by urban actors can result in the participation of migrants High levels of human capital, notably management skills, can positively influence involvement of the other: respondents in migrant owned businesses (as managers) and migrants in respondent businesses (as foreign representatives)
Assets/financial means	A certain amount of assets and financial means can assure migrant business partners of the ability of respondents to maintain interest and investments in their business venture, even when the respondent faces crises in other domains

It emerges that certain combinations of characteristics were, and are, relevant for different types of transnational influences in business activities. From the case studies, but also from data concerning other transnational exchanges between respondents and migrants, we discern how the characteristics of Table 6.5 relate to the seven directions of transnational influences we discussed earlier.

We assign fixed values ranging from '0' if a characteristic is not important, to '++' for instrumental characteristics. This leads to the presentation in Table 6.6.

Table 6.6 Relation between type of influence and main characteristics in transnational business activities

Main characteristics	Confined / temporary transnational influence			Important / sustained transnational influence			
	Migrant	Respondent	Respondent	Migrant	Respondent	Respondent	Respondent
	←	→	↔	←	→	→	↔
<i>Domain related reciprocity:</i>							
Business domain	0	0	++	++	+	0	++
General	++	++	0	+	+	++	0
<i>Moment of reciprocity:</i>							
Past	+	+	0	0	++	++	0
Present	+	+	++	+	+	+	++
Future (expected)	+	+	0	++	+	0	0
<i>Trust derives from:</i>							
Network embedding	0	+	0	+	0	+	+
Embedding through history of transactions	++	++	0	+	++	+	+
Explicit agreements	0	0	++	++	0	0/+	++
Entrepreneurial insights and skills	++	+	++	+	+	+	++

Source: Monthly transaction studies, respondent interviews, name generator (2003-04)

Notes:

Relationship: R= respondent, M= migrant

Flows: → indicates the direction of a flow. If it points in both directions the relationship is reciprocal.

Importance of characteristics: 0 = not relevant, + = relevant, ++ = instrumental.

How do respondents use transnational ties in their business activities?

Table 6.6 shows how each type of transnational influence corresponds with a different set of characteristics. We made the explicit choice to focus our research on a small research population, as this allowed us to conduct an in-depth exploration of how transnational influences take place, which was the objective of our research. A small research population does also entail that we can only infer theoretical and not statistical generalisations from our data. However, we do base the analysis for each column in Table 6.6 on data of at least two respondents. When we compare what role characteristics play for the different types we arrive at a number of important insights.

Reciprocity

Table 6.6 shows that reciprocity differs between types of influence according to whether this reciprocity is limited to the business domain or also extends to other domains. It also shows whether this reciprocity took place in the past, was taking place at the time of the field research (present), or is expected to occur in the future.

We find that only when respondents and migrants are equal partners in business ventures, be it through intermediaries or through direct exchanges, reciprocity was immediate, that is, the benefits of the investment were immediately disseminated to both partners. Respondents who seek to receive support from migrants in business have, prior to putting their request to the migrant, often provided support to the migrant in the past, such as caring for them when they were young, helping them complete their education, finding them a job, etc. For these roles they hope to be reciprocated, even more so when they relate to the migrant as family, be they parents, maternal uncles or aunts, or siblings.

In situations where respondents provided support to migrants (1st and 4th column of Table 6.6), we find that, where this was of a more temporary nature, respondents explained their involvement as being socially rather than economically motivated. These respondents were not in financial need as they themselves were successful entrepreneurs. They, however, indicated that in the event of a severe economic crisis, which could be business related or not, they expected the migrants support them financially and in this manner reciprocate the respondents' support.

Where respondents gave substantial support to migrants, notably through the management of their businesses, reciprocity from migrants for this involvement took two forms. Some respondents indicated that through explicit arrangements with the migrant they derived a certain income from this business. Other respondents asserted that they could, at some point, request their migrant counterparts that they sponsor them to go abroad, or provide them with a soft

loan to acquire a plot of land in Accra to build their own house. We need to remark here that at the time of our research none of this last group of respondents had received such support, yet.

Explicit and implicit arrangements

Where respondents placed substantial investments in transnational business activities of migrants, formal arrangements were made with the migrants concerned regarding the level of engagement and the benefits respondents would derive from mutual business activities. This was especially so for respondents with managerial or supervising positions in migrants' businesses, which we discussed above.

In other transnational business activities, instead of formal arrangements, respondents showed their preparedness to invest their time and effort in migrants' activities at the request of the latter, hoping that at some stage they could call on migrants for support with their own businesses. This was shown in the case study of Grace. However, whereas in a rural context respondents argued that a common network, particularly the extended family, ensured that both actors would adhere to norms regarding reciprocity, in the urban context the situation is somewhat more complex. Urban actors, particularly non-kin, who were involved in business investments with migrants, explained that their participation in these activities related especially to the perception amongst migrants that the urban economy provided better returns on investments than the rural economy. At the same time, a focus on the urban economy allowed migrants to withhold certain investments from parts of their social networks, particularly their extended families, who intended to incorporate migrants and their hard-earned assets to serve their own interests and needs. Naturally, maintaining this perception helped friends of migrants, the urban actors, to become involved in transnational investments. It also meant that respondents had to be very careful when and how to voice their requests for financial support to migrants. They had to make sure that migrants would not see them as a liability but as a business asset. After all, a negative opinion could easily end their engagement with these migrants. Thus, respondents first invested in their relationship with migrants, building up social capital and trust, until they felt that they could capitalise on this without jeopardising the relationship.

Trust, social networks and institutions

Expanding on the previous sections we focus here on the difference in involvement of kin and non-kin in transnational business projects. From an institutional perspective the difference between kin (family) and non-kin (friends) relationships is important as they relate to different principles influencing how actors behave *vis-à-vis* one another. For instance, when a migrant engages a family

member in Accra in his/her business activities, this may lead to involvement of the whole family when the Accra-based family member informs other family members about the business. This may have repercussions for the profitability of the business, as business assets and capital may then be used for the many other needs the family might have. Employing family members in their Accra businesses, though, does allow migrants to give direct support to their family. Furthermore, migrants can agree with those family members running their businesses that a certain proportion of the profits of the business are used for general family needs.¹¹ Such agreements reduce the obligation to send remittances. Indeed, during our field research, although not amongst our own respondents, we did come across business arrangements, where migrants had put a trusted, often educated, close family member in charge of their businesses, and had given explicit instructions about the share of earnings from the business that could be used for family needs.

Close friendships, respondents argued, developed out of continuous engagement with one another. These friendships notably enabled migrants to establish businesses in Accra without committing themselves to a larger network, especially their extended families. Whilst the extended family, as a relatively close-knit network, does provide migrants with a mechanism to monitor and sanction the behaviour of those they involve in their businesses, it also has the effect of thereby involving large parts of the family, leading to various claims from the family on the earnings of the businesses of migrants.

Friendships, respondents argued, enabled migrants to conduct business activities on their own terms. In these relationships migrants could choose how explicit they wanted to define their business arrangements with urban actors. In this, respondents emphasised, it was essential that migrants chose someone in Accra whom they could trust unreservedly, who understood the migrants' economic situation and the importance of their investments, who was not impoverished and, finally, who was both skilled and discrete about the business investment to others, particularly to the family of the migrant (also see Mazzucato 2003).

Respondents who sought to ensure that they were selected by migrants as a trustworthy person in Accra to be involved in business, devoted much time in engaging in a range of economic and social activities with migrants, of which only a few were of direct benefit to them, hoping that this would gain them the migrants' trust. With friendships deriving from different social and economic contexts, the options for migrants to monitor the behaviour of a friend varied. Yet, even in cases where monitoring options were limited, our findings show that migrants still placed investments in businesses through friendships as these

¹¹ Although such arrangements are not present in our cases we did come across such arrangements in our first exploratory field research.

relationships held fewer social repercussions should they choose to end the business relationship, than would be the case with family.

Of the respondents selected by their migrant friends to supervise businesses, many had also been abroad themselves. These first-hand experiences meant that they, in contrast to other actors in Ghana, were in a better position to understand the migrants' economic and financial position and the importance of business investments for their migrant friends as instrumental in providing a source of income to them once they returned to Ghana.

The respondents in Accra selected by migrants as counterparts were seldom 'persons in need' (Mazzucato 2003). This, both migrants and Accra respondents argued, was important as it reduced the likelihood that they would appropriate funds for purposes that had no bearing on the business. While more well-off family members might qualify, respondents added that, in contrast to family based ties, friendships could more easily be terminated by migrants when migrants discovered that their trust in the relationship had been abused.

The relationship between respondents in Accra and migrants is often forged in an urban context, Accra or Kumasi, or abroad and had developed relatively separate from other ties, which migrants maintained with kin. Even when respondents were involved with the migrant's family in Ghana, they would remain discrete about the importance of their own relationship with the migrant, particularly where this concerned economic activities. This discretion enabled migrants to engage in business activities in Ghana without the knowledge and/or interference of their families. In the context of prevailing cultural notions that stipulate that financially able members of families invest in the extended family's assets, notably in the family house (Van der Geest 1998), the role of friends is crucial to allow migrants to first secure their own economic future, completing a house and establishing a business in the city, before becoming involved in investments benefiting the family as a whole, which would provide them with social-cultural rather than economic benefits.

Importance of skills and entrepreneurship

Through demonstrated or perceived entrepreneurial skills, proven to migrants when they visited Ghana, some respondents are regarded as particularly suitable to be the migrants' local business partners. This was particularly important when migrants wished to identify a local actor to help them establish and/or run business activities in Accra.

In other situations respondents who needed migrants' financial or organisational support tried to convince migrants, whom were acquainted with and had with whom they had managed to establish contact, to become involved in their business activities. To achieve this, they would reveal their ideas and insights in

new market developments and argue that they had the necessary expertise and, in some cases, the financial means to complement resources provided by migrants. Through a track record of previous, smaller business dealings either with the migrant or with others in their mutual network within and outside Ghana, their reputation as trustworthy and able business partners was confirmed.

Why are respondents involved in transnational business activities?

Moving on from the discussion concerning *how* transnational ties play a role in business activities of respondents we ask *why* these respondents are interested to be involved in business activities with migrants. What are their motivations? In what ways do they benefit from it? Respondents identified four main reasons for being involved with migrant business investments.

Direct benefits

Similar to the involvement of some respondents in housing projects, we found that some respondents indicated that they wanted to be involved in business projects of migrants because this provided them with certain benefits. For some this could be a regular source of income, for others it could be the opportunity to ‘chop’ some of the money meant for the business for own needs (without informing the migrant). In an urban economy in which few options exist to secure formal, regular employment, ties to migrants can be crucial in supporting urban livelihoods.

Other respondents explained that even though their involvement in businesses of migrants would not produce immediate benefits, they might still be interested to be involved. Respondents explained that their support of migrants was important because it allowed them to strengthen their relationship with them. This would increase the level of social capital in the relationship and in this way improve their chances that the migrant would reciprocate their support. In this regard, some respondents voiced the hope that the migrant would reciprocate their support with a major return investment, for instance, sponsoring them to go abroad, or providing a substantial sum of money to start their own businesses. Respondents also indicated that their investments in migrants might be beneficial when migrants reciprocated their support by helping them overcome crises.

Indirect benefits

Finally, some respondents, close family members to migrants, indicated that their support to business activities of migrants also indirectly benefited them. If the business became successful, it would provide an additional source of income to the family. This would not only improve the family’s livelihood situation but also improve their social security because, in the event of a crisis, the family could

then resort to an additional source of capital to overcome the crisis, and so reduce the pressure on the urban respondent.

Altruistic motives

Respondents who had been abroad themselves and maintained close friendships with migrants, felt that they had a moral responsibility to ensure that these migrants could to return to Ghana and be perceived as successful. Hence, they were willing to invest some of their own time to help migrants establish businesses in Accra.

Conclusions

This chapter focused on the influence of migrants on business activities of urban actors. In the introduction we described some of the many visual signs attesting to the role of migrants in business activities in Accra. This influence, we explained, is visible in store names exhibiting clear links with foreign destinations of Ghanaian migrants, but it is also evident in the goods sold in the stores and on the markets of Accra. For other businesses the economic link to migrants was not as evident.

Of the total research population of 38 respondents, 33 respondents were involved in business activities. Some were owners of businesses, others worked as managers or as less influential employees in businesses. Although the large majority of our respondents was involved in business activities, not all of these activities involved transnational links with migrants. Furthermore, where respondents did engage with migrants in business activities, important differences existed in the role of these transnational ties as related to their intensity, duration, direction and kind of involvement.

Gaining insight in such dimensions is important given the fact that we seek to understand the influence of migrants on the urban economy, here through investments in businesses. The need for exploring how transnational relationships between urban actors and migrants lead to investments in businesses also surfaced in our typology analysis. While a detailed analysis of the type of relationships involved in transnational business activities pointed to the importance of friendships over family, particularly in important business activities, the typology itself did not show this differentiation, let alone explain it. In the remainder of this chapter we dedicated our attention to a discussion of the data to explore how migrants and respondents were involved with one another, and what these engagements meant for urban actors.

Through the presentation of seven case studies of respondents, which represent seven main forms of transnational involvement in business activities in

Accra, we could establish how urban actors engaged with migrants in business activities. These case studies allowed us to analyse the relationship between types of transnational involvement in business activities and a certain set of characteristics, which related to the institutional context in which transnational relations were set, the conditions under which transactions took place, and personal situations and assets of the actors involved, such as skills and financial means. Thus, for establishing a sustainable, joint business with migrants, urban actors needed to be credible and trustworthy, in the eyes of migrants. In this, credibility related to having sufficient financial means and the necessary skills, but also sound insights in market developments.

Irregular support by migrants to respondents' business activities related much more strongly to personal relationships between migrants and urban actors. Hence in instances where migrants provided support to respondents this was due more to institutional norms than to the suitability of these respondents as business people. In such instances migrants often limited their involvement, for instance providing a one-off sum of money as starting capital with which the urban actor could set up a small business. Through this support migrants also acknowledged and reciprocated the support respondents might have given them in the past.

The case studies, together with accounts from other respondents, also showed that respondents were not passive recipients of support from migrants. On the contrary, most respondents actively sought the support of migrants in business activities and had various strategies to secure the interest of these migrants for their business activities. The case of Angelina showed how, by providing an account of her responsibilities for the family, she could gain the financial support of her sister and brother-in-law in Amsterdam for her business. The cases of Angelina, Grace and Kenneth, indicates how these actors were able to benefit from migrants' support because these migrants depended on them to carry out certain activities on their behalf in Ghana. Such transnational ties show balanced, reciprocal relationships. Some are directly (and formally) linked to financial commitments in a joint business venture, others take more intricate forms. In some cases the financial investments by migrants in respondents' businesses is linked to return on investments by the urban actor in a range of other domains, such as representing migrants at cultural events, taking care of migrants' family affairs, or minding their children. In other instances the relationships between urban actors and migrants were more asymmetrical, with the former clearly depending on the latter to achieve business activities.

In the previous chapter on housing investments we concluded that own wealth of urban actors positively influenced their opportunities to become involved with migrant investments. The cases of Kenneth and Grace show that with regard to

the business domain this prerequisite can be overcome through alternative forms of investment in transnational relationships. Furthermore, for the most affluent respondents in our research population it was far less crucial to be involved with migrants in business activities. This group of generally wealthy businessmen only saw a limited role for migrants in their business activities. They possess sufficient own financial resources, or could turn to formal finance institutions for a loan. Moreover, they preferred to maintain personal ties with (non-Ghanaian) foreign business partners rather than involve Ghanaians based abroad.

Returning to the two debates on the migration-development nexus and the sustainability or productivity of business investments by migrants that we had touched upon earlier, we conclude that these debates do not take sufficiently into account a number of dimensions of transnational investments in businesses.

First, not only the motivations of migrants but also those of their urban counterparts need to be understood, as migrants often call on urban actors to help them establish their businesses while they were still (mainly) abroad. Our data show how urban actors had varying reasons for becoming involved in these projects. For instance, some sought to derive immediate gains while others intended to increase their social capital with migrants in order to realise long-term benefits, not necessarily related to the business domain.

Second, the two debates focus on economic benefits of migrant investments without taking into account the importance of the urban economy for migrants (and for urban actors). Accra's location is sufficiently physically distant from the region of origin and, at the same time, large and complex enough to establish investments through trusted friends without knowledge or involvement of kin. In so doing, migrants are able to avoid family claims on the business, and can support their family on their own terms, *inter alia* using profits from their business for this, once they had returned to Ghana.

Third, in various instances we have shown how business related transactions between migrants and respondents are also linked to other domains. Thus, we see that involvement in various domains increases mutual commitment and trust. This may be of much benefit to the urban actor, for instance, in overcoming crises, on which we focus in the next chapter.

In the next chapter we turn to the role that transnational ties play in social security arrangements of urban actors. Once again, we examine what kinds of arrangements exist through transnational influences, and why and how these can come into existence.



Transnational networks and social security arrangements of urban actors in Accra¹

Urban Africans [...] appear increasingly uncertain how to spatialize an assessment of their life chances – that is, questions such as where they will secure livelihood, where they can feel protected and looked after, and where they will acquire the critical skills and capacity to do so [...] The urban environment is increasingly one where it is difficult to ascertain just what social practises, alliances, and knowledge can be mobilized sufficiently enough to produce probable outcomes conceived in advance. (Simone 2004: 3)

Introduction

In the 1980s Ghana, as one of a number of sub-Saharan countries, participated in Structural Adjustment Programmes (SAP). Intended to make Ghana economically healthy, this programme saw the introduction of policies that liberalised markets and drastically reduced government spending, notably on public services (Owuor 2006; Potts 1997). In the urban economy, the subsequent large-scale retrenchments adversely affected the lives of many urban actors, and Anarfi *et al* (2003) posit that this increased migration to western destinations.

At the same time, the major cities of Ghana continued to attract migrants from the rural hinterlands, a process recurrent in many developing countries, as the

¹ We presented an earlier version of this chapter at the 2005 EADI conference: “*Insecurity and Development: Regional Issues and Policies for an Interdependent World*” in Bonn. Comments provided by participants at this occasion helped improve this chapter.

rural poor saw these cities as places of opportunity to accumulate wealth and improve their livelihoods (Adepoju 2005; Anarfi *et al* 2003; Ellis 2003; Lipton 1980; Reed, Andrzejewski & White 2005). For many decades rural to urban migration has been part of livelihood strategies of rural actors, and has frequently been a family strategy aimed at diversifying income sources by sending young male members of the family to the city. The deteriorating economic situation of the 1980s and 1990s reduced the success of this strategy significantly, as competition within the informal economy, traditionally the entry point for migrants arriving in the city, increased due to a rekindled interest of resident urban actors, attempting to compensate loss of income in other sectors (Rogerson 1997).²

Avoidance of falling into poverty is, thus, a concern that is shared by new arrivals and residents in Accra. Such vulnerability to poverty relates to the ability of actors, and their alters with whom they pool resources, to secure sufficient income to meet their needs. It also relates to the prevention, mitigation, or at least coping with crises. Crises can take various forms such as sudden eviction from rental housing, illness requiring medical treatment, or the death of a family member leading to funeral costs. In order to face such crises, a certain amount of financial resources is necessary, which urban actors may not always possess. When actors do have the resources, and utilise them to deal with crises this may have adverse effects on their ability to maintain income generating activities (especially in the informal sector) and/or meet needs and interests such as their daily needs, education fees and donations to organisations they are members of (e.g. a church). The inability to meet such needs may not only jeopardise their livelihoods but may also reduce their ability to rely on other actors, individuals and organisations, when crises occur.

To counter these crises urban actors will pursue measures with which they can improve their social security. Attempts to improve social security range in their levels of formalisation. Thus, some measures may be instituted through formal, regulating institutions such as welfare schemes of churches or labour unions, or security mechanisms of the government, while other measures are less formalised. Measures also differ in their primary objective. They may focus on dealing with crises through measures taken beforehand (*ex ante*) versus measures that only come into force once a crisis takes place (*ex post*). To create alternatives urban actors may purposely involve themselves in a range of formal and informal measures. The extent to which they can realise this depends on their financial means and their access to institutions providing these measures. Finally,

² Rogerson (1997) estimates that by the end of the 1990s twenty to thirty percent of the workforce was unemployed in major cities around sub-Saharan Africa.

measures differ in the extent to which they draw on actors in Accra, in their region of origin, or on migrants in foreign locations.

In this chapter we will focus especially on the role of transnational ties in social security arrangements of urban actors. The previous two chapters revealed important differences in influences of transnational ties of urban actors with migrants with regard to their involvement in housing and business activities. In both chapters we concluded that the form of the transnational influence, i.e. its direction, scope and benefits for actors involved, depends much on the institutional context in which the relationship is embedded. Thus, we found that whereas some respondents clearly provided services to migrants in spite of the benefits not always being clear, other respondents did clearly profit from being involved in transnational investments in businesses and houses.

This chapter focuses on a somewhat different dimension of transnational involvement in the lives of urban actors. Where the benefits associated with investments in own businesses and houses in Accra are clear for migrants, support to Accra counterparts, for instance helping them deal with crises by remitting money, is much less so. Yet, albeit under certain conditions, migrants did provide such support to their counterparts in Accra. In this chapter we examine how urban actors involve their transnational ties in addressing social security concerns.

In our exploration of social security arrangements of urban actors, we focus on three types of economic activity, namely, health, funerals and education. These three themes explicate major social security concerns of urban actors in Accra, although in different ways.

Health

Crises in health have major economic implications, not only for the person who is ill, but also for those related to the person. This is especially the case when the sick person is one of the chief breadwinners. The decline of the state support system in the 1980s as a consequence of the inception of Structural Adjustment Programmes also saw the introduction of a 'cash and carry' payment scheme for state health provision, whereby ill persons were required to pay for expenses associated with a particular treatment ahead of the actual treatment. For the rural and urban poor illness already formed a threat to their livelihoods, but this was aggravated by the fact that the treatment thereof impinged on their savings, and so adversely affected their abilities to pay for other expenses. The consequence was that treatment would be avoided as much as possible. When treatment could no longer be stalled, support from others would need to be sought. In this, migrants sometimes played a significant role. Chapters 4, 5 and 6 showed that not all of our respondents are impoverished. Thus some of the other respondents

had no need to call on their alters in case of illness as they could rely on government health insurance to pay for treatment. Thus, these respondents did not call on migrants to help them overcome health crises. Rather, in a time of health crisis these actors often provided support to other actors in Ghana, notably their rural kin but sometimes also friends and other alters in the city.

Funerals

For Ghanaians, the Akan in particular, funerals are important ceremonies. These often lavish and elaborate events form a stark contrast with the daily struggle of inhabitants of the village in which the funeral is held (De Witte 2003). Funerals are mainly organized in the hometown of the deceased and are attended by hundreds, sometimes thousands, of participants ranging from close family members, villagers from the hometown (and often from surrounding villages), to friends, church members and co-workers of family members. Often guests travel long distances from elsewhere in Ghana to attend the occasion. To be able to host their guests, families often require months of preparation to secure financial means, organise the event, and ensure that family members who reside abroad can attend the occasion. This may necessitate that the deceased's body is preserved in a morgue for several months before the funeral is held (Mazzucato, Kabki & Smith 2006)

Yet funerals should not merely be seen as consumptive and lavish events but also as occasions for redistribution of resources within communities and extended families (Berry 2001; Mazzucato, Kabki & Smith 2006). At the community level, donations by those who attend the occasion may help the organising family redeem most, if not all, of the costs incurred.³ At the extended family level, redistribution, and so a (re)affirmation of family bonds, takes place through a distribution of roles to family members based in and outside Ghana. Indeed, amongst scholars studying funerals in developing countries, there is an increasing recognition that funerals are multi-sited events (De Witte 2001; Mazzucato, Kabki & Smith 2006; Nieuwenhuys 2004). For urban actors the financial consequences of funerals depend on the role they are assigned, or the role they assume, in the organisation of this funeral. When they hold a principal role in the organisation of the funeral, this often implies that they need to secure sufficient financial means to pay for a host of expenses associated with the funeral ceremony. To do so, they may have to draw on their own savings, on insurance pay-out, and on loans and/or support from alters such as migrants. In other cases urban actors have important organisational roles in funerals,

³ Indeed at the end of the funeral the family gather to calculate the difference between expenses and donations, leading to a statement of whether the funeral has made a 'loss' or a 'profit'.

organising the event with money provided by migrants, who are often family members.

Education

The link between social security and education, the third type of activity we focus on in this chapter, is different from the previous two types of activity. This difference mainly relates to the fact that, unlike the occurrence of death or illness, events which are events that cannot be anticipated, education is seldom associated with sudden crises. After all, actors can inform themselves in advance about the amount of school fees, the most obvious expenditure, and the date they are due. Yet, we argue that in some cases crises do take place in education, for instance when a regular sponsor, following loss of income or change in priorities, suddenly withdraws the financial support to the scholar or student being educated. In such situations the scholar (student) or his/her guardians (often the parents) need to find alternative support to prevent the student being forced to discontinue education. Such support may be found with migrants but may also come from urban actors. This support may be temporary until the previous sponsor has recovered economically and can resume responsibility for the sponsorship. Alternatively, such support can take on a permanent status in cases where previous sponsors did not resume their financial responsibility.

Nonetheless, in this chapter we want to focus on the role of education as a form of social security. In Ghana ‘sponsorship’ of the education of others is regarded as an important form of social security. By enabling an alter to complete education to, preferably, tertiary level, this will help the recipient of the sponsorship to secure (well-paid) employment. Once this has been achieved, the sponsor(s) of the educated person can anticipate certain reciprocity for their investment. This reciprocity may take a direct or indirect format. Sponsors may, for example, receive direct reciprocity from a sponsored person when they face a sudden, severe crisis. However, the indirect form of reciprocity is regarded more relevant. After all, by ensuring that the sponsored person secures a steady income, the sponsor can diversify income sources for the family. In this case, investment in education can be seen as an *ex ante* form of social security that helps overcome future crises.

By examining activities of respondents related to health, funerals and education we gain insight into the manner with which respondents either prevent or overcome crises. The question is to what extent urban actors resort to *ex ante* and/or to *ex post* social security measures, and to what extent these measures entail a role for migrants.

Outline for the remainder of the chapter

In the next section we discuss scholarly debates pertaining to the role of crises for urban actors and the social security measures available to them. Hereby we focus on four main issues, namely, (i) the definition of social security and crisis, (ii) political-economic influences on social security, (iii) kinds of social security measures available to urban actors, and (iv) the influence of transnational ties on social security measures taken by urban actors.

In the empirical section that follows we examine how respondents seek to avert or at least cope with crises in their lives. In this we examine crises pertaining to health and funerals, as well as the *ex ante* and *ex post* measures these involve. We also explore how investments in education can be an *ex ante* measure of social security. In keeping with the overall objective of our research, we give particular attention to the role of transnational ties in the discussion of the empirical findings and investigate the role of migrants in past crises, as well as present social security strategies of urban actors.

In the final part of this chapter we summarise the main issues raised and draw conclusions regarding the influence of transnational ties on social security for urban actors, focusing particularly on the difference between *ex ante* and *ex post* social security measures.

Social security in the urban context of Accra

Defining social security

Van Ginneken (1999: 49) defines social security as:

- (a) The provision of benefits to households and individuals (b) through public or collective arrangements (c) to protect against low or declining living standards (d) arising from a number of basic risks and needs.

This definition applies to both formal and informal arrangements. In literature on developing countries we find that most of the discussion pertaining to social security arrangements and what institutions are involved, focuses on informal arrangements in the rural context and how these informal arrangements assist in coping with crises. In the literature centring on the urban context, commonly the focus is placed on the role that formal social security measures (should) play, particularly in governance discussions on social security (Appiah-Kubi, Oduro & Senadza 2004; Dekker 2004; Dercon 2003; Hoogeveen 2001)

Various authors argue that the distinction between formal and informal economies, urban and rural domains, and the institutions related to these, misinterprets how actors often strategically resort to a diversity of institutions in order to secure income activities, gain assets, and achieve a certain level of social security (Clark 1999; Mazzucato & Niemeijer 2000; Von Benda-Beckmann & Von

Benda-Beckmann 1994). In our examination of empirical data we will distinguish between formal and informal arrangements if only to show differences between actors regarding their access, and use, of both formal and informal social security measures, and the influence this also has on the role played by transnational ties.

The role of informal arrangements through transnational ties for urban and rural actors has seen rising interest from scholars and policy makers concerned with the migration-development nexus, who foresee migrants playing a role in the provision of social security. Critical scholars of such policy development, which seeks to integrate migrant remittances into development aid, argue that the prospects for integrating migrant support into development aid should not be overrated as the specific context and conditions under which such support is provided by migrants is easily misinterpreted (De Haas 2005a; Kabki, Mazzucato & Dietz forthcoming; Mazzucato and Kabki 2007; Skeldon 2004). Furthermore, policies aiming at the incorporation of migrant's remittances often ignore the support that actors in Ghana, certainly in urban areas, often provide to their migrant counterparts.

Crises

Actors may face many kinds of crises during their lives. To cope with or avert crises, actors may feel the need to arrange certain social security measures, e.g. because their responsibilities *vis-à-vis* other actors are increasing as a result of a changing social-cultural, economic and/or geographical position. The new situation may derive from the status they have acquired by successfully having migrated to the city and/or even to foreign destinations. Thus, migration not only provides actors with opportunities to accumulate savings to initiate investments, it may also imply an increased commitment towards alters, particularly towards the extended families and other actors in Ghana and abroad.

Ex ante and ex post social security measures

To understand the role of transnational ties with migrants related to social security arrangements of urban actors we explore the role of these ties for *ex ante* and *ex post* social security measures taken by our respondents.

Ex ante measures attempt to 'smooth income', that is, to avoid major fluctuations in respondents' income, in order to manage risks. This can be achieved through diversifying income-generating activities. Thus, if a crisis affects one income activity, other income generating activities may help an actor overcome the crisis. Income smoothing can also be achieved by investing in counterparts with whom the actor has strong economic ties. Thus, an urban actor can support alters in their education or sponsor their trip to a foreign destination. Consequently, these alters can improve their economic situation. In doing so, this

increases the number of alters on whom the urban actor can rely for support at times of crisis. The probability of these alters providing support is considerable given that this would be mutually recognised as an act of reciprocity for the earlier support provided by the urban actor.

With *ex post* measures we refer to measures taken by actors with which they can smooth their consumption (Dekker 2004). This is usually achieved by saving assets and income over time in order to overcome moments of crisis. Thus, in contrast to *ex ante* measures, *ex post* measures concern the coping behaviour of actors after the crisis has taken place. Thus, respondents who suddenly become hospitalised may need to take *ex post* measures to overcome the financial crisis caused by the hospitalisation, if they do not have a health insurance.

Political-economic influences on social security

The debate on political-economic influences on social security largely centres on the effect of the state's macro-economic policies on individual livelihoods. We indicated earlier that the liberalisation policies in Ghana from the 1980s onward prompted thousands of civil servants, who were retrenched from their government jobs to find other sources of income (Haruna 2003; Jamal & Weeks 1988; Tacoli 2002), which resulted in an increased informalisation of the urban economy. Liberalisation policies increased the cost of living, especially in Ghana's urban areas, as the state cut back on its provision of subsidised welfare. As we alluded to earlier, the result was the introduction of a 'cash and carry' system that required all its citizens, rural and urban, to pay for any medical expenses themselves (Kanbur 2001; Potts 1997). This scheme was highly unpopular with Ghanaians, not only because it formed an additional burden to their already strained budgets,⁴ but also because it required them to produce money before they could undergo any treatment (IRINnews 2004; Osei-Akoto 2003).

Owusu (2001) explains how urban actors in Ghana responded to the liberalisation policies by becoming involved in multiple income activities. In addition Kumado & Gockel (2003) argue that in the allocation of (scarce) resources urban actors also gave increasing priority to their own needs. Thereby they reconfigured urban-rural relationships, notably reducing the role of the extended family in social security arrangements.⁵

In 2004 the NPP government of Ghana reintroduced free provision of health through its National Health Insurance Scheme (NHIS), ending the 'cash and carry' system. The NHIS scheme intends to ensure that almost all medical

⁴ Maxwell *et al* (2000) calculated that for urban actors in Accra health expenses accounted 4.5% of all household expenses (2000).

⁵ For comparative cases from other countries of sub-Saharan Africa re the reconfiguration of economic and social ties between rural and urban actors, see Beall & Kanji (1999), Owuor (2006) and Van Ginneken (2003).

expenses are covered by a government health insurance. This would remove economic barriers for people in need of health care, and would particularly be beneficial to for the poor (IRINnews 2004).

Social security measures

In order to understand the role of transnational ties of urban actors with migrants in social security measures, it is important to differentiate between the types of social security measures available to urban actors in Accra.

The first distinction concerns the degree of formalisation. Various formal state and private insurances exist as well as welfare insurance schemes through employers, which provide health and life insurance. Less formal social security measures are church welfare funds, and social security measures of *susu* saving clubs. In addition, various informal and implicit social security arrangements exist. Usually these relate directly to the social networks of urban actors. These informal arrangements are often not explicit about conditions for respondents to give or receive support to/from members of their networks, although the institutions in which these arrangements are embedded do provide guidance. The conditions affecting the success of informal arrangements relate to (i) the location of other network members, as this influences the scope for communication of any need for support and the availability of information to confirm the legitimacy of requests, (ii) the history of transactions, whereby the terms under which return requests may be expected in order to achieve reciprocity are also reviewed, as well as (iii) the effect of the value of the support on the long term commitment and relation with the other.

The second distinction concerns the access of urban actors in Accra to these different kinds of social security measures. Some urban actors are able to participate in formal social security mechanisms through their work. Van Ginneken (2003) argues that this only applies to a minority of all urban (and rural) actors in sub-Saharan Africa. He finds that formal social security schemes only include about 5 to 10 percent of the total working population, and adds that there is little sign that this number will increase. While other authors produce slightly different numbers (see for instance, Kaseke and Butare 2003), the basic message is the same, namely, that formal social security insurance is more or less limited to civil servants and in some countries to salaried workers. However, those operating in the informal economy have to rely on other, less formal social security measures to meet crises as and when these arise.

When examining the principles of informal social security arrangements, we found that much of the literature focuses on the shift from a rural to an urban locality in relation to changes in social networks. It seems that before moving to a city, actors generally have homogenous networks in which most alters are

family, most of them also staying in the region of origin. Upon establishing themselves in the city, actors may develop more heterogeneous networks, establishing relationships with fellow urban actors through work, church, the neighbourhood in which they live, etc. (Berry 1997; Clark 1999). This change, it is suggested, also affects how actors maintain relationships with alters in their hometown. Their new, urban lives require them to increasingly balance between their own objectives, that relate to reach higher levels of social security, well-being and a 'western' lifestyle, and the needs and desires of their families (and other alters), notably those residing in their hometown. Anders (2005) shows the precariousness of this balancing act for urban civil servants in Malawi. Owuor (2006) on the other hand, emphasises how urban dwellers invest in their rural ties to ensure their survival and/or ability to maintain an urban livelihood at critical moments. Obviously, the economic situation of urban actors much influences the choice for formal and/or informal social security and the role of relationships with others in this. Nonetheless, what can be derived from Anders (2005) and Owuor (2006) is that a change in location, especially a shift from rural to urban, often produces a shift in the institutions that provide actors with the necessary social security, away from kin-based networks and towards formal, state and private insurance arrangements.

Yet, various reasons exist for urban actors not to participate in formal social security measures. First, the choice for formal and/or informal social security arrangements not only relates to the knowledge of available forms of social security, and the access or rights to them, but also to the trust of people in social security schemes, especially those deriving from the government (Van Ginneken 2003). Second, urban actors perceive that formal measures do not adequately cover what they regard as their most immediate priorities given the limitations of their incomes. This perception has only been strengthened following the implementation of the structural adjustment programme measures as urban actors' means have become even more constrained. Instead, urban actors see the need for financial injections into education and health as more pressing and prefer to make provisions for such expenses (Cichon *et al* 2003; Van Ginneken 2003).

Both Osei-Akoto (2003) and Van Ginneken (2003) draw the conclusion that a situation has arisen where the so-called 'poorest of the poor', both rural and urban-based,⁶ are not only excluded from formal insurance schemes but may also be excluded from informal risk-sharing arrangements as they are considered high-risk carriers. Osei-Akoto (2003) relates this to a number of factors. He

⁶ Especially those operating in the urban informal economy often strongly depend on a single source of income generation, which makes them vulnerable to crises (Arhin-Tenkorang 2001; Ashong & Rider Smith 2001).

points out that, first of all, the poorest of the poor generally have low levels of education, limiting their comprehension of most formalized social security measures, with the possible exception of measures organised by churches. Second, formal insurance providers and leaders of informal social security schemes share a preference for low-risk, high-income members rather than high-risk, low-income members and may actively dissuade the latter group from joining their schemes, particularly if they have already accepted a number from this group (Osei-Akoto 2003; Van Ginneken 2003). Leliveld (2004) adds another factor, namely, that the preference of urban actors, notably the elite, for formal insurance arrangements implies a strong reduction in their dependency on their social networks (particularly their kin) for support in times of crisis. As a result, they may reduce their participation in informal social security measures with kin and other actors, and so hasten processes of social exclusion and fragmentation (Leliveld 2004).

Social security and the role of social networks

Migration, both internal and international, has seen the rise of the urban domain as a geographical node that connects migrants in foreign locations with their alters in their (often rural) regions of origin. Various authors have argued how rural to urban migration, and increasingly also international migration, has changed the role of 'traditional' institutions in social security arrangements, notably that of the extended family (Berry 1997; Caldwell 1969; Clark 1999). While institutions such as the extended family have always been subject to contestation by actors, migration has triggered an increase of the number of alternative institutions through which urban actors can derive social security (Clark 1999). These include formal and semi-formal social security arrangements, the available alternative urban ties to provide social security to urban actors, and the opportunity to derive social security from remittances and other resources provided through ties to foreign-based migrants (Dam 1998; Ghana Statistical Service 1995; Mazzucato 2006).

In the previous two chapters we explained how migrants purposely invested in businesses and houses in Accra not only because they felt that the urban economy provided the highest returns, but also because it allowed them to maintain sufficient independence from their rural families. Also in social security arrangements migrants may provide support to rural actors through urban counterparts. Amongst others, this relates to the availability of communication technology to urban actors in Accra. Another reason is that the choice to link to urban actors enables migrants to better negotiate and control their commitment to their rural families. Thus, at times of crisis, such as the death of a family member, urban actors may provide crucial support to migrants (Mazzucato,

Kabki & Smith 2006). Often this responsibility of urban actors expands into other economic activities of urban actors and migrants in the urban economy.

Yet, why would Accra-based actors be willing or perform or be interested in such activities on behalf of migrants? The empirical section of this chapter will show how large differences exist between respondents in terms of their motivation to commit themselves to activities of migrants. Thereby some respondents argue that the activities they are conducting on behalf of migrants are an incentive to gain reciprocity from migrants, although, when this takes place, and what will be reciprocated is often unclear. To respondents crises formed important moments at which migrants could provide such reciprocity.

Also respondents who were not actively involved in Ghana-based activities of migrants expected to receive support from them at times of crisis. This expectation was rooted in their relationship to one another, the more so when the urban actor was an important kin member, but it could also be linked to support they had given to the migrant in the (distant) past. Both aspects implied, in their view, that migrants should support them at times of crisis.

Although our focus is on the influence of transnational ties on the attainment of respondents' social security measures, it is meaningful to pay attention to the respondents' perceptions with regard to social security. This helps explain shifts, even discontinuities, in institutional arrangements and affiliations. This is particularly the case with urban actors who perceive themselves as 'educated' and 'enlightened'⁷ and economically successful enough to put this perception into practice. Intending to become citizens of the world, they are shifting away from 'traditional' institutions that relate strongly to their ethnicity, origin and kinship, towards urban, formal institutions. They, for instance, give primary focus to the well-being of the urban-based conjugal family through investments in their own children but also in urban houses that are designed to accommodate a conjugal family rather than extended family. Finally, participation in various formal insurance schemes to deal with crises concerning health, education and old age also enables this group to reduce their dependence on informal, traditional arrangements.

Some authors argue that particular forms of Christianity, notably Pentecostalism, have induced and instituted such shifts, chiefly in the urban parts of Ghana (De Witte 2003; Meyer 1998; Van Dijk 2002). We add that ongoing exposure to the global economy and opportunities to relate to a western lifestyle such as presented on television, through the internet, or seen on travels to foreign destinations, has strengthened the resolve of urban actors to become 'world citizens'.

⁷ A term used by respondents and informants to refer to their personal level of education and employment, but also to their affiliation to churches with global agendas.

This may require that they sacrifice some of the support they would otherwise have provided to their extended family and other relations in their hometown.

A shift towards the urban economy and the social security measures that are part of it, does not, however, imply a total severance or neglect of ties with the hometown, and certainly not with the extended matrilineal family. Through ceremonies such as funerals, urban actors continue to express their allegiance to the extended family by providing financial support and reaffirming their entitlement to family-owned assets. Particularly for urban actors who are less well endowed and less secure of a sufficient, regular income, such reaffirmation of ties with actors in the rural economy provides them with a fallback opportunity, should they fail to overcome crises and need to return to their hometown. The flipside of this urban existence may mean that when crises do occur, this can aggravate the financial inadequacies of respondents and lead to a loss of social esteem.

Crises and responses of urban actors: Empirical findings

Introduction

What are major crises for urban actors and what are the social security measures that respondents in Accra can employ in the event of a crisis? How are these established, maintained and used? What is the role of a respondent's social network, and especially of transnational ties, and through what institutions are these ties activated? These are central issues we focused on in our research and for which we collected quantitative and qualitative data from August 2003 to July 2004. The qualitative data also included longitudinal data relating to past occurrences of crises in respondents' lives, as it was well possible that respondents would not incur major crises (in the specified dimensions) during the field research period.

Moments of crisis, i.e. occasions when shocks take place, take many forms. They may relate to foreseen or unforeseen events in the respondents' lives. Crises also need to be differentiated according to their effects, which may range from emotional to social or economic effects. Also, the impact of crises varies. Some directly affect actors while others are more indirect in nature. Crises are indirect when they are events that directly affect an urban actor's alter, yet also affects the actor as he/she feels committed to provide support.

Scholars who study livelihoods in developing countries generally maintain that crises are interesting moments for revealing whether and how actors in their quest to cope with a difficult situation draw on a range of resources, including their ties to diverse alters. Our own experiences confirm the importance of examining crises. Thus, in a concerted, contemporaneous effort with our col-

league researchers in Amsterdam and the rural Ashanti Region we examined the role of our respondents in each of the three locations with respect to their roles in organising the funeral of an important member of the extended family. Through this joint effort we gained insight in the role of actors in different locations, as well as an understanding of the communalities *and* discrepancies between these actors in terms of how the funeral was to be organised and who were to provide the resources needed (Mazzucato, Kabki & Smith 2006).

Yet, to only focus on instances of crises in the lives of urban actors might not enable us to establish how strategies to cope with crises are part of more general livelihood patterns and, particularly for *ex post* measures, how they are interwoven with ongoing exchanges between urban actors and their alters in Accra, elsewhere in Ghana, or abroad. This may also help to explain the devotion of respondents to activities that seem to primarily benefit their alters, particularly migrants, rather than themselves. By making these investments, in terms of labour and time, in migrants' activities within various economic domains, respondents expect to strengthen their institutional ties, build up social capital, and, so, try and secure reciprocal support from migrants to help them prevent, mitigate or cope with crises. In the previous chapter, focusing on the influence of transnational ties in business, this relationship came to the fore in a number of cases, *inter alia* the case of Angelina, who managed to secure investments from migrants in her business by relating this to the fact that it was in *their* interest that she continued to stay in Accra, as she was taking care of their child. Hoogeveen (2001: 26) also finds evidence for this in his research on risk and insurance in Zimbabwe, and refers to this process as a:

... simultaneous fixing of transactions between two parties over several markets, with the terms of one transaction contingent on the terms of another.

At the onset of our research we expected important differences to exist between women and men in terms of their involvement, or affiliation, to particular economic domains, including social security. Thus, we anticipated that women would be especially involved with crises related to daily needs whereas men would be more concerned with the sustainability of investments. Our data does not support this suggested division of interests by gender. Although there is a slight bias between men and women in transaction data, with men being more involved in investment transactions, this does not mean that women are not involved in such transactions. Similarly, where women might be expected to dominate in transactions concerning daily needs, our data shows that men are certainly also involved. Abu (1983, cited in Clark 1999) has come to similar conclusions concluding that for the Ashanti, who form the majority in our research population, men are expected to provide money for the 'chop', i.e. food and other daily needs, of their conjugal families. Furthermore they should also

pay for their children's education. Women can, if they feel this is necessary, supplement the support of their husbands with their own earnings (also see Clark 1999).

From those respondents who were marrieds we received contrasting responses regarding the question whether this division in responsibilities applied to them. Those who disagreed explained that they pooled their income with their spouses, and that they shared 'one wallet' and one bank account from which all payments were made. Decisions about income allocation were taken together; also where this related to crises of alters in their respective social networks. These respondents perceived this arrangement as the logical outcome of living in a modern, urban environment. Some respondents felt that their churches also had a role in this, advising them to give precedence to the needs of their conjugal families over those of others such as their extended families. We conclude that it is impossible to differentiate between respondents by gender in terms of their involvement in various economic domains, and thus also exchanges with others.

The remainder of this section is organised as follows: In the next sub-section we discuss different kinds of social security measures available to urban actors, as well as the extent to which they participate in these schemes. In the sub-section thereafter we provide an overview of respondents' involvement in crises pertaining to health and funerals, and their involvement in education as an *ex ante* social security measure. In the third sub-section we turn to a discussion of health and funerals crises that respondents encountered, and we discuss the role of *ex ante* versus *ex post* measures and the role of transnational ties to migrants in these. Finally, we pay specific attention to the role of investments in education as an *ex ante* social security measure.

Social security measures

The options in social security measures for respondents seeking to achieve social security are as follows:

- *State scheme for health:* We mentioned the NHIS earlier on in this chapter. The NHIS is a national scheme of the government, which has become accessible to all citizens of Ghana.
- *State scheme for pensions and disability:* In Ghana the Social Security and National Insurance Trust (SSNIT) is responsible for maintaining this scheme. It is mandatory for all businesses to register their employees with SSNIT. For the employee to become eligible for a pension grant and a disability grant, business has to provide 12.5% and the employee 5% of the income earned on a monthly basis.
- *Life insurance:* This is a policy that is slowly rising in popularity, at least in urban areas. Life insurance, or 'life assurance', provides financial compen-

sation to all beneficiaries appointed by the policy owner, who usually is the insured, at the moment he/she passes away. Taking out a life insurance has the benefit of reducing the financial consequences for the family, especially if the deceased was an important breadwinner in the family.

- *Welfare schemes of churches and occupational or leisure associations/unions:* These schemes provide pay-outs to their members in the event of a major crisis, such as a funeral, that affects these members or concerns a conjugal family member. Generally, the payout is provided once the condition is satisfied that the member did not have arrears in payment of contributions to the fund.
- *Sponsorship to ensure income diversification:* By involving themselves in multiple sources of income, salaried and non-salaried, respondents hope to smooth their income. At the level of their extended families some respondents also pursue a similar strategy by supporting or 'sponsoring' a family member, sometimes a friend, either in meeting the expenses of their education, or in their quest to go abroad. This strategy intends to improve the income obtained by the family as a whole, and, even more importantly, diversifies the income sources that are available.
- *Calamity fund:* This is a family-initiated and organized fund that provides coverage of expenses in family crises, such as funerals. The fund requires contributions from all members of the family, whereby rural family members' contributions are lower than those of the urban family members, whose contributions are, in turn, lower than those of foreign-based migrants.
- *'Out of pocket' network support:* When respondents encounter a certain crisis and call on their alters to help them meet financial requirements, these alters may respond to this by drawing from their personal savings or give impromptu donations of money they happen to have on them at the time of the request.

What is clear from this list of measures is that they vary considerably in their scope, their formality and their purpose. The last measure we have listed may be regarded as an atypical social security measure as its role is not specifically targeted towards providing social security.

As we discussed above, social security measures can be distinguished along a number of dimensions. We differentiate between:

- *Domain specificity:* The span of economic domains covered by a certain measure

- *Involvement*: The kinds of relationships with other alters involved in a certain measure
- *Formal nature*: The degree to which a certain measure entails explicit versus implicit arrangements
- *Stage of intervention vis-à-vis crises*: Whether a certain measure addresses *ex ante* (preventative) or *ex post* (coping) social security strategies

In Table 7.1 we demonstrate how these dimensions relate to different kinds of social security measures that urban actors resort to in Accra. In the last row of the table we indicate how many respondents relied on each of the measures. The table reveals important differences between the available social security measures. We established that some measures are more specific to certain situations before providing respondents with social security than others. In particular, formal measures such as provided by the state and commercial firms, maintain strict policies as to when participants are eligible to receive payout. The explicit nature of such social security measures has the advantage that actors can rely on explicit arrangements/contracts to ensure that they are provided with support. With less formalised measures, which may apply to a wider variety of crises, urban actors must rely on normative expectations, past engagements leading to reciprocity, and their own ability to motivate their cases in order to receive payout. Most respondents, but especially those without state insurances, sought to become involved in various measures, even when there was a clear overlap in the coverage provided. In this manner they hoped to ensure that they gained sufficient access to financial resources in order to deal successfully with crises.

In addition to measures applicable to various kinds of crises, alters could also play various roles in helping respondents overcome crises. Thus, a church member might contribute to a church welfare scheme from which a respondent derives support for the funeral of a deceased parent. The same church member may provide direct support when the respondent places a request to provide financial support for the organisation of the funeral. Finally, the same alter may provide a public donation at the funeral ceremony. In other words, this alter has provided support to the respondent through multiple mechanisms.

A quantitative approach to respondents' involvement in crises

To gain insight in the prevalence of crises we examine transactions of respondents concerning health and funerals. In Table 7.2 we differentiate between incoming (IN) and outgoing (OUT) transactions. We also differentiate between transactions in terms of the location and relationship with the alter with whom transactions were made. In doing so, we have merged the data for respondents

Table 7.1 Characteristics of social security measures

Characteristics	Ex ante measures					Ex post measures
	State schemes	Life insurance	Welfare schemes	Calamity fund	Sponsorship	Out of pocket network
<i>Specificity:</i>						
specific	++	++	++	++	+	0
non specific	0	+	+	+	++	++
<i>Involvement:</i>						
conjugal family	0	+	+	++	++	++
extended family	0	0	0	++	++	++
friends	0	0	0	0	+	++
others	0	0	+	0	+	+
Importance of transnational ties	0	0	0	++	++	++
Explicit agreement with participation	++	++	++	+	0/+	0
Normative expectation of support	0	0	0	+	++	++
Importance of reciprocity	0	0	0	+	++	++
<i>Implementation:</i>						
Ex ante	++	++	++	++	++	0
Ex post	0	0	0	+	+	++
Respondents involved	15**	3	35	3	12***	38

Source: Monthly transaction studies, respondent interviews, name generator studies (2003-04).

Notes:

* For each measure we determined the strength of characteristics on the basis of respondents' explanations of the principles of mechanisms. Thus: '0': characteristic plays no role in a certain measure, '+': characteristic has some influence, '++': characteristic plays an important role.

** For 3 other respondents we were unable to establish their participation although this seemed likely.

*** Of 12 respondents 6 provided sponsorship to alters (mainly family) re education or going abroad, while 6 others received sponsorship from alters: 4 respondents for education (not including support from own parents) and/or to go abroad (5 respondents).

with those of their urban households, that is, those with whom they pool and share resources on a daily basis. Our choice to bundle respondents with alters whom we consider to be part of their household, contrasts somewhat with the general approach we have taken towards respondents, namely, as individual actors within social networks. Nonetheless, we feel that our choice is helpful in

investigating how respondents differentiate between crises that affect their own households and those that mainly concern others. Their distinction may well derive from changes in their livelihood orientation, that is, away from the extended family as the basic economic unit towards the much more confined conjugal family. Given this shift, respondents take the financial burdens of members of their household into their own hands, not expecting to receive much support, certainly not from rural actors, and try to overcome financial difficulties and crises with own means or by relying on their urban network and urban-based social security mechanisms.

In the introduction we mentioned that we examine education related transactions to find out to what extent these constitute an *ex ante* social security measure. To attain insight in the actual involvement of respondents in education, we have added education as a third column in Table 7.2. We stress that the data regarding education seldom relate to direct crises, unlike the data for health and funerals. Hence, we do not compare the intensity of transactions pertaining to education with those concerning health and funerals.

Comparison of the intensity in transactions concerning health and funerals crises is useful to understand their relative impact on respondents' lives. Yet, some caution is necessary with drawing conclusions on the basis of such data because incidence of crises may differ between. This might especially be the case in this research, as we collected data for a limited time span of one year. During this relatively short period some respondents might not have encountered any crises. To compensate for the limited span of our transaction studies we also conducted studies of important moments in the lives of respondents, including crises. Semi-structured interviews provided further insights with regard to respondents' views, strategies and activities concerning social security.

We have also inserted a column entitled 'remittances' in the table. During our field research, while conducting transaction studies with respondents, we regularly encountered incoming and outgoing transactions between respondents and their alters in Ghana and abroad, which were not related to a specific economic domain. For instance, some remittances were provided with the general intention to support the recipient in their daily needs. Respondents referred to these remittances as 'free gifts for own use' or as 'general purpose money'. This money helped actors *inter alia* avoid or at least mitigate crises. The non-specific nature of such transactions and their use in a range of activities, made it impossible to trace and assign them to only one economic domain, especially when this was several months after respondents had received or provided these remittances. Yet, given their share of the total volume of incoming and outgoing

Table 7.2 Overview of transactions concerning health, funerals and education

Activity:		Health		Funerals		Education		Remittances		Total	
Value and frequency of transactions:		value (€)***	freq	value (€)	freq	value (€)	freq	value (€)	freq	value (€)	freq
<i>Accra</i>											
Respondent and household*	IN	50	26	255	4	0	0	150	4	455	34
	OUT	6,482	207	4,677	3	11,625	200	314	18	23,098	428
Other family	IN	5	1	0	0	190	5	376	9	572	15
	OUT	446	10	28	5	139	7	430	15	1,042	37
Friends and other non-kin	IN	0	0	0	0	5	1	1,795	36	1,801	37
	OUT	247	18	358	50	658	13	1,082	63	2,345	144
<i>Ghana elsewhere</i>											
Family**	IN	50	1	101	2	423	1	238	10	812	14
	OUT	1,384	36	631	17	3,378	48	915	62	6,309	163
Friends and other non-kin	IN	0	0	0	0	0	0	56	7	56	7
	OUT	49	3	693	50	567	8	555	22	1,864	83
<i>Abroad</i>											
Family	IN	50	1	172	3	867	9	7,708	56	8,797	69
	OUT	1,685	14	0	0	576	3	105	4	2,366	21
Friends and other non-kin	IN	410	4	1,856	9	456	3	1,987	21	4,708	37
	OUT	0	0	74	1	0	0	10	1	84	2
<i>Total</i>											
IN		565	33	2,384	18	1,941	19	12,310	143	17,201	213
OUT		10,293	288	6,461	126	16,943	279	3,411	185	37,108	878

Source: Transaction studies (2003-2004)

Notes:

* Household was defined to consist of respondents and other alters with whom respondents shared a house and pooled resources on a daily basis.

** Family was defined to include conjugal, extended (matrilineal but also patrilineal ties), and in-law family members of respondents.

*** All values denote the sum of all transactions collected from the 38 respondents of our research population in the period August 2003 – July 2004 (1 year).

transactions, we cannot ignore these transactions. Instead we suffice to state that, given their volume, these remittances undoubtedly also helped actors and their alters cope with crises.

From Table 7.2 we conclude that respondents had far more outgoing than incoming transactions with alters, as can be seen from the difference between 'total in' and 'total out'. Particularly in health, but also in transactions concerning education there is a large difference between the value and frequency of incoming versus outgoing transactions.

Regarding the first two rows of the table, we acknowledge that our focus on individual actors within social networks, and on economic domains for which we anticipated transnational relationships to play significant roles, meant that we do not have a complete overview of the contributions towards expenditures of the household as a whole by other household members, notably spouses. With regard to contributions to respondents by other actors, be they based in Accra, elsewhere in Ghana or abroad, Table 7.2 does provide a complete overview.

Of all outgoing transactions concerning investments in education, we find that 68% was allocated to the education of household members, namely own children and/or extended family (mainly children of siblings residing with respondents). Extended family members in the Ashanti Region were also recipients, receiving 20% of all education related transactions. A few of these recipients were the children of male respondents residing with their mothers in a rural village. Transactions received by respondents for purposes of education mainly came from alters based abroad, both family *and* friends. In contrast to other education related transactions, which were almost all intended for the education of alters, 55% of the foreign derived transactions went to respondents receiving (tertiary) education.

With regard to health related transactions we conclude that respondents were seldom the recipients of support. Of all outgoing transactions most were allocated to own household in Accra (63%). These transactions were not merely used to pay for treatment of illness. A significant part (29%) of the transactions was used to pay for health insurances (15 of the 38 respondents held such policies). Family members in the Ashanti Region were other obvious beneficiaries of health related support. They received 13% of all health related outgoing transactions. In contrast to the general pattern of financial transactions, we found that respondents also spent money on the health of migrants. Closer inspection of the data found that these transactions came from a respondent whose wife and children had stayed behind in Amsterdam when he returned to Ghana. The respondent continued to pay for a health insurance in The Netherlands that insured him and his conjugal family against health crises.

Turning to transactions related to funerals, we find a somewhat different pattern in incoming and outgoing transactions compared to those for health. Of our research population 15 respondents were affected by deaths in their extended families during the period of the field research. This included two respondents who passed away themselves during this period. Funerals can have major financial implications where these concern one's family member. When urban actors take on the role of principal organisers of the ceremony this implies that they take it upon them to find the required financial resources to organise a funeral that in its magnitude is a fitting tribute to the deceased. The financial support may take the format of a donation or loan from family and other alters in Ghana and abroad. When this quest yields insufficient funds to organise the event as desired respondents may need to use their own resources, drawing from savings and capital they might need in the near future to maintain or initiate income-generating activities.

In contrast to education and health, respondents *did* receive substantial financial support from their alters at times of funeral crises. Nonetheless these incoming transactions were lower than their own expenditures. How can this be explained? Funerals in Ghana constitute complex organisational and, thus, financial arrangements. The fact that most extended families have family members in urban parts of Ghana and often also abroad has only made the allocation of organisational and financial responsibilities more complex. While funerals are a crisis for the extended family as a whole, the financial repercussions will, particularly, affect family members who are seen to be most closely affiliated with the deceased *and* who are perceived to be (most) financially able to provide funds to organise the funeral ceremony. These funds may be reciprocated at the end of the funeral if donations given during the ceremony exceed the expenses incurred by the family. However, when this is not the case, then the family has incurred a debt, which can be spread across the family. From a study conducted with our colleague researchers of the *Ghana TransNet* research programme on a particular funeral we concluded, however, that the migrants took the debt as their personal burden.

The data in Table 7.2 show the involvement of respondents with funerals of members of their households and their extended families. As we remarked above, during our field research two respondents passed away. Thirteen other respondents indicated that they had been involved in funerals of members of their extended families. In these funerals 6 respondents played a principal organisational role while 4 others were instrumental in the organisation of funerals in the sense that they used their own savings to ensure that the funeral would be a proper and fitting event. Some of the 13 respondents also received financial support from their friends helping them cope with the event.

The complexity of financial flows re funeral ceremonies requires us to comment on our data. First, friends abroad seem to be much more important in providing support to respondents than family members. This was certainly the case for respondents who approached one or two non-kin to secure financial means necessary to organise a funeral. Although, generally, migrant family members, as we also discussed in Mazzucato, Kabki & Smith (2006), are crucial in providing financial means to their families for the organisation of a family member's funeral, we did not find much evidence for this in our quantitative data. Analysis of our qualitative discussions revealed that this had to do with the fact that respondents did not mention that they had received such funds from migrants because these funds were channelled into various activities pertaining to the funeral and seldom meant to support respondents in their own costs concerning the funeral such as paying for transport costs or for food and accommodation of friends joining them.

Second, the data in Table 7.2 show the large-scale support of respondents to funerals of non-kin, both in Accra and elsewhere in Ghana. In both cases, respondents would attend the ceremony to support an Accra-based friend, colleague or church member who would be one of the principal organisers of the funeral, rather than because they had known the deceased well. Respondents attached much importance to such support would and travel far to the hometowns of their Accra-based alters or, alternatively would provide a personal donation to their alters at being told the sad news. Respondents explained that such support formed an important social security measure, because they expected that this would, at times of funerals in their own families, be reciprocated and so lessen the financial impact of these crises. Although respondents regularly provided donations to their alters, we do not find any evidence for such reciprocity in Table 7.2. Since some of our respondents had to face funeral crises we would have expected such incoming transactions. Ensuing qualitative discussions with respondents revealed how such reciprocity was provided but would not surface as an incoming transaction in Table 7.2. One reason for this was that their alters often made their donations in public to the family as a whole, rather than to the respondent as individual;⁸ the other reason was that such reciprocity might only take place a few years later rather than in the same year.

⁸ These insights lead us to suggest that in future studies of funerals that examine financial flows, specific focus needs to be given to both direct (individual) and indirect (extended family) incoming transactions. In Mazzucato, Kabki & Smith (2006) we were able to solve this issue by combining our findings from different locations and the actors involved, and by organising discussions with our respondents to discuss all flows related to the funeral.

A typology approach to the role of transnational ties in social security arrangements

In one of the sections above we discussed the respondents' involvement in *ex ante* and *ex post* measures. In Table 7.3 we focus specifically on the role of transnational ties in these social security measures. Thereby we examine *ex ante* and *ex post* measures separately. For *ex ante* measures we focus on transnational participation in calamity funds and sponsorships, while for *ex post* measures we look at support from and to migrants with health, funeral and education crises. Following Table 7.3, we discuss the relationship between participation in network-derived measures and non-network explicit measures such as church welfare funds, life insurances and health insurances.

Table 7.3 Typology division of the role of transnational ties in social security measures

Role transnational ties in social security measures	Types				Total
	Type A (LM-LF)	Type B (HM-LF)	Type C (LM-HF)	Type D (HM-HF)	
Ex ante measures (network)					
No role	3	11	9	6	24
Limited role	2	1	1		4
Important role	2	2	4	2	10
Ex ante measures (non-network)*	4	4	8	3	19
Ex post measures (network)					
No role	1	6	5	4	16
Limited role	2 (even mix)	4 (3 friends)	5 (all fam)	1 (fam)	12
Important role	4 (even mix)	2 (friends)	2 (all fam)	2 (fam)	10
Total	7	12	12	7	38

Notes:

LM: low proportion of migrants in social network, HM: high proportion of migrants in social network.

LF: low proportion of family amongst migrants, HF: high proportion of family amongst migrants.

* These are participation of respondents in health and/or welfare schemes.

As was the case in the typology analyses of housing and business investments, also here we hypothesize that (i) respondents with a high proportion of migrants in their network will draw more on these networks to tackle social security issues compared to respondents with relatively few ties to migrants, and that (ii) in social security measures, the transnational relationships with family members abroad are more important than those with migrant friends. This may hold especially for funerals, notably those of family members, but may also be the case for crises concerning health and education.

A word of caution: Although we base Table 7.3 on quantitative and qualitative data to ensure that we discuss a period longer than the one year covered by our transaction studies, some respondents, especially the younger ones, had not encountered major crises, and hence had no experiences of being involved with migrants (or other actors) in *ex post* measures. This was the case for 9 respondents. Their number needs to be taken into account when analysing the role of transnational ties with migrants in relation to respondents' approaches to social security measures.

Regarding *ex ante* measures, we find in Table 7.3 that of the 38 respondents 14 had engaged with migrants in such measures. Of these 3 respondents had engaged with migrants through calamity funds, the other 11 in sponsorship arrangements of education and/or going abroad. In these cases respondents not only received sponsorships, but also provided sponsorships, e.g. two financially able respondents had sponsored the trips of migrants, in both cases a sibling.

As we established in Table 7.1, formal (or non-network) based *ex ante* measures such as those provided by the state and by locally based organisations such as churches, labour unions or saving clubs, are quite popular with respondents. With the exception of calamity funds, *ex ante network* measures seem to require much higher financial inputs from respondents or their migrant counterparts than non-network measures such as church welfare funds. They also address different objectives. Sponsorships intend to increase and diversify the family's income sources to depend upon in crises but also for other needs. By contrast, welfare funds or health insurances have much more specific roles as they merely provide financial support for specific types of crises.

Considering that 9 respondents had not been affected by major crises at the time of our research, we can establish from Table 7.3 that transnational ties certainly play an important role in *ex post* measures of urban actors. For 12 respondents transnational influences played a rather limited role, while for 10 other respondents these ties were instrumental in dealing with crises. We emphasize that 7 respondents played a role of importance for migrants, not the other way round, reiterating the point that transnational ties are not merely one-way flows from migrants to alters in their countries of origin.

At the beginning of this section we hypothesised that respondents with a high proportion of migrants in their social networks would depend more on their transnational ties with migrants for tackling social security issues than respondents with relatively fewer transnational ties. Based on this, we expected that the data would show a higher involvement of respondents of Types B and D compared to Types A and C. This is not the case. We would like to add here that this result might reflect the actual incidence of crises rather than the respondents' ability (and willingness) to draw on their transnational ties. With regard to respondents' participation in non-network based *ex ante* measures, we found that Type C respondents were most involved in these measures rather than those of Type B or D respondents (see the last row under *ex ante* measures in Table 7.3)

The second hypothesis concerned the importance of family-based transnational relationships over transnational friendships in urban actors' social security measures. Regarding this hypothesis we expected Types C and D to record higher participation levels than Types A and B. Again, the data in Table 7.3 do not show this. Further investigation in the types of relationships reveals that, overall, transnational ties via family were more important than transnational ties through friendships (14 versus 8 cases), although this finding certainly does not allow us to conclude that transnational friendships play no role or only a small role for urban actors.

In the next section we provide case study material that shows how urban actors engaged with migrants when dealing with various kinds of crises, and *vice versa* how respondents were also involved in Ghana-based crises of migrants.

Respondent responses to crises: Ex ante and ex post measures

■ Responses to health crises

From our analysis of all transaction data on health, education and funerals we conclude that on average expenditure on health for a conjugal family is 19 percent of all expenditures (see also Table 7.2). Detailed analysis of this data finds that 15 respondents spend nearly half this sum on state health insurance, with one respondent paying for health insurance in The Netherlands. As we explained earlier on, these respondents either had formal employment whereby health insurance was part of their income package (deducted from their salaries prior to payout), or they had decided to invest in health insurance.

Respondents who did not have health insurances,⁹ would pay for health expenses on an *ad hoc* basis; i.e. only when health treatment became imperative would they seek ways of paying for the medical expenses associated with the

⁹ The NHIS scheme of the government had been launched at the time this research was conducted but was not yet active.

treatment. In this, they would initially rely on own savings and only approach their networks for support if they could not meet the expenses.

Mary explains how her husband, who works as a journalist, has a state health insurance that covers medical treatment for their conjugal family at state clinics and hospitals. For any other health treatments such as consultations with private doctors, she has to rely on her own savings. Since her savings are limited, she prefers, if so needed, to appeal to two of her children who live abroad to remit money to pay for these expenses. She explains how prior to her children going abroad she relied on her husband and her eldest sister, a successful yam trader, to assist her. Now that both she and her sister have children staying abroad, they no longer need to rely on each other for financial support in times of crisis.

To Mary it is a given that her migrant children support her, simply because she took care of them. Furthermore, the fact that they were able to go abroad implies that they *should* be able to support their immediate family in Ghana. This support might relate to local crises such as treatment of illness, although Mary has not encountered this yet, but could also be in the format of a sponsorship. At present Casper, her son in The Netherlands is trying to get his younger sister to join him. If he succeeds, he will not only help his sister by giving her the opportunity to gain an income and accumulate savings instead of being unemployed in Accra, but in doing so, he will also broaden the social security basis of the family.

Kenneth is a respondent who encountered health problems and needed to call on migrants for financial support. When we met Kenneth in August 2004 he tells us how he is recovering from various health problems. Initially he suffered from chickenpox and now he has problems with his eyesight. However, as he had already spent much money on a chickenpox cure, he cannot afford to go to hospital to have his eyes seen to, because he has no income or savings. Since the problem seems to persist, he has decided to phone his wife in Belgium and ask her to help him by remitting some money for this and for his own daily needs and that of their daughter. He explains that when she was living in Ghana they never pooled their income and only helped each other when this was really necessary. In fact, his wife was able to migrate to Belgium in early 2003, hoping to accumulate savings to put up her own house and start some businesses in Ghana, with the financial support of her sister, and not Kenneth's

She complied with his request and sent Kenneth 200 US\$. This made it possible for him to get eye treatment, quickly recover and find work. Had his health problems persisted, he added, he would not have expected his wife to give him more money, also because she expected him to turn to others for further help. Would Kenneth have been able to turn to others, for instance, to migrants based abroad? He replies that of all the migrants he knows, only Darkwa, his friend in The Netherlands, would have been willing to help. However, he would

not have wanted to approach him as: “I do not want to pressure him too much” (interview, 19 March 2004). Kenneth feels that as Darkwa is saving money as fast as he can to buy a ‘new’ used car for Kenneth to drive as a taxi, he should not ask him for other favours. Furthermore, he is also aware that Darkwa takes care of health expenses for Diana, the caretaker of his two daughters in Accra, who suddenly has become very ill.

Diana is the caretaker of Darkwa’s two children who stay with her in the house that Darkwa, her cousin, has rented in Accra. She has no income other than the ‘chop money’ that Darkwa remits to her for daily needs and education expenses. When we asked how she would pay for treatment should she or one of the children suddenly fall ill, she explains that fortunately neither she nor the children had been ill and, therefore, there had been no hospital bills to meet. If it were to happen, however, she would first use the ‘chop money’ to pay for the bills and then, as soon as Darkwa would call them, ask him to top up the ‘chop money’ with this amount. Darkwa calls them regularly, a couple of times a month, but should he not call, then the only other person she could turn to is Adwoa, her only friend in Accra, whom she met at the local market. Her cousins in Kumasi are still young so they are ‘useless to ask’. Also, she feels that the problem with her family is that:

They only think of themselves, they only support their own children and wives and not also members of their extended family whenever they have some money. (Interview, 1 March 2004).

An added issue is that there are fewer men than women in the family. As most of the men are still quite young and since for them farming is their only option to earn an income, she cannot count on them for support. Furthermore, these young men give priority to their own needs and those of their wives and children. Most of the women in Diana’s family have poor husbands who do not have the means to support the extended family of their wives.

In July 2004 word reaches us that Diana has become severely ill. When we visit her, we find that an aunt was summoned by Darkwa’s children from her hometown to come and take care of the situation. Darkwa was also informed and before long he remitted money to enable Diana to be treated in hospital. Her recovery would be in his personal interest because he has entrusted Diana with the care of his children. Despite medical examinations at the hospital, further treatment by a herbalist, and a visit to a prayer camp, Diana does not recover and eventually dies.

The cases of Diana and Kenneth are good examples of urban actors who lack sufficient means to deal with crises. Without alternatives such as access to formal social security measures of the state, the church or another association, they have to resort to their social network to overcome crises as they occur. As neither

respondent had been in a position to provide much support to others in Ghana, both kin and non-kin, to whom they could then turn for help, they had to resort to migrants for financial support, counting on economic, practical and social motives to secure this support. While in both cases they did receive such support, their vulnerability at times of crisis is clear.

Other cases of respondents who supported conjugal family show the importance of maintaining income-generating activities so as to sustain health treatment in cases when the respondent's illness or that of a conjugal family member continued. Thus, one respondent relied on income from renting out a house in Kumasi to finance her husband's treatment. In other situations when respondents encountered health crises within their conjugal families, respondents explained, they had drawn on their own savings, which some had purposely set aside, to finance health treatment.

In Table 7.3 we distinguished between crises that affect the respondents' conjugal family and crises that affected other alters, e.g. extended family members. When we examine in more detail the involvement of respondents with other alters, we find that this support was mainly intended for family members, mostly own parents, some residing in their hometown, others staying in Kumasi. From the data of Table 7.1 we deduce that of all expenses related to social security measures (health, education and funerals), respondents spent 10% on the health concerns of their extended family. Why did they provide this support, and what roles do transnational ties have in this?

In September 2003 Grace paid her mother's hospital bill to the value of 120,000 Cedi (approximately 12 Euro). Grace explains that normally she and her mother do not pay each other's bills, but when her mother needs money urgently, Grace is prepared to 'move in' and help her out. Her brother helps her mother out more often 'as he is abroad', staying in the United States. She adds that on occasion he has sent remittances to his mother so that her mother could give some of this money to Grace. Therefore, Grace feels that somehow returning Alex' support, she must also help her mother out at times. Other than her mother, Grace has not provided support to anyone else with health concerns.

Albert has been supporting his mother in Kumasi with her medical bills and upkeep for some years. Whenever he goes to Kumasi, he visits her and gives her 200,000 to 300,000 Cedi (about 20 to 30 Euro) to support her. He can afford to support his mother because he earns a good income with his *tro-tro* and his general provisions store. Albert is not only the senior brother to five brothers and two sisters, but he is also the only one earning a good income. Four of his brothers are still receiving education, one brother has just become a pastor, and his two sisters are yam traders. Albert: "It is clear for all that for me the money comes faster, so I am the only one who can support her." (Interview, 4 May

2004). In the support he gives to his mother migrants play no role, which is also due to the fact that he has never needed to call on migrant friends to help him with crises in his family and his commitment to his mother has never led him into any financial crisis.¹⁰

Why do respondents commit themselves to their parents, and why does this not extend to other members of the extended family? Jack, who is relatively successful, argues how: “When your parents look at you as your teeth grow, you should also look at them as their teeth fall!” (Interview, 27 July 2004). In other words, he feels that parents, especially mothers, should be reciprocated for the care they gave to their children. Indeed, he is not alone in this perception. In the past year his mother told him how a friend had said to her when Jack was still at school: “He is your savings account, so do not complain, just invest.” (Interview, 27 July 2004). However, with regard to his own situation Jack adds that: “Now this chain has been broken” (interview, 27 July 2004). He expects to rely on his own pension and on freelance work he might do when he retires to support his wife and himself and does not expect his children to support him. His trust that this will be sufficient for him to live on contrasts the perceptions of other respondents’ but also those of migrants. Jack:

It is the fear for needing to fall on such pension systems that has led some Ghanaians abroad to bring their children back to Ghana; they wish to avoid that their children accumulate the European culture of caring for the elderly by giving them candy and flowers! (Interview, 27 July 2004).

A change that Jack has observed as a consequence of urbanisation is how people, even in the villages, take care of their own children first before they take care of the children of others, including other children in their matrilineal family.

When we exclude respondents’ support to their own parents and to their siblings, we find no evidence in either our qualitative or our quantitative data that respondents are supporting extended family members with health issues. Instead, our evidence seems to suggest that respondents, especially those who are less well-off, leave the provision of support to an extended family member beset by illness either to those who are more directly affiliated or to migrants. Ringo explains that in their family a specific strategy has been developed whereby all ‘branches’ of the extended family eventually have one or more representatives abroad. These migrants can then collectively support crises at the extended family level but also provide support to crises, which are more particular to their own family branch, or individuals in these. He explains that in this migration chain the migrant who was sponsored last must sponsor the migration of a next

¹⁰ Although the role of transnational ties with migrants in health support is limited for Albert, this does not mean that migrants do not play a role in other kinds of crises. In our discussion of funerals we return to his case.

family member, giving priority to members of ‘branches’ that are not yet (well) represented abroad.

■ Responses to funeral crises

We mentioned in the introduction to this chapter that funerals constitute momentous events for the Akan. Upon their death most Akan, if they are not residing in their hometown at the time, are transported there for their burial. De Witte (2001, 2003) and Mazzucato, Kabki & Smith (2006) argue that funerals are often elaborate ceremonies, which according to De Witte (2003) contrast sharply with the day-to-day struggle of people. Funeral ceremonies are public events and families go to great lengths to organise a ceremony that is sufficiently elaborate to give the deceased a fitting send-off, and also to gain the respect of fellow villagers and others who have travelled from far, also from Accra, to attend the occasion. As a consequence, most families spend large sums of money on the organisation of funerals. How do families organise the financial resources, and what role do urban actors play in the organisation and financing of family funerals? How do urban actors cope with the financial implications of their involvement?

When we examine the social security measures relating to funerals in Table 7.3, it is clear that a major role must be attributed to the respondents’ social networks, and that the measures, with the exception of calamity funds, were *ex post* in nature. In some of the measures kin played a primary role, but in others non-kin, such as friends, co-workers and church members proved to be crucial in giving financial support to respondents to help them cope with the financial consequences of a funeral.

Conversely, respondents also proved to be active in making donations at funerals of non-kin. Thus, within the one year that we collected transaction data, twenty-five of our respondents had attended funerals of non-kin, or funerals organised by non-kin. Albert explains that the donations he makes at funerals organised by friends are important, because they result in reciprocal, and in all likelihood similar donations when it falls upon him to organise a funeral.

In that way it becomes like an insurance: it covers your expenses, especially on such occasions, when these are high. (Interview, 4 May 2004)

Some respondents explained how they maintained accounts of the donations they had given to and received from their alters at funerals in order to know what reciprocal donations they can expect in the future. This kind of ‘insurance’, as Albert calls it, is particularly important for respondents who expect to be assigned an organising role by their extended family when a family member dies. Usually, these respondents are relatively well-off, which adds to the family’s

perception that they can provide the necessary financial resources to organise a funeral through own means or their network.

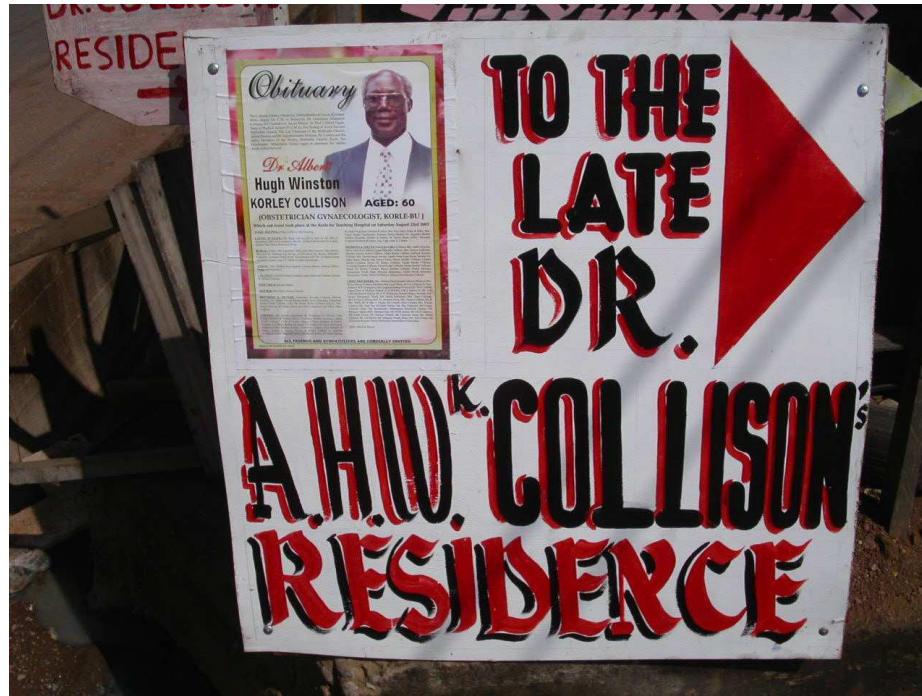


Plate 7.1 Signboard for a funeral ceremony

In other cases, rather than being assigned a role, respondents actively decided to take on a primary role in financing a funeral. This was the case when it concerned a respondent's parent or a sibling. They felt it was important to ensure that the funeral would be a grand event, particularly if their own friends and other alters would come to attend the ceremony. Jack explains his decision to take on such a role as follows:

We Ashanti have a matrilineal society; my hometown is my mother's hometown. When someone dies it means you have to go there as the body belongs to the whole extended family and not just to the children of the deceased. If there is no responsible person to organise the funeral then it is an insult to you too, especially when you are a big man from Accra. (Interview, 27 July 2004)

Other respondents related how they counted on migrant family members to provide the necessary means for the funeral of a family member while they themselves would help organise the funeral. This was the case in a funeral we investigated and analysed together with our colleagues of the *Ghana TransNet* research programme (Mazzucato, Kabki & Smith, 2006). The funeral of this

respected family member was held in the rural hometown a few months after the deceased had passed away in a hospital in Accra. After migrant family members had sent money to one respondent he delegated tasks to various other urban actors and a few tasks to rural actors, to ensure that the funeral in their rural hometown would become a fitting event.

Angelina explains how and why a migrant took on a paramount role in financing and organising the funeral of her brother in Ghana:

His sister, who is based in the UK, came over to attend and organise the funeral. She took care of all the responsibilities at organisational and financial level. Why? As my uncle was her elder brother she felt that she had to organise a funeral that would show her respect for him. As he was the only brother to still be alive who came from the same mother and father, and their parents had already died, she felt it was her duty to organise the whole funeral. This was all the more so as the four children of her brother, of whom the youngest was already about 45 years, were not doing any *heavy work* and were unable to *do much* financially. Indeed only two of them actually turned up for the *nawokye* meeting [when arrangements for the funeral are discussed] although they all are in Ghana, with one staying in Accra! [...] However in her quest to organise a respectful funeral some others who are also abroad helped her financially. (Interview, 12 March 2004)

Albert explains how reciprocity is not confined to the donations he has provided to his alters and *vice versa* at funerals, but may also derive from other activities conducted for one another. He explains how in his role as local supervisor of migrants' housing investments, whereby he is careful 'not to take any chop money', he anticipates that these migrants will reciprocate him with similar help. Thus, one migrant sent him a car for personal use. If Albert does not need any support before his death, then 'his message' to those he helped in the past is: "If I am not there anymore you can think of my children and help them instead." (Interview, 28 January 2004). Through this, he seeks to extend to his immediate dependents the obligations of alters to reciprocate support they received from him, helping them in their lives, overcoming crises, etc.

Beyond network related social security measures, other measures also exist, which are more explicit and formally arranged. From our data we discerned three different measures: (i) welfare funds (e.g. church, labour union), (ii) the family calamity fund and (iii) private life insurances. Concerning welfare funds we found that most respondents who attend church pay a membership contribution to the welfare scheme of their church. Edward explains the main principles of the scheme:

All church members above the age of 18 are encouraged to join in the scheme; therefore I also decided to join it. To be a member makes it safe somehow. When you are ill a small compensation can be expected, or when you are bereaved. However, at the moment I am a dormant member, as I have not been giving my contribution in the past months. But before I had been contributing 1,000 Cedi (0,1 Euro) per month to the welfare fund. This fund caters for those members who are sick, may have had an unfortunate accident or a funeral in their close family. If the funeral is for a person who was a member of the church and had paid his welfare then the church will also pay for the coffin of the person. At times, if the funeral is of

a rich person then the family may prefer the church to give a larger donation at the ceremony of around 400,000 to 500,000 Cedi [40 to 50 Euro] and not a coffin. For a poor person who has deceased, if the family does opt for the coffin then the church donation to the funeral ceremony will be around 100,000 [10 Euro]. (Interview, 29 April 2004)

In this manner the welfare fund helps families of the deceased, as well as participating church members whose direct family members, that is, parents, spouse or children, have died to cope with the funeral expenses. For poorer respondents, in particular, this financial support from the church, in addition to providing for spiritual needs, may help them overcome funeral expenses (Kunfaa 1999).

As we discussed earlier, migrants, notably family members, are perceived as especially important in providing the necessary financial means to finance and organise a funeral. Colin refers to this role of migrants when he explains the rise of calamity funds:

In origin the calamity fund was organized in recognition of the fact that those abroad were too often called upon for any problem, with those in Ghana demanding their financial support when those who are abroad might actually be out of a job or in other financial difficulties. Therefore, to add to their financial support of such events like funerals, the calamity fund was created. We have agreed within the family that those in the village pay 2,000 Cedi in the case of women, or 5,000 Cedi for men, per month [i.e. 20 and 50 Euro-cent]. Family members in Kumasi have to pay higher contributions, and those in Accra pay even more. Finally those who are abroad will pay the highest monthly contribution. If the money in the fund coffers is still not enough to pay for certain expenses then an extra donation from those abroad is requested. While the calamity fund is primarily meant to cover funerals of family members, it also applies when a family member loses a child, their wife or husband, or one of their parents to the other side [i.e. of the spouse]. The family member can then obtain a part of the fund to use for organizing this funeral, as at times 5 funerals may be taking place at one time. (Interview, 30 July 2004)

Colin explains that the fund was an idea that he and his brother introduced to their extended family two years ago. They had heard about it from a family friend in Accra, and had immediately liked the idea as it would cover future expenses of funerals. When we asked whether it was not met with much resistance, especially as it meant that family members had to start paying for this on a regular basis, he replies that his brother and he command much respect with the family in their hometown, so, whenever they introduce new ideas they are usually accepted. Colin and his brother explained the idea well at a family meeting in their hometown and the idea was adopted. He does admit, though, that in many other families there might be much resistance against the calamity fund because poor, rural members may feel that those from the city, who are regarded as the rich within their families, are trying to take their money when they should be giving unconditional financial help any time rural members face a crisis.

Colin's explanation points at an institutionalisation of the role of migrants and other family members that is related to their geographical positions. The rising

popularity of the calamity fund recognizes a certain need to introduce reforms in the way funeral expenses are dealt with, the present trend being to rely on migrant family members to bear the brunt of funeral expenses and accept the negative balance after expenses are deducted from donations. Colin explained that if this trend were to continue it might result in family crises when migrants elect to stop meeting their family's demands. In his view, the calamity fund ensures that all family members contribute to the fund whereby their location corresponds to their financial scope, which is reflected in the amount of their contributions. In the event of a succession of family crises within a short time span depleting the calamity fund, the expectation remains that migrants and to a lesser extent also financially able urban family members provide a 'topping up' to the calamity fund. To show his support of the scheme and his commitment Colin provided part of a sum he had received from a migrant family member to ensure that there would be sufficient reserve in the fund.

Finally, a few respondents, the more wealthy within the research population, have (also) taken out life insurances with commercial insurance companies. One of these respondents is Albert, whom we discussed a little earlier. Albert explains that he has taken out a formal life insurance, which will become available in 4 years time. For this he pays 9 Euro per month. He feels that he is 'smart to take this insurance' as, in the event he should suddenly die, his children, who are still young, will have an independent source of finances that can safeguard their education and livelihoods and supplement the support he expects from friends and family, especially from those alters Albert has supported.

Alternative roles

Some respondents supported migrants by becoming the migrants' local representative at funerals. This was the case for Francis. In early 2004, Francis went to attend the funeral of the father-in-law of his migrant friend David in Amsterdam, acting as his representative. He went to the occasion together with David's father and explained that he was David's formal representative at this occasion. He explains:

When your wife's father dies, you have to pay your funeral dues in the form of donations, donating to the family as well as providing money to the organiser. (Interview, 5 March 2004)

Thus, via Francis, David donated fifty thousand Cedi (5 Euro) and *schnapps* (a strong alcoholic beverage) to the family, and one million Cedi (100 Euro) to the main organiser, the deceased's sister and David's aunt, who normally lived in London. Francis added that because David and his wife knew this aunt well, they felt they should try and share some of the costs of the funeral by giving a large donation. To ensure that their donation would indeed support the aunt, rather

than the family as a whole, Francis had to explain to the family that the donation he was giving on behalf of David was on condition that the family accepted that it would not be pooled with all other donations before each family member's contribution in the funeral expenses had been calculated and set off against received donations. In this way, if there was a 'profit' the contributors whose relatives had donated most to the funeral would also receive the most.

■ Education as a social security measure

With regard to respondents' support to their alters, we find that of all expenses on health, funerals and education 35 per cent is dedicated to education of own children. Fifteen respondents also supported the education of members of their extended families, while eleven supported friends, church members and neighbours. The support to these extended family members and non-kin relations amounted to 16 per cent of all expenditures concerning health, funerals and education.

Concerning such 'sponsorship' of the education of others, Colin sets out how he is presently financing the education of his sister's son. He explains that the father of this nephew has been out of work for some time, and, hence, he had to 'come in' to support his sister. His brother in-law, i.e. the father of the child, was very worried about the situation and had hesitated to call on Colin for support, but Colin had assured him that whatever support he would give, this would go via him (the father) and not directly to the son or the school. In doing so, Colin would maintain the father's status as the person responsible for paying for the education of the child. Colin:

It is now only regarded a disgrace if you don't take care of education of your children as a father when you have a job. In such instances it is not necessary to call upon others. But if a situation arises where it becomes difficult to finance the education of your children as a father, then an uncle can come in. (Interview, 30 July 2004)

Colin argues that providing financial support to his nephew will enable his nephew to continue his education, and so improve his options for a bright future and avoid an early entry into the labour market. Colin does feel that because he is dedicating himself to his nephew, the family should refrain from calling on him for other kinds of support.

Just one month after Colin had started supporting his nephew a Ghanaian migrant visiting Ghana from the United States came to see him and gave him 200 Euro from a maternal cousin in the United States. Of this amount 100 Euro was meant for two people in his hometown, which he was to hand over when he went there. The other 100 Euro was meant for him because his maternal cousin had heard from other family members that Colin had been paying for his nephew's school fees and wanted to reward him for his efforts.

The case of Colin makes clear how respondents perceive sponsoring as a relevant way of supporting their families. Not only does the sponsorship of family members with their education, or alternatively, the financing of their trip to a foreign destination, broaden the range of income sources for the family, respondents also regard it as a signal to their families that they have committed themselves to the general plight of the family. In this way they make it possible for them to turn down requests for further support without forfeiting the family's respect. In addition, respondents argued that the persons receiving the sponsorship must assume some responsibility for the needs of the family once they have managed to establish themselves by finding secure employment. The sponsored person might also be asked to reciprocate support received from respondents in the event respondents suddenly encounter a severe crisis. In other words, the sponsorship of family members not only constitutes an *ex ante* but also an *ex post* social security measure.

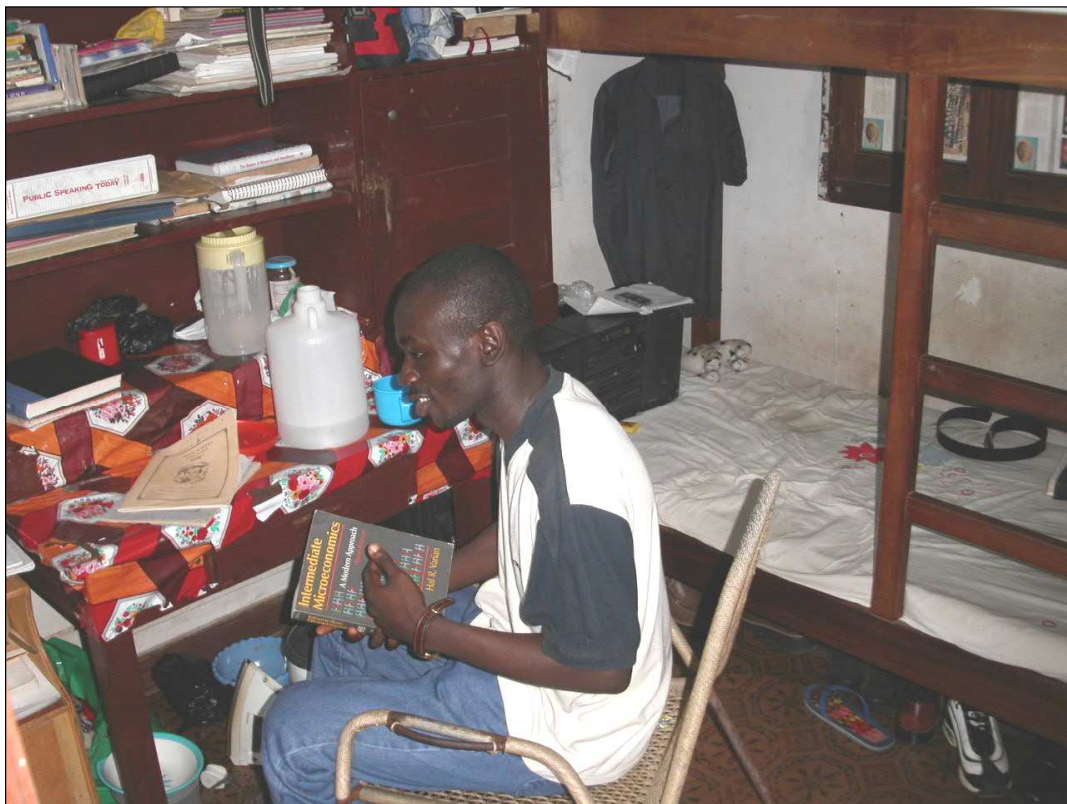


Plate 7.2 Education for a better future

Edward is a student at the University of Ghana. His education is financially supported by two aunts in London and a brother in Amsterdam. He explains that

his aunts, in particular, have committed themselves to support him until he has completed his tertiary education. Their investment in Edward's education differs from the strategy they followed for themselves, namely to migrate abroad, and for Edward's brother, whom they had sponsored to go to Amsterdam. For Edward an alternative strategy was chosen, i.e. he must complete his university education and achieve economic success through formal employment. This will enable him to contribute to the well-being of the extended family, possibly playing a more significant role than the migrant members of the family.

When we spoke with Akwesi, a security guard in August 2004, he explained how he is currently busy establishing what financial means are available to enable his youngest son to attend university in Kumasi. While he expects that his son will receive a state bursary, which will cover most of the expenses, he will still need to secure additional finances to pay for further expenses. As he earns a low, albeit regular, salary, he is counting on a maternal uncle of his son for support. This uncle supported his son in the past and Akwesi expects that he will continue to do so. Akwesi anticipates that the basic principles of the matrilineal system still hold, which accord to the maternal uncle a central role in the upbringing of his nephews, especially his sisters sons. Akwesi adds that much depends on the financial situation and location of the uncle and the father of the child:

The system changes when people move...When we [i.e. he, his wife and their children] went to Accra we could not expect an uncle to a child who is somewhere else, like in the hometown or Kumasi, to continue to provide for the child. (Interview, 19 August 2004)

Implicit in his reaction is the general perception that anyone who is able to move to and remain in Accra should be able to take care of all their needs, including the expenses for their children. Indeed, Akwesi asserts that when they moved to Accra, he took the responsibility for the educational expenses of his children. Assuming this responsibility did imply that he had to change his 'orientation', as he put it, because now he would make sure to first provide for the expenses of his own children before attending to those of any nephews or other matrilineal family members. Nonetheless, in the past few years he has given support to primary and junior secondary schooling of two nephews.

Jack, who holds a managerial position in a commercial bank, provides similar arguments when he observes that the general urbanisation of Ghanaians has also influenced those in rural areas. He argues that urbanisation has led people in the villages to take care of their own children before they support those of others. He adds that if one does have sufficient means then one should support others in the extended family. Doing so may reciprocate support received from family members in the past. This is certainly the case for himself. When Jack came to Accra he had no money to rent a room or pay for food, and an uncle allowed him

to stay with him. Now that he has a secure and well-paying job he has invited two nephews, the sons of two sisters, to stay with him in Accra and he supports their livelihoods and their education. He explains that the one nephew's father went to Nigeria and that since ten years no-one has heard from him. As his sister was struggling to make ends meet and her son might be forced to leave school early, Jack felt that:

If I do not provide support then this son will then just be sitting down and doing nothing, only becoming a liability to society. (Interview, 27 July 2004).

His support, he adds, reflects 'past traditions' of the maternal uncle giving support to his nephews. Jack explains that his reasons to support his nephew derived more from the Akan proverb: 'to support a plantain [plant] is to support a banana' (Interview, 27 July 2004), which means that because you do not always know who will help with the farming you should give your support to all, hoping that when you need support, they will do the same in return.

Sustained support also provides social security in a different way. Six respondents were taking, or had taken, care of migrants' children.¹¹ One respondent, a successful businessman, had not received much support from his sister in Amsterdam for her two children who he had taken into his house. However, this had also not been his intention. He had been the one to send his sister abroad, using his own money, as he hoped that in this way she would be able to live a better and economically independent life and support her own children.

Other respondents did receive money from migrants to pay for expenses for the migrants' children they were caring for. In some cases money remitted sufficed to cover their own children's expenses. However, the general complaint we heard was that money was either sent too irregularly, or did not cover all expenses associated with the migrant's child. Yet, when they asked migrants to send more money, they would often be told that this was not possible due to current financial constraints. Instead, migrants asked respondents to advance the money on their behalf, which provided a considerable extra burden for respondents. What incentive then exists for respondents to take care of the children of migrants, when this not only becomes an additional task, but also a financial burden? In the previous chapter we described Angelina's case to explain how some respondents who take care of migrants' children were able to secure financial support from these migrants for their business because they successfully linked the migrants' personal interest in their own children's well-being with investments in businesses.

¹¹ Generally migrants prefer their children to grow up in cities in Ghana while they continue to live and work abroad. Not only are these the predominant locations of private schools, perceived to give the best education in Ghana, the urban context also immerses their children in global developments while, at the same time, their children are taught more traditional Ghanaian norms and values.

As it is in the direct personal interest of migrants to ensure that respondents whom they entrusted with the care of their children remain in good health and continue to maintain their livelihoods, this provides an important measure of social security, notably for those who earn irregular incomes and do not have access or the means to join more formal social security arrangements. We conclude that in this sense care-taking forms an *ex post* social security measure to respondents because the care-taking responsibilities of urban actors will motivate migrants to provide support when respondents are facing a crisis.

Conclusions

Does living in Accra, located on the crossroads of global and local interactions, enable urban actors to change or redirect how they achieve social security? And, if this is so, what specific role is played by transnational ties and how does this affect institutional arrangements?

Our analysis of transaction data concerning health, funerals and education has revealed that transactions between respondents and alters in their social networks are predominantly outgoing rather than incoming. In addition, where incoming transactions mainly derived from migrants, almost all outgoing transactions went to alters in Ghana. This pattern was recurrent in the three economic themes. Noteworthy findings are (i) the urban bias in support provided by respondents to their alters, and (ii) that transactions, especially when these concerned funerals, and to some extent health and education, not only benefited family *but also* friends. Respondents mentioned friends, fellow church members and neighbours as urban actors whom they had provided support to at times of crisis. Both findings seem to point to changing priorities in affiliations within social networks.

How has the participation of a small majority of respondents in formal social security measures affected the support they give to their family, especially those in their hometown? Respondents expressed their concern about finding the right balance between the needs of the extended family and their own needs and desires. In an attempt to find a solution to this dilemma, some of the wealthier respondents strategically 'sponsored' one or two members of their extended families with education, or with migration to a foreign destination. This support, even when the sponsored family member refunded the money, resulted in credibility with, and respect from, the extended family, reducing the pressure on respondents to provide further support. Moreover, their sponsorship aimed at achieving income diversification for the extended family as a whole enabled the respondent to pass on some of the financial responsibilities to the sponsored person. Evidence for the commitment of respondents towards their families also

resonated in the support they gave to their parents with health expenses, and the role they, voluntarily or under pressure from the extended family, played in organising family members' funerals.

Regarding the role of transnational ties, we found that some respondents, generally the poorest within the research population, had few opportunities to link to well-off alters, and even fewer to link to migrants. Where other respondents invested their own labour and time to try and gain access to resources of migrant alters, for these respondents this was hardly an option as their skills, means *and* the trust of the alter were too limited. Hence, these respondents would revert to kinship affiliations to try and oblige alters to support them, especially at times of crisis.

Other respondents explained the support they received from migrants as a form of reciprocity for services they had rendered in the past. While in some cases support had been provided years ago, such as caring for the migrant during his/her childhood, other assistance was more recent. Thus, various respondents had helped migrants realise investments in housing or business, while others took care of migrants' children. Finally, some respondents supported migrants by acting as their representatives and informants in meetings and on occasions related to crises, in some cases donating on their behalf at funerals.

The variation in activities and relations and, thus, also institutions through which respondents and their alters provide support to one another shows the flexible role of networks for providing respondents with ways of achieving social security. Most respondents, however, did not merely depend on their networks for social security, they were also participants in one or more types of non-network related social security measures.

Respondents' own (extended) families sometimes gained from the support that respondents' counterparts provided at times of crisis. This was certainly the case with funerals organised in rural hometowns by respondents where their migrant and urban alters often provided substantial support through donations and loans. Thus, ties of urban actors with migrants and with urban actors can help sustain rather than sever the ties of respondents with their rural alters, notably their families. Nonetheless, the emergence of family calamity funds, although still limited in scope, points to the possibility of urban actors to adjust the institutional norms of the extended family to better cope with the economic pressures associated with the status of urban actor (or migrant).

We began this chapter with a statement by Simone (2004). Simone argued that urban Africans find it increasingly difficult to ascertain what measures are required for them to maintain their (urban) livelihoods. While we emphasise that it is important to recognise differences between urban actors in terms of their livelihood and social security situations, we concur with Simone (2004) that

urban actors in their quest to improve their social security, involved themselves in an array of economic and social activities that connected them to migrants, other urban actors and rural alters.

Conclusions

Since human agency operates at many scales, and is not restricted to ‘local’ territorial or sociocultural formations, the very concept of the ‘urban’ [...] requires reconceptualization as a social space that is a cross-roads or meeting ground for the interplay of diverse localizing practises of national, transnational, and even global-scale actors, as these wider networks of meaning, power, and social practise come into contact with more locally configured networks, practises, and identities. (Smith 2001: 127)

Introduction

Smith (2001), in the statement above, draws attention to the fact that there are different ways in which globalization processes affect local economies. In his view it is essential to understand how these differ, and for this he suggests to differentiate between the actors involved by looking at the scale on which they operate, their manner of organisation (vertical as opposed to horizontal) and their agendas (political, social and/or economic).¹

One of the strands of globalization is formed by geographical networks of actors who, largely through horizontal ties, jointly engage in activities in local economies. Transnational networks that connect migrants with actors in their country of origin are important examples of such horizontal networks (Sassen

¹ Similarly, Brenner (2001) separates actors in terms of whether they constitute an ‘upscaling’ or ‘downscaling’ of territorial organization vis-à-vis the nation-state. For the first process he provides examples of supranational institutions such as the European Union and the World Trade Organization. Examples of ‘downscaling’ of political-economic spaces are multinational corporations and the rise of global cities (see Sassen 1996; 2001; 2002a).

2002b; Smith 2001) and it is this particular strand of globalisation on which we focused in this research.

Various transnationalism scholars point to the importance of studies of this particular strand, particularly in sub-Saharan Africa, noting that to organise economic activities in the urban economy, many urban dwellers in sub-Saharan Africa draw on relationships with actors that may well be based outside the city, even the country, they live in (Clark 1999; Roberts 1997; Smith 2001; Tacoli 2002). In part this may be the result of liberal policies, which reduced opportunities for state employment and so caused a shift in the urban economy towards entrepreneurial activities as main sources of employment and income (Jamal & Weeks 1988; Owuor 2006; Potts 1995; Simone 2004). For Ghana this could also take place because those Ghanaians who had managed to flee the economic difficulties in Ghana by going abroad, sought to invest their accumulated savings in Ghana, particularly looking for investment opportunities in the urban economy.

In Ghana, for many urban actors the net effect of this change in the economic climate was that they had to become more selective whom they supported and/or what they invested in. Thereby alters who seemed in a better position to provide access to resources, and were deemed to be more able to reciprocate support provided by the actor in times of need, were regarded as the most suitable. Foreign-based migrants were nearly always included in this category, irrespective of whether they related to urban actors as family or friends.

Given the situation sketched above, the relevance of a social network rather than that of a physical or socio-cultural unit as an empirical point of departure for this research is obvious. Only by taking social networks of urban actors as a starting point, and understanding these to be dynamic entities, can we understand how urban actors initiate activities in the urban economy. Thus, in the *Ghana TransNet* research programme, of which this research formed part, we have taken social networks as our starting point.

The general consensus in migration studies is that remittances that migrants send to their country of origin greatly benefit local and national economies. Thus, for actors in developing countries, regardless whether they are rural or urban-based, transnational ties with migrants present opportunities to access resources that are scarce in their own environment. These resources can help them engage in (new) economic activities, overcome crises, and generally improve their lives.

The empirical chapters of this thesis have shown that while, in general, this view of the role of migrants and their remittances for the economies of their countries of origin seems to hold, it does not, in any way give an indication of variations in this role, nor does it explain how or why urban actors are involved. These, in our view, are crucial insights emerging from this research. Analysis of

why and how remittances take place shows how urban actors as recipients of remittances often also invest in migrants, making these transnational relationships two-way flows. An analysis that would only examine (official) flows of remittances would fail to take this into account. Our analysis of who were involved in transnational flows also showed the influence of institutions in which transnational relationships are embedded, the level of financial and human capital held by respondents, and their personal motivations and interests for engaging with migrants. Again, these are factors that are not taken into account in analyses of aggregate data on remittance flows. We return to this issue in the next section where we present a more in-depth analysis of these findings.

To understand how conditions can be created to encourage migrant investments in their countries of origin, and ensure that these investments are also effective in producing a stronger economy, policymakers, practitioners and migration scholars are increasingly bundling their efforts. In Ghana the *International Migration and Development Conference*, held in Accra in September 2004, brought together researchers, politicians and practitioners to discuss the role of migration for Ghana's economy. Its main tangible outcome, the edited volume: *"At home in the world?"* (Manuh 2005), provides a valuable overview of the different perspectives and current insights on the relationship between migration and development for Ghana. This publication could have been even more valuable had it also included a number of studies that examined the role of the migration-development nexus at a local level focusing on the rural and/or on the urban economy. Such studies would have given more comprehensive insights in how and why migrants are involved in local economies, and what role local actors play in the involvement of migrants in local economies.

The aim of this research was to provide insight in how urban actors are influenced by transnational ties in their economic activities in Accra. For this we focused on a research population of 38 respondents who held ties with migrants. Thus we could explore how urban actors established and maintained transnational relationships with migrants, how these relationships influenced economic activities in the urban economy, whether these activities were connected, and how they needed to be understood in the context of prior and future exchanges and the institutional context in which they were set. This institutional context also concerned the meaning and implication of urban investments by migrants for existing social, economic and cultural affiliations. These are all aspects that, thus far, had hardly been researched or discussed in existing literature focusing on migrant influences on local economies.

Outline of the remainder of this chapter

In the next sections we discuss the conclusions of our research. In the first section we synthesise the findings of the empirical chapters (Chapters 4 to 7) and discuss the overarching issues in these four chapters. In the section following we relate these empirical findings to the theoretical framework presented in Chapter 2 in order to discuss whether a transnational-institutional approach provides new insights in the influence of migration on urban economies of developing countries, and, as integral part of this, we discuss this influence on the social-economic position of the urban actor. We end this chapter with a number of implications and recommendations for further research on migration and globalisation in relation to local economies. Moreover, we present some recommendations for policymakers and other actors concerned with the migration-development nexus.

Synthesis of findings

Explaining heterogeneity

In Chapter 4 we developed a typology that would enable us to make systematic analyses of the transnational influence of migrants on the economic activities of urban actors. In this typology we allocated respondents to four main types based on two discerning variables: (i) the proportional presence of migrants in their social networks and (ii) the proportional presence of family amongst migrant counterparts.

In the three empirical chapters that followed we discussed this transnational influence, looking at transnational investments in urban houses (Chapter 5), urban businesses (Chapter 6) and transnational influences on social security measures of urban actors (Chapter 7). In each of these three chapters we discussed the relationship between the expected transnational position of the respondents of the four types, and their actual involvement with migrants. While for investments in houses, and to a lesser extent also for businesses, we were able to establish a pattern with this typology, we found the explanatory power of the typology to, generally, be unsatisfactory since it only explained some of the variation between the types. We attributed this to the influence of other variables such as the economic situation of respondents (economic capital) or their skills (human capital), and other reasons for engaging with migrants, which the typology did not take account of. We, therefore, conclude that the proportion of migrants in social networks and the proportion of family members based abroad do not adequately explain the level and kind of involvement of urban actors with migrants. Other factors also influence this. Hence, in each chapter we examined the processes through which urban actors were involved with migrants, to try and

understand how, and why, they were engaged. The outcome of these analyses is the focus of the section below.

Transnational influences

In this section we seek to synthesize the findings from the three thematic chapters, which discussed the role of urban actors in transnational investments in houses and businesses, and the role of migrants in social security measures of urban actors.

Our focus on economic domains might seem to suggest that we do not explore the social and cultural meaning of transnational relationships of urban actors with migrants. Our explicit endeavour to understand the influence of transnational ties to migrants on urban actors' economic activities does suggest this to be the case. We argue, however, that cultural and social factors cannot be easily separated from economic interests. In a co-authored article with the other two researchers of the *Ghana TransNet* research programme, for instance, we discussed the organization and significance of a transnational funeral. While funerals are often seen as cultural events, we showed that at a transnational level such a funeral also had important economic and social dimensions (Mazzucato, Kabki & Smith 2006). This illustrates the importance of taking into consideration the institutional context of transnational exchanges.

Given that this was also our point of departure, we turn to the main economic interests of urban actors for sustaining (social) transnational relationships with migrants. What are these? We identify two key interests: First, ties with migrants provide urban actors the means to make economic gains if these relationships lead to migrants' involvement in investments in economic activities in Accra. Second, ties with migrants can help to improve the social security of urban actors.

While economic gains and social security are goals that urban actors can, and often will, pursue as parallel goals, this does not imply that they can always be attained through same kinds of activities and/or through same relations with others. Nonetheless, our findings do show that some urban actors succeeded in improving their social security by simply being involved in transnational investments aiming to provide economic benefits to the migrant and the urban actor. Whether, and how, the two main economic interests of urban actors, namely economic gains and social security, complement one another, is the focus of the next few paragraphs. From this discussion, which is based on findings of the three thematic chapters, we derive the major dimensions explaining the differences between respondents in their involvement with migrants.

Economic gains

For urban actors transnational investments in houses and businesses provide a potential source to realise economic gains. Yet, only some of the respondents in this research were involved with migrant investments in houses and businesses. The active involvement of these respondents and the non-involvement of others did not merely relate to whether they had many or few ties to migrants. Although multiple links to various migrants did broaden the choice of foreign-based partners for urban actors, their own skills, financial resources, perceived and proven trustworthiness, and the kind of transnational relationship they had with migrants formed equally important criteria. Many of the poorer respondents were unable to meet these criteria and, therefore, had less chance of becoming involved in such projects.

The findings suggest that transnational investments increase inequality between urban actors as it can exacerbate economic differences between those who are already better-off, and able to become involved with migrants in housing and business investments, and those who are less well-off and not involved in large transnational projects. This was the case for all respondents who had few resources and meagre/insecure incomes. Not only were these respondents generally less experienced in coordinating transnational projects of this nature, they also presented a higher risk to migrants. Being in an economically vulnerable situation, these urban actors might more easily feel justified to allocate some of the funds remitted, for instance intended for the house, to meet their own needs. The involvement of more well-off actors in transnational investments could benefit other actors in Accra and Ghana; the resources they gained from their involvement in transnational projects could be re-employed to support their own alters, whether by providing loans, gifts and/or employment.

In Chapters 5 and 6, where we discussed transnational housing and business investments, we also looked at the position of a small group of relatively wealthy respondents. These respondents saw few economic benefits in becoming involved in migrant investments, as they did not depend on these for their work or their livelihoods. Thus, with regard to migrant investments in urban houses some of these respondents asserted that they were only involved for reasons of empathy for the migrants, knowing that the migrants had been unable to find someone else capable and trustworthy enough to carry out the project for them. Concerning business investments, some of the wealthy respondents argued that migrants played no role in their businesses, as they were unable to provide any useful input. These respondents had sufficient access to other financial means to maintain and expand their businesses. Furthermore, as foreign business partners, they considered migrants less suitable. In their view, migrants lacked the necessary funds to sustain intensive transactions, lacked entrepreneurial skills, and/or

did not have the necessary drive to become long-term foreign business partners as they intended to return to Ghana as soon as they had generated enough savings, rather than remain abroad. A few respondents indicated that they preferred to give attention to their own core income-generating activities (formal employment and consultancies) rather than become involved with migrants in activities of which it was uncertain whether, and how much, profit these would yield whereas they would require substantial inputs of time and money.

While from the previous paragraphs it emerges that we perceive involvement of urban actors in transnational housing and business investments predominantly as activities that can provide economic gains to urban actors, we also need to make clear that for some well-off respondents their involvement with migrants enabled them to maintain and strengthen their ties with migrants. This involvement might not provide immediate benefits such as return investments, but could still be beneficial in the long term, for instance when migrants felt obliged to help them overcome crises.

An important difference between transnational investments in houses and those in businesses concerns the greater variety of transnational activities associated with businesses, and the objectives they relate to, compared to those concerning investments in houses. Thus, transnational involvement in housing investments enable urban actors to derive benefits from the relationship they develop with a migrant, while the end result of their commitment (the house) is generally only intended to benefit the migrant. In contrast, transnational investments in businesses are more diverse as respondents may be able to continue reaping benefits from the business once it has been established. This is the case for respondents who receive financial support for their businesses, which helped them establish businesses, but may also apply to businesses co-owned with migrants or business activities in which respondents are given a managerial role.

Does this make transnational investments in houses fundamentally different from those in businesses? The answer to this is both yes and no. They are not fundamentally different from one another if the conclusion is that both primarily provide urban actors with the opportunity to derive economic gains from ties with migrants. Yet they are quite different in the sense that where migrant investments in houses generally entail an implicit understanding of what benefits this would provide to the urban actor, for transnational business investments the benefits of being involved are much more explicit.

Social security

The second main economic interest of urban actors in maintaining transnational relationships with migrants concerns social security. Given the insecurity generally associated with urban lives, the interest of urban actors to improve their

social security through transnational ties is not surprising. Where the previous section noted that the different kinds of involvement of urban actors in transnational investments are related to their level of human and financial capital,² with regard to social security we found that differences in the ability and interest of respondents involved in transnational ties with migrants relates to two other dimensions:

First, the involvement of respondents with migrants highly depended on whether the crises they faced primarily affected them or (also) a part of their social network, particularly their extended family. The difference between these two kinds of impact affected how respondents, also in the context of their urban location, could draw on migrants for support. Thus, most respondents recounted how only for more severe personal crises they would turn to migrants for support. This was based on the general perception that rural actors, more so than urban actors, should be the primary recipients of migrants' support. At the level of the family respondents more readily called on migrants to provide them with financial means to help overcome crises which affected the extended families as a whole, as in the case of the death of an important family member. While in this case migrants who related to the deceased (and the respondent) as (extended) family were the primary source of financial support, friends of respondents also played roles of significance. Especially when respondents were made financially responsible for the funeral, financial aid from migrant friends could be crucial in helping them organise the funeral and not impoverish themselves in the process.

Second, the economic situation (real and perceived) and the urban position of respondents also influenced their interest in different kinds of social security measures. For some respondents *ex ante* measures allowed them to be less dependent on *ex post* measures. *Ex ante* measures consist of activities that enable actors to even out fluctuations in their level of income. *Ex post* measures, on the other hand, concern coping strategies of actors following the occurrence of a crisis.

Regarding *ex ante* measures we found that more well-off respondents diversified their sources of income, investing in a range of income-generating activities, both in Accra and elsewhere. Furthermore, some respondents invested in other actors, kin and non-kin, supporting their education or investing in their journey to a foreign destination where they would try to gain a better income and generate savings. Such sponsorships must be seen as *ex ante* measures as they ensure that migrant actors, by improving their income situation, are able to help urban actors overcome crises, both personal and family related. Other *ex ante* measures taken

² If the first condition was met that urban actors had trustworthy relationships with migrants interested and capable of making these investments.

by some respondents included state health care schemes, life insurance/assurance and welfare schemes.

For poor respondents *ex ante* measures are simply not an option, not only because poor respondents do not have access to formal security measures but also because they are unable to set aside a fixed portion of their income every month given their fluctuating incomes and the necessity to address more pressing needs such as their own upkeep and that of those they support. Hence, poor respondents largely depended on their social networks, including migrants, to provide them with support at times of crisis. In these instances they would seek the reciprocal support of counterparts, in Ghana and abroad, whom they had supported in the past. If this did not lead to sufficient support, or if further support was required because the crisis continued, they might also seek the support of other alters, particularly migrants, motivating them to give support on the basis of norms inherent in their relationship, such being extended family members, members of the same church or hometown. It must be noted that not only family but also friends play important roles in *ex post* measures of urban actors.

While being involved in various social security measures, *ex ante* and *ex post*, enabled respondents to benefit from these arrangements at moments of crisis, this did imply that respondents would often also need to support their alters. This was evident in the number of donations that respondents provided to alters, especially to friends and church members in Accra, for instance at funerals.

Important dimensions of transnational relationships

Following the discussion on economic gains and social security, we turn to the dimensions that, in our view, were instrumental for explaining the involvement of migrants in economic activities of urban actors. In the discussion below we discuss the role of reciprocity and social capital, trust and the urban economy.

Reciprocity and social capital

The involvement of respondents in migrant investments in houses was a process that was not only initiated by migrants but one that could also be initiated by respondents. Respondents provided detailed explanations of the reasons and strategies why they sought to become involved in migrant investments in houses, and explained the benefits they might gain from this involvement. Thus, some respondents anticipated that their efforts would be directly rewarded with remittances and other forms of support from migrants, helping them better their lives. For other respondents their involvement provided them with an opportunity to bind themselves to migrants and build up social capital, which might ensure future return investments by migrants in respondents' activities.

Whilst reciprocal support can explain the willingness of respondents to invest in housing and business projects of migrants, the question arises whether such reciprocity is also of importance in other transnational activities between respondents and migrants. When we examine all forms of support between respondents and migrants from the viewpoint of personalised relations, with the focus on the institutional context and the history of exchanges embodied in these relationships, migrant involvement in other activities of respondents can be explained as one element in a trajectory of reciprocal exchanges that cover a range of economic domains. Thus, support provided by a migrant to a respondent in setting up a business might well be the result of the respondent having helped the migrant overcome a crisis some time before.

Trust

The findings in Chapters 5 and 6 indicate that a certain level of trust of migrants in urban actors is required if urban actors are to become involved in migrant investments in houses and businesses. The quest of migrants to find a trustworthy local person in Accra is more than understandable given their efforts to accumulate sufficient funds to make such investments. Respondents who sought to become involved in such migrant projects recognised the importance of trust, particularly where this concerned large investments, and provided various accounts of mismanagement by Accra-based partners of migrants in other transnational relationships. They explained that the failure of migrants to adequately test the trustworthiness of the Accra-based partners through tasks of increasing complexity and value was often the reason for these failures. Moreover, if the migrant did not ask someone else to independently monitor the activities of the main person responsible in Accra, this often aggravated the situation.

Trust not only relates to the reliability of urban actors but also to their ability to separate the interests of other actors in these projects from those of the migrant. In Chapters 5 and 6 we discussed the importance of friendships between urban actors and migrants because they enable migrants to maintain a geographical and social-cultural distinction between economic interests in Accra and other concerns, notably the well-being of the extended family. Respondents who were involved as friends in urban investments of migrants, felt that a separation of interests was much more difficult to realise for urban actors who related to migrants as family members, than for those who related to them as friends. The former would more likely find themselves confronted with conflicting interests over the allocation of resources intended for urban investment versus the needs of their extended family.

While family members might, then, be less likely candidates to act in the interest of migrants, friends still needed to show that they were reputable and that

they did not have conflicting intentions concerning the use of migrants' remittances. To achieve this, some respondents depended on the reputation they had within a network of friends that included migrants (e.g. through a church, or 'old boys' network), others slowly built up trust with migrants through reciprocal investments of increasing importance and value, in this manner showing their reliability and capability in handling these projects. Finally, some respondents took the initiative of engaging with the personal matters and responsibilities of migrants, hoping that, as a result, migrants would consider them to be trusted friends through whom they could achieve their urban investments.

Some scholars refer to such friendships as 'fictive kinship', that is, friends mutually consider one another as family, with all the associated responsibilities. Yet, in the context of this research this notion is somewhat problematic given the fact that urban friends were often chosen in preference to family members by migrants precisely because investments in urban houses and businesses might conflict with the needs of the family.

The emergence of friendships as important relationships through which migrants can achieve investments in their country of origin, particularly in the urban economy, points at changing socio-economic configurations. It relates to the changing roles of institutions such as friendship and kinship, but also to the meaning of urban investments in houses and businesses. We discuss this below.

The urban economy

Beyond exploring how transnational investments were organised, we also discussed with respondents the meaning of transnational investments, especially in relation to shifting economic and social interests of migrants and urban actors towards the urban economy.

One question is: do business and housing investments of migrants that are realised in Accra with support from urban actors, constitute a break with social norms set by traditional institutions that committed all Ghanaians to the rural economy, and to their hometown? We concur with Clark (1999) and argue that this is not the case. Within Ghana the Ashanti in particular have a long history of migration and have been involved in urbanisation processes for centuries, albeit primarily to Kumasi, the capital of the Ashanti Region. This urbanisation process has always contested the prevailing norms of institutions such as the extended family and ethnicity, which are strongly rooted in the rural economy (Clark 1999). The question is then whether investments in Accra have different meanings and implications compared to those produced through earlier migration processes. In other words, might investments of migrants in urban houses, especially when completed with the help of a friend rather than a family member, imply that migrants are beginning to sever their economic and social ties with

their rural families and hometowns? From accounts of respondents who had built their own urban houses it emerged that opportunities in the economy of Accra formed the most important reason for them to invest in houses in Accra. Migrants provided respondents with similar explanations for their choice to invest in urban houses.

Urban houses were also considered important investments in themselves. Most importantly they maintain their value, keeping pace with the inflation of the Cedi, Ghana's national currency. Furthermore, they provide healthy sources of income when rented out either before migrants returned to Ghana or when they decided to retire to their region of origin.

Respondents who had built their own urban houses, but also those who had been involved with migrant housing projects, pointed to the importance of the geographical distance between Accra and the Ashanti Region, the region of origin of most of the migrants with whom respondents maintained relationships. In the view of these respondents the preference of migrants for staying in Accra upon their return to Ghana, and for setting up businesses there rather than in Kumasi or in their hometown mainly related to the desire and need of migrants to maintain a certain autonomy *vis-à-vis* their extended families. The distance between Accra and Kumasi or the hometown, gave them some agency to determine when and what support they gave to members of their extended families without compromising their own livelihoods and standard of living. Yet, the fact that migrants were willing to channel some of the profits of their Accra-based businesses through respondents in Accra to their extended families in their hometowns, notably in times of crisis, suggests that transnational investments in the urban economy do not necessarily imply a diminished economic and social relationship of migrants and urban actors with their rural counterparts.

Theoretical implications of research findings

Introduction

In this section we relate the discussion of the previous section to our theoretical framework provided in Chapter 2. In the theoretical framework we established that transnationalism and institutions formed the two key theoretical concepts for this research. In this, transnationalism perceives a connectedness between actors located in different places, in different nations, and argues that local social, cultural or economic activities can be transnational constructions and, therefore, need to be examined from this perspective. Thus, it advocates the study of flows within transnational relationships. These flows may be of ideas, goods, money or people. Through its emphasis on connectedness, transnationalism emphasises

that flows may be two-directional and that this may concern activities in various economic domains.

The focus of our research on institutions has yielded insights in the role of social-cultural, economic and geographical contexts in which relations between urban actors and other actors, notably migrants, are set. Thus, institutions such as the extended family, the church, friendships through work, the ‘old boys club’, can play instrumental roles in guiding social and economic behaviour in transnational relationships by providing collective norms, rules and sanctions. As some of the institutions originated from specific geographical, social-cultural or economic contexts, we explored which institutions supported the ‘connectedness’ (social, cultural and/or economic) between urban actors and migrants.

In the next few paragraphs we discuss whether and how a transnational-institutional framework provides new insights in the linkage between migration, economies and the position of urban actors in a global economy. We focus on the following four issues:

- the relevance of social networks and actors as analytical points of departure,
- the importance of transnational ties for urban actors,
- the role of institutions for transnational relationships, and
- a transnational perspective on urban economies.

The relevance of social networks and actors as analytical points of departure

As indicated before, in this research urban actors and their social networks formed our units of analysis. Our choice to focus on actors and their social networks to study transnational flows derived from insights of other scholars concerning migration, mobility and livelihoods in sub-Saharan Africa (*cf* Anarfi, Kwankye & Ahiadeke 2005; Clark 1999; Hanson 2005; Mazzucato & Niemeijer 2000; Roberts 1997). These scholars argue how social networks form a much more suitable empirical point of departure for capturing the dynamics of the economic and social lives of actors than fixed units such as the household or the family, even when these latter units do take multiple locations of members into account. Thus Clark (1999) argues how studies of the Akan, which take the household or family as their unit of analysis, would fail to grasp the elasticity of the institutional and geographic affiliations through which the Akan organise their lives.

We found that respondents maintained social networks that linked them to urban dwellers in Accra, people in their rural hometowns and elsewhere in their region of origin, and to foreign-based migrants. Yet, important differences existed between respondents in terms of the size and heterogeneity of their social networks. In essence, the poorest respondents had the smallest and most homo-

geneous networks, which mainly consisted of strong ties with their families and only included one or two ties with migrants, who were nearly always family members. These respondents could not afford to give much support to their rural alters as they struggled to meet their own livelihood needs. In most cases they were not members of a local organisation as they could not afford to pay the dues and/or donations required, and were only able to maintain ties with migrants for as long as the migrants felt that they should maintain contact with these respondents, and/or provide them support. In times of crises these respondents had few alters other than one or two migrants who were able to support them financially. Our most wealthy respondents did not have large social networks either. For these respondents their social ties to own family and other alters primarily constituted a financial burden rather than a benefit, as they did not need these ties to maintain and improve their livelihoods. Hence, they limited their ties with alters, particularly strong ties, and only invested in a few alters, mainly own family members. They would, for instance, sponsor their trips to foreign destinations or their education, thereby showing that they were concerned with the plight of their families. Also their ties to migrants often constituted more of a burden than a benefit for them, as these ties were hardly relevant for their livelihood strategies. These respondents gained their income from formal employment or ownership of medium to large businesses and, thus, did not depend on ties with migrants for resources or an income. Yet, they were often asked by migrants to take local responsibility for their urban investments. When respondents accepted this task, this was primarily to gain the respect of the migrant, and not for financial benefits. Respondents who were situated in-between the above mentioned extremes of relatively poor and rich respondents generally had the largest and most heterogeneous networks. They maintained ties with alters inside and outside Ghana to whom they related as family, friends or through work contacts or membership of organisations. Many of these respondents depended on their networks for maintaining their urban livelihoods in an urban economy, which has become increasingly informal (Rakodi 1997). In this, ties with migrants form one of few avenues for urban actors to gain access to resources to maintain income-generating activities, or to engage in new ones. These ties can also help them overcome crises. In order to receive support from their migrant alters, these respondents showed a readiness to invest their own resources in the activities of migrant alters, hoping that these efforts would be reciprocated with resources they would not have been able to access through their own activities in Accra.

The importance of transnational ties for urban actors

As has already emerged in prior sections, it is important to acknowledge that transnational relations more often entail two-directional than uni-directional flows between urban actors and migrants. Yet, as we discussed earlier, it is the latter view, which continues to dominate in the literature focusing on the relationship between migrants and actors in their countries of origin, and also in migration related policies. To some extent this is the result of a bias towards quantitative documentation such as studies of remittances. While these studies are helpful in showing the scale of flows of financial means from migrants to their country of origin, they are bound to be misleading if they merely discuss monetary flows and not also other flows such as goods and services. Furthermore, many remittance studies analyse registered remittance flows while many migrants (also) send remittances through informal channels (Mazzucato, Van der Boom & Nsowah-Nuamah 2005).

When we explored whether flows between migrants and urban actors were two-way rather than one-way flows, we found evidence that many respondents made, and continued to make, substantial investments in transnational relationships with migrants by spending time, money and other resources on activities that (also) benefited the migrants. To a varying extent this was the case for respondents who related to migrants as family members. For respondents who related to migrants as friends, this was certainly the case. In other words, the transnational lens and the use of research tools that specifically examined transnational flows revealed the engagement and commitment of urban actors to migrants and their activities in the urban economy, even though the nature and extent of the rewards urban actors might receive from the migrant for their input was not clear.

What has also emerged from our findings is the difference in levels of involvement with migrants between various respondents, which was linked to their income situation, and to some extent also to their human capital. A few studies have reported how it is usually *not* the poor who migrate to foreign countries (De Haas 2005a; Skeldon 2004). Given the lesser financial abilities of the poor to migrate, an ensuing question is whether the poor benefit from the migration of others. Based on our empirical findings we arrived at the following answer: First, in terms of social security we do see that poor urban actors benefit from ties with migrants, since they irregularly received remittances for their upkeep, but more fundamentally, they also gained financial support to help them cope with family and personal crises. However, with the exception of limited and one-off support from migrants helping a few of these respondents in setting up micro businesses, relationships of poor respondents with migrants seldom resulted in significant improvements in their economic situation.

By contrast, members of the middle-income group are far more successful in engaging with migrants in business ventures and/or housing projects, seeking to derive direct or indirect benefits from these activities. For these respondents ties with migrants represent good opportunities to achieve some upward mobility. At the same time, as conditions and benefits of involvement are seldom made explicit, these respondents take considerable risks in investing own time and resources in these relations. For the richest respondents, with formal, skilled employment or with successful own businesses, ties to migrants may not constitute strategic opportunities to achieve further upward mobility. Yet when a severe crisis takes place, migrants, both family and friends, often provide financial support helping the respondent shoulder the financial burden.

The role of institutions for transnational relationships

In the previous paragraphs we discussed the role and relevance of a focus on social networks, including transnational ties. However, the ties comprising the relations of an urban actor with each person in his/her social network, and the activities these produce, can only be understood if the institutional embedding of these relations is taken into account. Thus, some respondents, who related to migrants as extended family, explained that their entitlement to migrant support derived from the fact that they considered themselves important family members to the migrant, for instance being a maternal uncle. Respondents who related to migrants as friends had to call on other forms of solidarity and shared interests to make similar claims. The institutional embedding of relationships is therefore of influence on the kinds of economic affiliations possible between urban actors and migrants.

Cases of transnational involvement in activities of respondents show that transnational ties play an important role for urban actors despite the physical distance between urban actors and migrants. This physical distance reduces the possibilities to monitor, control and/or sanction the other. As transnational exchanges do take place, how were these limitations overcome? Various transnational scholars argue that developments in communication have produced a significant compression of time and space, making it possible for two actors who are physically far apart to maintain a close social-economic relationship that is embedded in certain institutions. Yet, some institutions 'travel' less well than others. Some institutions lose their meaning and value once one of the two actors leaves his/her country of origin. Thus, respondents explained how some of their church members who went abroad ended their membership with their church in Accra when they found another church in the country to which they had migrated. This change of affiliation meant that urban respondents could no longer use the church as a guiding institution in which to embed their relation-

ships with these migrants while trying to secure the migrants' interest in investing in them. Other institutions traverse national boundaries much better, some even becoming more meaningful when the relationship takes on a transnational dimension, as it is the direct interest of both the urban actor and the migrant to maintain the transnational relationship for personal benefits.

For some institutions physical distance *within* Ghana, rather than between Ghana and a foreign country, explains the importance of transnational relationships between urban actors and migrants. Based on our discussion of housing and business investments we conclude that physical distance between Accra and the migrants' rural region of origin, much more than the distance between Ghana and the country in which the migrant resides, explains why migrants are involved with urban actors in the urban economy. The choice to make housing and business investments in the urban economy of Accra and not in the rural economy of the hometown, and involve friends rather than family members, points both to the importance of a network approach to research and to the role of institutions to understand how, why and with whom migrants make their investments.

A transnational perspective on urban economies

The previous paragraphs have provided evidence that calls into question studies of urban livelihoods that confine themselves, empirically and conceptually, to what takes place within a city, sometimes even within one neighbourhood. While we concur with findings in these studies that some urban actors are confined in their ability to draw on ties with actors outside their neighbourhood, this does not mean that ties to actors elsewhere in the city, in the rural region of origin or abroad play no role at all. Furthermore, for other urban actors ties with actors based elsewhere in the same city, in their region of origin, or abroad can play a role of importance in their activities. Such actors traverse the city on a regular basis, thereby engaging with fellow urban dwellers but also with migrants abroad. Our research provides empirical evidence supporting the argument of scholars like Smith (2001) and Simone (2004) that local economies, urban economies in particular, need to be understood as being part of larger economic processes at regional, national and global levels.

Sassen (1996, 2001), has introduced the concept of global cities to argue that it is necessary to reconceptualise economic globalisation processes. In the past these largely focused on the national-global duality, with most attention being given to 'upper circuits of capital' (1996:1) and very little to lower circuits of capital such as migrant labour. By including cities in the analyses of economic globalisation processes, Sassen has sought to pin these processes down to specific locations. In doing so, valuable insight can be gained of linkages between cities situated in the global economy. While this work on the economic-

political position of cities in a worldwide grid has cast attention on the role of places in economic globalisation processes, it can be criticized for taking insufficient account of global processes, which take place at the micro-meso level. To understand better how African cities are embedded in the global economy, it is necessary to examine the role of global flows into and out of the city at the micro-meso level. This provides additional insights concerning *how* cities are immersed in the global economy. Our research on the influence of transnational ties between urban actors and migrants on Accra's economy provides some of these insights.

Recommendations

Policy recommendations

Amongst policy-makers remittance studies have resulted in an increasing awareness of the significance of remittances for the economies of developing countries (Mazzucato, Van der Boom & Nsowah-Nuamah 2005; Rakodi 1997). For urban economies in developing countries a special interest exists for the role that businesses established with migrant capital can play in creating employment, and in this way help reduce urban poverty. We hope that this thesis has provided new insights that add to the expanding knowledge on the impact of remittances for local economies.

We feel that our work may be especially valuable since it provides insights in *how* remittances are allocated to diverse economic activities in the urban economy. To this end we focused on exchanges prior to contemporary transnational flows, institutional contexts and the kinds of relationships through which remittances are channelled, as well as the meaning and objective of remittances. Based on our analysis of these historical transactions and also of the role of social, geographical and cultural contexts, we showed the importance of underlying processes and institutional contexts for current transactions. These findings are of key importance to current debates on the economic role of migrants.

First, it counters the distinction often made between so-called 'productive investments' and 'consumptive spending' by migrants in their country of origin. Various international organisations, such as the World Bank and the International Organisation for Migration (IOM), as well as national governments, have developed policies that seek to harness remittance flows into 'productive investments'. In their view this assists the growth of local economies and may lead to sustained economic activities (Black, King & Tiemoko 2003; Hugo 2006; IOM 2005; Sorensen 2004). Yet, this approach towards migrant influences seems to repeat recommendations that were made in the past, for instance under the REMPLOD-project (Penninx & Van Renselaar 1978; Van Velzen 1977). The

REMPLD-project, financed by the Netherlands Minister for Development Cooperation, examined possibilities for the Dutch government to provide development aid to assist migrants with contributions towards economic developments in their countries of origin. It was expected that with such assistance local economies would improve halting migration (Bonjour 2005). This project was highly innovative in being one of the first research projects to specifically examine the link between migration and development. However, its conclusion that migration did not lead to sustainable economic developments in migrants' regions of origin, because migrants invested in small, own, urban projects rather than large rural projects, is now generally considered to be flawed. Similarly, its recommendation to the Dutch Ministry for Development Cooperation not to provide development aid to support migrants with their projects in the countries of origin, as this would be unlikely to halt migration, is also considered outdated, also by the Dutch government, given the rise of micro finance initiatives to migrants such as *IntEnt*.

Our research shows how the REMPLD view of the influence of migrants on local economies in countries of origin not only fails to acknowledge the economic impact of these investments, but also their cultural and social meaning. It also fails to recognize the role played by local actors. In this research we have shown how migrants are highly dependent on local actors for realising their investments in the local economy. The economic and social investments of local actors in migrants show transnational flows to be two- rather than unidirectional. Through such investments local actors have the opportunity to build up social capital with migrants, on the basis of which they hope to receive reciprocal support from migrants for their own activities.

In other words, policies that merely focus on productive investments of migrants in local economies fail to acknowledge and appreciate the significance of other transnational exchanges for the livelihoods of local actors, and also fail to understand their interrelationship with so-called 'productive' transnational investments. Our analysis of transnational relations between urban actors and migrants, focusing on a range of economic domains including material and non-material flows, has established that both migrants *and* urban actors invest in the transnational relationship they have with one another.³

By focusing on the influence of migrants on local economies (in our case Accra) this research and, more generally, that of the *Ghana TransNet* programme has widened the debate on the impact of migration on local economies. Thus far, migration studies have mainly examined the impact of internal and transnational

³ For complementary insights on relationships of actors located in different locations with one another see the findings of the other two research projects of the *Ghana TransNet* programme and our combined insights (Kabki, Mazzucato & Appiah 2004; Mazzucato, Kabki & Smith 2006; Smith & Mazzucato 2004).

migration on the livelihoods of families and communities in rural economies. Yet, as we have shown in this thesis, migrants also play important roles for *urban* actors, supporting them at times of crisis, and providing resources and income opportunities by involving them in their investments in the urban economy. Future policy-oriented studies seeking to identify ways of improving urban livelihoods need to take into account the role of transnational ties in the livelihood strategies of urban actors.

Future research

Below we discuss a number of recommendations for future research that have emanated from our research. Some have our immediate personal interest and will be the focus of future research endeavours, while others are intended to stimulate research by other scholars of migration. Some recommendations focus on the expansion of current methodological and disciplinary approaches, whereas others call for more quantitative and historical follow-up on the design of this research.

While Ghana's national survey, the Ghana Living Standards Survey (GLSS), examines some dimensions of migration, for instance inquiring about previous and current locations of residence, about remittance flows (sent, received) and whether these need to be reversed (i.e. repaid), these data are all aggregated at a household level. This is problematic as it assumes the pooling of resources and decision-making, and the dominance of kinship-based relations, and takes little account of changes in social networks of actors. The questions concerning migration are also too confined and insufficiently detailed to provide comprehensive insights in the influence of migration on the economy. Hence, we suggest, as a follow-up to our more explorative research, to develop a survey which would take a statistical sample of Accra's population to establish the extent to which levels and types of transnational activities as discussed in this research occur for the city's population as a whole. If resources can be found for a countrywide survey that would also include foreign-based migrants, this would be even more commendable as it would provide the means for statistical comparison with findings of the *Ghana TransNet* research programme and other research projects.

In our research we have given attention to the historical context of relationships between urban actors and migrants in order to try and understand whether, and how, the history of relationships can explain current transnational exchanges. We recommend further exploring of these relationships, and suggest a focus on the changing role of social networks in the course of the lives of actors. Such a life cycle approach should, ideally, entail a longitudinal approach involving a panel of respondents. Research such as this might help in finding an answer to the question whether changes in the involvement of urban actors with alters,

notably migrants, is brought about by urban actors' changing needs and desires. Furthermore, it might determine the influence of changes in location of actors and alters on the ability to realise certain social and economic investments.

In our research we have given priority to exploring the economic influences of migrants through transnational ties on urban actors as we sought to understand how migrants influence the urban economy of Accra. While in our explanation of these influences we have given much attention to the institutional embedding of transactions and relationships, and in doing so gained insights in the role of cultural dimensions, future research could devote itself more to the influence of migrants on the prevailing cultural notions in their countries of origin. Thus, future research could, for instance, focus on designs of urban houses built by migrants in order to explore whether, and how, these express transnational identities of migrants. Such insights would build on insights provided in this thesis regarding the meaning of migrant investments in urban houses.

Pertaining to the migration-development nexus we would encourage future research that takes a multiple-generations and multi-sited transnational approach. This could help explore whether, and how, migration exacerbates inequality, especially between rural and urban economies in migrants' countries of origin, particularly since the offspring of migrants may reduce their propensity to maintain ties with their parents' (and grandparents') country of origin. In following their own social and economic interests, they might easily sever their ties with rural actors but possibly also with urban actors in their country of origin.

Final comments

Transnational ties with migrants provide opportunities for urban actors to participate in the global economy, rather than become excluded or marginalized from it (Smith 2001). Not only do media such as television and the internet relay (perceived) economic gains of being connected with the global economy, the benefits are also visible in the 'mansions' of migrants and in the constant inflow of 'home use' cars sent by migrants from countries around the world. For the majority of Accra's population these are daily reminders of the role that migration can play in bettering their lives. While going abroad is an investment and risk that only some actors are willing and able to take, transnational ties with migrants form a good alternative to attain participation in the global economy.

In addition to these findings, our research has also shown that an investment of urban actors in transnational ties with migrants does not necessarily yield benefits to them. Why is this? First, the institutional context in which transnational relationships are embedded is of influence. Thus, we have found that support from migrants to urban actors in times of crisis is more likely when these

urban actors are kin, although we also encountered cases of transnational friendships where respondents received such support. For investments in houses or businesses in Accra the involvement of trusted friends may be preferred to that of own kin. Second, the levels of human and economic capital of urban actors play a role in determining the extent and kind of transactions urban actors can initiate with migrants. This is a significant finding, as it points to an increasing disparity between urban actors who *are* able to participate in the global economy through their ties with migrants, and urban actors for whom ties to migrants function merely as support mechanisms to help them in facing crises, but do not allow them to significantly improve their lives by expanding their involvement in activities within the urban economy.

Appendix

Table A.1 Division of respondents (pseudonyms)

Proportion family amongst migrants	Proportion network abroad	
	<i>Low</i>	<i>High</i>
Low	“ A ”	“ B ”
	Adam	Albert
	Douglas	Emily
	Diana+	Fred
	Emma	Grace
	Francis	James
	Colin	Kwaku
	Jack	Kenneth
		Kwadwo
		Linda
		Mark
		Peter
		John
<i>Subtotal low</i>	7	12

Proportion family amongst migrants	Proportion network abroad	
	<i>Low</i>	<i>High</i>
High	“ C ” Agnes+ Julie Mary Edward Angelina Kwasi Kofi Akosua Nigel Nancy Raphael Rachel	“ D ” Amos Alan Akwesi Yankson Kate Oscar Ringo
<i>Subtotal high</i>	12	7
<i>Total</i>	19	19

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Summary

Over the past decades the economic impact of foreign-based migrants on national and local economies in their countries of origin has received increasing attention. This is not least due to the emergence of an increasing volume of reports that indicate the scale of remittances that migrants send to their countries of origin. In Accra (Ghana), the economic impact of migrants on the local economy is also clearly visible. In this research we have studied transnational relationships of urban actors with migrants influenced their economic activities in Accra (and to a lesser extent elsewhere in Ghana).

We began **Chapter 1** by listing various kinds of local economic activities in which migrants played important roles. Evidence of this can be found in vast stretches of car yards selling second hand-cars imported from Europe and North America, the numerous shops throughout the city selling second-hand household appliances and other goods imported from abroad, and the lively *Makola Market* featuring long lines of hawkers selling used clothing to potential clients passing by. The economic impact of migrants on Accra is also manifest in the rapid expansion of the city's outskirts due to migrant investment in sub-urban 'mansions'. In addition to these observable impacts of migrants they also influence local actors in less visible ways. For instance money they may remit money to them to help them meet livelihood expenses and face crises.

This research was one of three components of the umbrella *Ghana TransNet* research programme. This programme explored the influence of transnational networks of migrants on the economies for three different locations: (1) Amsterdam, an important destination for Ghanaians in Europe, (2) the rural Ashanti Region, the predominant region of origin of migrants, and (3) Accra, Ghana's capital city, which together with the neighbouring city Tema and other satellite towns, makes up the largest urban region of Ghana, but is also a favoured destination for migrant investments. This thesis has reported on research in the third location.

In **Chapter 2** we discussed the theoretical framework of our research. As we sought to understand how migrants influence urban actors, we not only needed to understand the scale and direction of transnational exchanges between migrants and urban actors, but also to try and understand how these exchanges had come about. Thus, we needed to explore the role of social, cultural and economic

contexts for transnational exchanges. This implied looking at prior economic exchanges and also at the institutional contexts in which transnational relationships and exchanges are embedded, as these enabled actors, that is, urban actors and migrants, to sustain transnational relationships with one another in order to try and derive benefits, and to secure further commitment from one another. Chapter 2 focused on the development of our conceptual model in which transnationalism and institutions take up prominent positions. This model also indicates the roles of other related concepts such as human, economic and social capital, trust and reciprocity. The importance of these concepts became evident in our analyses of transnational influences on the urban economy in three economic domains, namely, housing investments, business investments and social security arrangements, which were discussed in Chapters 5, 6 and 7, respectively.

In **Chapter 3** we discussed the methodological approach of this research. We emphasised that our focus on Accra, our selection of respondents and our main research tools derived directly from the approach and strategy of the umbrella research programme, the *Ghana TransNet* research programme. The choice for Accra as research location derives from the endeavour of the *Ghana TransNet* programme to take a multi-sited approach in studying transnational influences on the rural and urban economy in Ghana, and on the economy of Amsterdam (The Netherlands). This approach allowed us to study differences and similarities regarding the influence of migrants on local economies.

In Accra we conducted our research with thirty-eight respondents who had been identified by migrants in Amsterdam as counterparts in Accra during analyses of their social networks. In Chapter 3 we discussed the reasons and implications of selecting our research population in this manner. The most important reason for this approach was it enabled us to conduct contemporaneous research on actors located in three important locations in transnational networks of migrants, Accra, Ashanti Region, and Amsterdam. A strategic reason for this approach was that we needed to ensure that we had the trust of migrants (in Amsterdam) in this research. Many migrants considered themselves to be economically and legally vulnerable. Understandably, they had concerns that research into their lives and activities might have detrimental effects on their existence and livelihoods. Also, when migrants communicated their trust in the research to their counterparts in Ghana this often also swayed the latter, certainly those in Accra, to also participate in the research.

In Chapter 3 we also set out the methodology of our research, explaining which tools we used and how these related to one another.

Chapter 4 had two main objectives. First, it sought to give insights into our research population, and discussed differences within the research population regarding individual characteristics, such as, gender, age, education, welfare, and network characteristics, such as size, kinds of relationships with counterparts, and locations of counterparts. Second, we developed a typology to help analyses of the influence of migrants in three important economic domains, namely, housing investments, business investments and social security arrangements. This typology could help us relate the heterogeneity of our research population to variations in their involvement with migrants (bearing in mind that our research population had been selected by migrants in Amsterdam). The typology was based on two main dimensions which we felt to be of key importance for exploring transnational influences on urban actors, namely: (1) the proportion of migrants in social networks of respondents and (2) the proportion of family amongst all migrants in social networks of respondents.

In the subsequent chapters the typology provided first insights in respondent involvement in transnational activities with migrants. To also be able to explain how transnational exchanges came about we also focused on the role of various other factors for transnational relationships such as: trust, reciprocity, human and economic capital, and the significance of institutional contexts of transnational relationships and exchanges.

In **Chapter 5** we explored the role of urban actors in transnational investments in houses in Accra. The many ‘mansions’, in various stages of completion, on Accra’s outskirts provide visible evidence of the economic and physical impact of migrants on Accra’s economy. To meet migrant demand for residential land to build their houses, the city’s boundaries are rapidly pushed outward into the surrounding hinterland, usurping existing villages and towns. Yet, while migrants may form the bulk of investors in suburban houses, they seldom oversee the construction of their houses themselves. Instead they usually entrusted the supervision of the building of their house to a local actor whom they considered capable, economically dependable and trustworthy. Often they would also involve other actors who might manage their funds, provide an independent source of information on the progress of their project or, when completed, occupy it while they were still abroad. These roles formed the starting point of the analysis of our data whereby we took the perspective of the urban actor to examine various processes related to housing investments. Thus we discussed which respondents were involved, how they were involved, and why they wanted to be involved.

In the last part of Chapter 5 we explored the meaning of transnational investments in urban houses with the aim to assess whether these investments

implied a break-away from prevailing cultural notions on the meaning of ‘putting up a house’, including where this house should be built and whom it is intended for. We also discussed whether migrant investments in urban houses, notably when these involved friends and not family members, signal changing economic affiliations. Respondents involved with housing projects of migrants argued that this was not necessarily the case. Instead an urban house can provide certain physical distance with the rural hometown in the Ashanti Region helping to reduce the burden of requests.

Different kinds of business activities, especially in businesses with a strong trading character, also signal the influence of migrants. In **Chapter 6**, the second thematic chapter, we focused on transnational influences of migrants, through investments in business activities, on the economy of Accra. Prior to the analysis of our data we described the economic position of the business sector in Ghana giving specific attention to the role of foreign investments, notably by migrants, in this sector. In this context we discussed two major debates. The first concerned the migration-development nexus, which focused on the suitability of investments in businesses over other types of spending by migrants. The second debate concerned the sustainability of small to medium-sized businesses as the prevailing targets of investments by migrants. We concluded that the two debates do not fully take into account the wider economic impact of migrant investments in businesses. Moreover, they fail to take into account how strongly such investments are intertwined with other exchanges between local actors and migrants, both within and outside the business sector. A subsequent analysis of findings showed how this is crucial for understanding how transnational business investments come about.

In the analysis of the data we focused on the role of respondents in different kinds of transnational business activities. Following a similar approach to that taken in Chapter 5, we first explored which respondents were actually involved with transnational business investments. Next, we analysed which criteria made respondents eligible to become involved, and/or involve themselves. Finally, we discussed why respondents would want to be involved in such activities. From these analyses it emerged that respondents differed considerably in their involvement in transnational business activities in terms of benefits gained, the balance of inputs they and their migrant counterparts provided, and whether the respondents’ business commitment and that of their migrant counterparts was linked to interests outside the realm of business, such as social security.

In **Chapter 7**, the last of the three thematic chapters, we discussed the influence of migrants on social security arrangements of urban actors. Focusing on the

activities related to health, funerals and education we discussed how transnational ties influenced *ex post* and *ex ante* social security arrangements of respondents. Thereby we addressed arrangements that urban actors had taken prior to any occurrence of certain kinds of crises (*ex ante*) and arrangements they took following the actual occurrence of a crisis (*ex post*).

Based on this analysis we drew a number of conclusions: First, the role of transnational ties with migrants seems far more important for *ex post* than *ex ante* measures, particularly in the event of crises affecting respondents at the family level rather than at the individual level. For instance, if a family member was suddenly hospitalized or had died respondents would call on migrants to help them overcome the crisis by remitting money to them. Concerning crises that affected respondents at an individual level we found that transnational *ex post* social security was largely limited to the poorest amongst our respondents. This corresponded with their lack of access to alternative social security arrangements to face crises. We found that this was very different for wealthier respondents, who tended to invest in a range of *ex ante* social security arrangements to help them overcome crises at individual and more collective levels. These included welfare schemes through unions and churches, life and health insurances, but also sponsorships of family members (and in some cases also friends) to go abroad or complete their education. Concerning these sponsorships the expectation was that sponsored family members and friends, because they were in a position to improve their economic situations with the financial support of respondents, would reciprocate to respondents in times of crisis. Second, we emphasised the role of institutional affiliations in both *ex post* and *ex ante* arrangements, whereby for transnational ties especially extended family ties proved important for respondents to overcome crises. Third, in contrast with the other two empirical chapters, which showed a strong bias in transnational activities towards the urban economy, this chapter showed how urban actors continued to maintain strong ties with their (rural) region of origin, and involved migrants in this.

Chapter 8 presented the conclusions of this thesis. It provided a final analysis of the findings in prior chapters linking empirical and theoretical findings. It also provided a number of recommendations for policies focusing on the migration-development nexus, with specific reference to the urban economy and identified options for follow up research.

In Chapter 8 we first explored similarities and contrasts in the major findings of the three thematic chapters. In this, we argued that our focus on economic influences of transnational ties of urban actors with migrants essentially meant that we focused on two main economic dimensions: economic benefits and social

security. While this suggests a distinction between, on the one hand, investments in houses and businesses and, on the other, social security arrangements, we showed in the three thematic chapters that investments in houses or businesses also helped urban actors improve their social security. Vice versa investments in the education or in plane tickets of family members to improve the social security of the family as a whole by diversifying their income sources might well provide economic gains to the urban actor if the sponsored family members provided them with an opportunity to access to scarce resources.

With regard to the theoretical implications of our research findings, we concluded that our transnational-institutional framework helped us: (1) understand the relevance of social networks, and the position of urban actors and migrants in these networks, as analytical points of departure, (2) realise how transnational ties are important for urban actors, (3) explain the importance of institutions as related to social-cultural, economic and geographical contexts for transnational relationships, and (4) understand the extent to which 'local' urban activities in the economy of Accra are actually the result of transnational influences.

Concerning policy recommendations we emphasized the importance of understanding how remittances take place. From this research it emerged that current flows of remittances and other exchanges between migrants and urban actors are steeped in a history of prior exchanges (both directions), institutional contexts and specific meanings of transnational exchanges as related to the context of the urban economy. For the present debate on the economic influence of migrants at national and local levels of the economy this is important as it could assist in moving this debate towards more comprehensive analyses of when, how, why and where transnational exchanges take place in local economies.

In our recommendations for future research we have advised to conduct a survey at city and/or national level to provide a statistically representative study of transnational exchanges. This survey would expand on our research efforts. Such a survey would also augment the insights derived from the Ghana Living Standards Survey on migration. We also recommended longitudinal studies focusing on changes in social networks of urban actors, linked to the role of transnational ties and also to changes in economic activities as urban actors progress through their lives. Related to this, we suggested a multiple generation, multiple localities research, studying changes in relationships between generations of migrants and their counterparts in the country of origin. Finally, we also advocated research that would devote more attention to cultural notions attached to transnational influences. Although in our research we did pay attention to these, notably through our focus on the institutional context of transnational relationships and the exchanges these produced, the primary focus was on economic influences.

We concluded Chapter 8 by emphasizing that transnational ties with migrants provide different kinds of benefits for urban actors. While livelihood-related forms of support from migrants to urban actors were most strongly influenced by their institutional affiliation with one another (notably kinship) this was different for transnational investments. Particularly (relatively) important investments by migrants in the urban economy required of urban counterparts that they possessed certain levels of human, economic and social capital. As only some of our respondents could meet these criteria, we concluded that an increasing disparity seems to emerge urban actors with ties to migrants, between those who are able to participate in the global economy through an involvement in transnational activities, and those who are largely excluded from the global economy, their transnational ties to migrants only providing marginal gains.

Samenvatting (Summary in Dutch)

Deze studie gaat over een onderzoek naar de invloed van transnationale relaties van stedelingen in Accra, de hoofdstad van Ghana, met emigranten op economische activiteiten van deze stedelingen. De afgelopen decennia is de belangstelling voor de economische invloed van migranten op nationale en lokale economieën sterk toegenomen. Dit is onder andere het gevolg van het verschijnen van steeds meer rapporten over de omvang en het gebruik van de stroom *remittances* die migranten naar hun landen van oorsprong sturen.

In Accra is de economische impact van migranten op de lokale economie duidelijk zichtbaar. In **hoofdstuk 1** zijn diverse activiteiten vermeld die de rol die migranten spelen in de urbane economie illustreren. We noemden onder andere de vele overvolle verkoopplaatsen van tweedehandse auto's uit Europa en Amerika, grote en kleine winkels met tweedehandse huishoudapparatuur en andere goederen uit Westerse landen, en de rijen verkopers die op de centrale Makola markt gebruikte kleding aan passerende voetgangers proberen te verkopen. Ook de voortdurende uitbreiding van de stad is vooral het gevolg van investeringen van emigranten: de meeste huizen die aan de randen van de stad verrijzen worden in opdracht van migranten gefinancierd. Emigranten beïnvloeden lokale actoren echter ook op minder zichtbare wijze. Zo ontvangen stedelingen geld van emigranten, zowel voor het dagelijkse levensonderhoud als om crisissituaties op te lossen.

In Hoofdstuk 1 gaven wij aan dat dit onderzoek onderdeel is van het *Ghana TransNet* onderzoeksprogramma. Het *Ghana TransNet* onderzoeksprogramma onderzocht de invloed van transnationale netwerken van migranten op drie verschillende economieën, namelijk: (1) Amsterdam, als belangrijke bestemming voor Ghaneze migranten in Europa, (2) het plattelandsgebied van de Ashanti Regio in Ghana, waar vele Ghaneze migranten oorspronkelijk vandaan komen, en (3) Accra, de hoofdstad van Ghana dat, vaak de voorkeur geniet van Ghaneze migranten als bestemming voor investeringen. Dit proefschrift betreft het Accra onderzoek.

In **hoofdstuk 2** bespraken wij het theoretische kader van dit proefschrift. Omdat het onderzoek was bedoeld om te begrijpen hoe relaties met migranten stedelingen beïnvloeden in hun activiteiten, moesten we niet alleen de schaal (en richting) van deze invloed vaststellen maar ook proberen te begrijpen hoe deze

tot stand waren gekomen. Daarom moest de invloed van sociale, culturele en economische contexten op transnationale interacties tussen migranten en stedelingen onderzocht worden. Dit betekende dat we naar eerdere activiteiten tussen stedelingen en migranten moesten kijken, maar ook dat we de rol van de institutionele context waarin transnationale relaties zich bevonden moesten analyseren. Deze institutionele context zou van grote invloed kunnen zijn op de betekenis, vorm en duurzaamheid van transnationale relaties. Op basis van de discussie van concepten die relevant leken kwam het conceptuele kader tot stand. Hierin kwam vooral het belang van de twee centrale concepten transnationalisme en instituties naar voren. We stelden echter vast dat andere concepten zoals kapitaal (in zijn verschillende vormen), reciprociteit en vertrouwen ook belangrijk waren.

In **hoofdstuk 3** bespraken wij de methodologie van dit onderzoek. Daarbij benadrukten wij dat onze oriëntatie op Accra, de selectie van respondenten en de keuze/ontwikkeling van onderzoeksmethodes het directe gevolg was van de aanpak en strategie van het overkoepelende *Ghana TransNet* onderzoeksprogramma. De keuze voor Accra als onderzoekslocatie vloeide voort uit de *multi-sited* strategie van het onderzoeksprogramma om transnationale invloeden op drie verschillende locaties te onderzoeken: de rurale zowel als de urbane economie in Ghana, en een westerse stad waar zich een grote migrantenpopulatie bevond. Met deze *multi-sited* aanpak konden verschillen en overeenkomsten in de invloed van migranten op lokale economieën direct worden vergeleken.

In Accra verrichten wij onderzoek onder achtendertig respondenten die door Ghaneze emigranten in Amsterdam waren geïdentificeerd als hun *counterparts* in Accra tijdens analyses van hun sociale netwerken. In Hoofdstuk 3 bespraken we ook de redenen en implicaties voor de keuze om op deze wijze respondenten te selecteren. De meest belangrijke reden voor deze aanpak was dat het de mogelijkheid bood om tegelijkertijd op drie verschillende locaties onderzoek te verrichten naar actoren die zich in dezelfde transnationale netwerken bevonden. Een verdere belangrijke strategische keuze voor deze aanpak was dat het ons betere mogelijkheden gaf ervoor te zorgen dat wij het vertrouwen van de Ghaneze migranten in Amsterdam voor dit onderzoek konden winnen.

In Hoofdstuk 3 zetten wij ook uiteen welke onderzoeksmethodes zijn gebruikt. Daarbij gaven wij ook aan hoe deze zich tot elkaar verhouden en hoe ze tot stand zijn gekomen in nauwe samenwerking met de twee andere onderzoekers van het *Ghana TransNet* onderzoeksprogramma.

Hoofdstuk 4 had twee hoofddoelstellingen. Ten eerste moest dit hoofdstuk inzicht geven in de heterogeniteit van de onderzoekspopulatie. Daarom analy-

seerden wij in dit hoofdstuk verschillen tussen respondenten met betrekking tot persoonlijke eigenschappen (leeftijd, gender, onderwijs en welvaartsituatie) en netwerkgerelateerde eigenschappen (grootte netwerken, soorten relaties met alters, locaties van 'alters'). De tweede doelstelling van dit hoofdstuk was om een typologie te ontwikkelen waarmee analyses van transnationale invloeden voor de economische thema's van de drie daarop volgende hoofdstukken gestructureerd zouden kunnen worden. Omdat de onderzoekspopulatie door migranten was vastgesteld en niet het gevolg was van lokale selectiecriteria leek een typologie ons een belangrijk middel om de relatie tussen de heterogeniteit van de onderzoekspopulatie en variaties in transnationale invloeden te analyseren. Zodoende werd de typologie gebaseerd op twee dimensies die, naar ons inzicht, van groot belang waren voor transnationale invloeden op urbane actoren, namelijk: (1) het aandeel migranten in de sociale netwerken van de respondenten, en (2) het aandeel familieleden onder migranten in de sociale netwerken van de respondenten.

In de hoofdstukken die volgden lieten wij echter zien dat analyses met de typologie slechts beperkte inzichten gaven en vooral dat zij niet konden verklaren *hoe* transnationale relaties, en de interacties die deze tot gevolg hadden, tot stand waren gekomen. Zodoende vulde wij de typologie-analyse aan met analyses van andere factoren zoals vertrouwen, reciprociteit, *human capital* en de institutionele context van relaties.

In **Hoofdstuk 5** onderzochten wij welke rol urbane actoren speelden in investeringen van migranten in huizen in Accra. De vele huizen die gebouwd worden aan de rand van de stad zijn een duidelijk zichtbaar bewijs van de invloed van migranten op de urbane economie. Hun voorturende vraag naar land voor deze huizen heeft er in de afgelopen decennia al toe geleid dat nabij gelegen dorpen door Accra werden omsloten.

Hoewel emigranten de voornaamste investeerders zijn overzien zij zelden zelf de bouw van hun huizen. Deze verantwoordelijkheid vertrouwen zij vaker toe aan iemand in Accra die in hun ogen zowel capabel als betrouwbaar lijkt te zijn. Deze transnationale relatie vormde het uitgangspunt van de analyse in dit hoofdstuk. Daarbij namen wij het perspectief aan van de urbane actor en analyseerden de diverse processen waarmee zij te maken hebben in transnationale investeringen in de urbane woningbouw. Zo konden wij vaststellen welke respondenten daadwerkelijk bij de processen betrokken waren, maar ook hoe dit gebeurde en waarom zij betrokken wilden zijn.

In het laatste deel van Hoofdstuk 5 bediscussieerden wij de betekenis van transnationale investeringen in stadswoningen. In onze analyse gingen wij na of deze investeringen structurele veranderingen impliceerden in culturele noties met

betrekking tot de betekenis van een huis als gevolg van verandering in voorkeur voor locatie van het huis, namelijk van het dorp van oorsprong naar de stad, en voor wie het bestemd was. Daarbij stelden we ook de vraag of transnationale investeringen in urbane huizen een structurele verandering in economische affiliaties impliceerden, met een sterke gerichtheid op de stad ten koste van het platteland. We concludeerden dat dit niet per definitie het geval was.

De invloed van migranten op de urbane economie is ook duidelijk zichtbaar in allerlei soorten ondernemingen. In **hoofdstuk 6**, het tweede thematische hoofdstuk, vestigden wij de aandacht op transnationale invloeden van migranten op ondernemingen in Accra. Voordat wij onze onderzoeksdata analyseerden gingen wij eerst in op de situatie van de *business sector* in Ghana om de context aan te geven waarbinnen transnationale activiteiten plaatsvinden. In deze situatieschets concentreerden wij ons op twee belangrijke debatten. Het eerste debat betreft de relatie tussen migratie en ontwikkeling en vergelijkt het nut van transnationale investeringen in ondernemingen ten opzichte van andere besteding- en investeringsmogelijkheden voor migranten. Het tweede debat gaat over de toegevoegde waarde en duurzaamheid van kleinschalige, *single-owner* ondernemingen waar de meeste migranten in investeren. Wij concludeerden dat beide debatten onvoldoende rekening houden met de algemene impact van deze transnationale investeringen op de lokale economie. Ook wordt de rol van urbane actoren in het realiseren van deze investeringen onvoldoende belicht. Als laatste punt noemden wij de noodzaak om na te gaan in hoeverre de betrokkenheid van urbane actoren met migranten in ondernemingen gerelateerd is aan andere activiteiten die economisch, cultureel en/of sociaal.

In onze analyse richtten wij ons op de rollen van respondenten in verschillende soorten transnationale bedrijfsinvesteringen om te begrijpen *hoe* deze worden gerealiseerd. Om de rollen te analyseren volgden wij eenzelfde aanpak als in hoofdstuk 5. Wij gingen eerst na welke respondenten betrokken waren in transnationale investeringen in ondernemingen en welke factoren hierop van invloed waren. Ook bediscussieerden wij de motieven van de respondenten om betrokken te zijn. Uit onze analyse kwam naar voren dat er niet alleen een groot verschil is in de mate van betrokkenheid van respondenten, maar dat er ook grote onderlinge verschillen zijn in hun eigen inbreng (arbeid, financiële middelen). Als laatste concludeerden wij dat er niet alleen een verschil was in de mate waarin de respondenten voordeel wisten te halen uit hun betrokkenheid in deze transnationale investeringen in urbane ondernemingen, maar ook dat dit voordeel soms eerder een indirecte dan directe vorm had. In dit geval waren zakelijke belangen gekoppeld aan interesses in andere economische domeinen zoals sociale zekerheid.

In **hoofdstuk 7**, de laatste van de drie thematische hoofdstukken, keken wij naar de invloed van migranten op sociale zekerheidsregelingen van urbane actoren. Om deze invloed te analyseren richtte wij ons op activiteiten op het terrein van de gezondheid, begrafenissen en onderwijs. Met deze verscheidenheid aan activiteiten hoopten wij inzicht te krijgen in de rol van transnationale relaties in *ex post* en *ex ante* sociale zekerheidsregelingen van urbane actoren. Daarmee bespraken wij zowel regelingen die urbane actoren hadden getroffen voordat crisismomenten plaats vonden (*ex ante*) en regelingen die zij troffen nadat een crisis had plaatsgevonden (*ex post*). Op basis van onze analyse van deze regelingen trokken wij een aantal conclusies:

Ten eerste, de rol van transnationale relaties bleek voor respondenten veel belangrijker bij *ex post* dan bij *ex ante* regelingen, vooral als een crisissituatie de familie als geheel betrof. Wanneer bijvoorbeeld een familielid plotseling in het ziekenhuis moest worden opgenomen en/of vrij snel overleed, deden respondenten een beroep op hun familieleden in het buitenland om te helpen de ontstane financiële crisis te overwinnen. Bij crisissituaties die direct vooral de respondenten betrof deden alleen de allerarmsten een beroep op emigranten (vooral familieleden) om hen financieel te ondersteunen, dit overigens met wisselend succes. Omdat ze weinig sociale zekerheidsregelingen konden treffen vormden migranten voor deze respondenten vaak een van de weinige mogelijkheden om uit een crisissituatie te geraken. Voor meer welvarende respondenten was deze situatie anders. Zij hadden in de regel wel in diverse sociale zekerheidsregelingen geïnvesteerd, vooral *ex ante* regelingen, om daarmee crisis situaties op individueel en collectief (vooral familie-) niveau aan te kunnen. Deze regelingen worden door kerken, vakbonden, de overheid en de commerciële sector georganiseerd en de uitkeringen die daaraan zijn verbonden lopen sterk uiteen naarmate het soort crisis. Daarom hadden deze respondenten vaak meerdere regelingen getroffen. Ook hadden sommige meer welvarende respondenten geïnvesteerd in het onderwijs en/of migratie van familieleden (soms ook vrienden). Hiermee hoopten zij een diversificatie van inkomstenbronnen te realiseren om hun algemene welvaart te verhogen en de afhankelijkheid van de familie van hen om financiële verantwoordelijkheid te nemen bij crisissituaties te reduceren. Ook verwachtten zij steun terug te kunnen krijgen van deze gesponsorde personen wanneer zij zelf in een financiële crisis terecht zouden komen.

Ten tweede benadrukken wij het belang van institutionele affiliaties in *ex post* en *ex ante* regelingen. Vooral bij *ex post* regelingen met migranten speelde familiebanden een voornamelijk rol. Als laatste concludeerden wij dat, anders dan in de voorgaande twee hoofdstukken, urbane actoren sterk betrokken waren met plattelandsactoren, vooral familieleden, in regelingen rondom sociale zekerheid.

Daarbij wisten zij ook vaak steun van migranten te krijgen, zeker wanneer er een crisis plaatsvond.

In **hoofdstuk 8** presenteerde wij de conclusies van dit proefschrift. Dit hoofdstuk bevat een laatste, overkoepelende analyse van de theoretische en empirische bevindingen van de voorgaande hoofdstukken. Ook gaven wij een aantal aanbevelingen voor beleid gericht op de relatie tussen migratie en ontwikkeling, vooral met betrekking tot de urbane economie. Verder identificeerden wij een aantal opties voor onderzoek die voortbouwen op dit onderzoek.

In Hoofdstuk 8 bediscussieerden wij als eerste de overeenkomsten en verschillen tussen de drie thematische hoofdstukken. De bevindingen daarvan relateerden wij weer aan het theoretische kader dat wij in hoofdstuk 2 uiteen hadden gezet. Op basis van een vergelijking tussen de drie thematische hoofdstukken concludeerden wij dat de focus van dit onderzoek op transnationale economische invloeden op urbane actoren in essentie kon worden herleid tot twee dimensies: economische voordelen en verbeterde sociale zekerheid. Hoewel dit een tweedeling suggereert tussen een betrokkenheid in investeringen (huizen, ondernemingen) en sociale zekerheidsregelingen lieten wij in alle drie thematische hoofdstukken zien dat er tussen deze twee dimensies sterke verbintenissen kunnen bestaan. Zo kunnen investeringen in huizen of ondernemingen van migranten urbane actoren helpen om hun sociale zekerheid te verbeteren. *Vice versa* konden sociale zekerheidsmaatregelen zoals het sponsoren van onderwijs of de migratie van een familielid urbane actoren uiteindelijk toegang geven tot schaarse hulpbronnen.

Met betrekking tot de theoretische implicaties van de onderzoeksbevindingen concludeerden wij dat het transnationaal – institutionele kader ons geholpen heeft om: (1) de relevantie van sociale netwerken, en daarbinnen de posities van urbane actoren ten opzichte van migranten, als analytisch vertrekpunt te begrijpen, (2) inzicht te krijgen in *hoe* transnationale relaties urbane actoren beïnvloeden, (3) het belang van instituties in relatie tot sociaal-culturele, economische en geografische contexten voor transnationale relaties te begrijpen, en (4) inzicht te krijgen in de relatieve invloed van migranten, via transnationale relaties met urbane actoren, op zogenaamde ‘lokale’ activiteiten in Accra.

Ten aanzien van aanbevelingen voor beleid benadrukten wij het belang om te begrijpen hoe *remittances*, waar veel beleid op gericht is dat zich bezig houdt met de relatie tussen migratie en ontwikkeling, kunnen plaatsvinden. Uit dit onderzoek kwam naar voren dat de betekenis van transnationale transacties tussen urbane actoren en migranten vaak sterk verbonden is met voorgaande transacties, de institutionele context waarin transnationale relaties zijn ingebed en de specifieke context van de urbane economie. Voor de huidige discussie over de

invloed van migranten op de economie van hun land van oorsprong is dit een belangrijke bevinding want het stimuleert verdere verdiepende analyses met betrekking tot waar, hoe, wanneer en waarom migranten betrokken zijn in lokale economieën.

In onze aanbevelingen voor toekomstig onderzoek adviseerden wij dat, voortbouwend op dit onderzoek, een survey wordt georganiseerd, bij voorkeur voor heel Ghana *inclusief* haar emigranten in andere landen. Dit om statistisch representatieve data te genereren waarmee meer volledige inzichten mogelijk zijn over de invloed van migranten op lokale en nationale economieën. Een dergelijke survey zou een goede aanvulling zijn op de bestaande *Ghana Living Standards Survey* en de data daarvan met betrekking tot migratie. Verder deden wij de aanbeveling om longitudinale studies op te zetten. Hiermee zouden veranderingen in de rol van sociale netwerken van urbane actoren, met specifieke aandacht voor transnationale relaties, kunnen worden gerelateerd aan hun verschuiving in interesses en doelstellingen voor bepaalde economische activiteiten door verandering van leeftijd. Gerelateerd hieraan stelden wij ook voor om een *multiple generations* onderzoek op te zetten om veranderingen in transnationale relaties tussen generaties van migranten en *counterparts* in het land van oorsprong te kunnen bestuderen. Als laatste gaven we de aanbeveling dat in toekomstig onderzoek meer aandacht moet worden gegeven aan de culturele noties verbonden aan transnationale invloeden. Hoewel wij in dit onderzoek hier wel aandacht aan hadden geschonken, vooral in onze institutionele analyse, lag de prioriteit toch bij de economische invloed van migranten op actoren in Accra.

Wij eindigden hoofdstuk 8 door te benadrukken dat de mate waarin urbane actoren kunnen profiteren van transnationale relaties met migranten onderling sterk verschillen. Terwijl de steun van migranten voor het levensonderhoud van urbane actoren en mogelijke crisissituaties die zij ondervinden in hoge mate institutioneel gebonden was (vooral aan de familie), lag dit anders voor transnationale investeringen. Vooral wanneer migranten grote investeringen in Accra deden, stelden zij bepaalde eisen aan hun lokale partners, met name dat zij capabel en betrouwbaar waren. Hiervoor was een zeker niveau van *human*, financieel en sociaal kapitaal vereist. Omdat slechts sommige urbane actoren aan deze eisen konden voldoen, concludeerden wij dat, ook binnen dat deel van de populatie wat relaties onderhield met migranten, er een toenemende ongelijkheid lijkt te ontstaan binnen de bevolking van Accra, waarbij sommigen wel kunnen participeren in de globale economie, terwijl anderen deze mogelijkheid niet hebben.

About the author

Lothar Smith was born in Utrecht, The Netherlands on 12 December 1973. He is married to Deanne van Nederveen Meerkerk and currently lives in 's Hertogenbosch, The Netherlands. He spent much of his childhood in Southern Africa as his parents were involved in development aid. Upon completion of his secondary education he came to The Netherlands to pursue a university degree, looking for a study that would allow him to return to Africa. Thus he elected to study rural development sociology at Wageningen University.

Research for his master theses took him to South Africa, where he studied the relationship between land reforms and rural-urban dynamics in a few former homelands, and to Nicaragua, where he studied social and economic processes related to the migration of farmer settlers into the agricultural frontier. Upon completion of his Master's degree he joined the Agricultural and Rural Development Research Institute at the University of Fort Hare, South Africa. There he became involved in multi-disciplinary research in two rural villages, exploring changes in livelihoods of villagers as related to rural-urban dynamics and to changes in political and economic situations. In January 2002 he was selected to conduct doctoral research within the Ghana TransNet research programme at the Amsterdam institute for Metropolitan and International Development Studies (AMIDSt), University of Amsterdam, The Netherlands.

In January 2007 he was appointed as assistant professor in Human Geography at the Radboud University Nijmegen, The Netherlands. In this capacity he is in a position to pursue his research and teaching interests regarding the interrelationship between migration, globalization and development processes, with a special focus on developing countries.

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