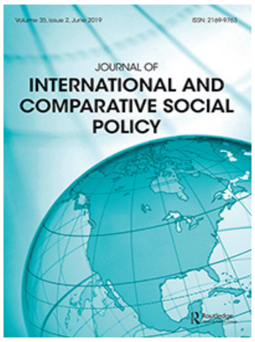

Journal of International and Comparative Social Policy

ISSN: 2169-9763 (Print) 2169-978X (Online) Journal homepage: https://www.tandfonline.com/loi/rjcs21

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To cite this article: Nicola Yeates & Freda Owusu-Sekyere (2019) The financialisation of transnational family care: a study of UK-based senders of remittances to Ghana and Nigeria, Journal of International and Comparative Social Policy, 35:2, 137-156, DOI: 10.1080/21699763.2019.1593879

To link to this article: https://doi.org/10.1080/21699763.2019.1593879

Published online: 27 Mar 2019.

JOURNAL OF INTERNATIONAL AND COMPARATIVE SOCIAL POLICY
2019, VOL. 35, NO. 2, 137–156
https://doi.org/10.1080/21699763.2019.1593879

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The financialisation of transnational family care: a study of UK-based senders of remittances to Ghana and Nigeria

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ABSTRACT

Transnational families occupy centre-stage in literatures on transformations in the social organisation and relations of care and welfare because they express how social bonds are sustained despite geographical separation. This paper examines some key themes arising from a research study into remittance-sending practices of UK-based Ghanaians and Nigerians in the light of research literatures on transnational family care and development finance. The data comprises qualitative interviews with 20 UK-based Ghanaian and Nigerian people who regularly send remittances to their families 'back home'. This paper discusses a social issue that arises from the transnationalisation of family structures and relations, when migrant family members are positioned within family networks as 'absent providers', and familial relations eventually become financialised. The findings show the complexities of transnational living, the hardships endured by remittance-senders and the particular strains of remittance-mediated family relationships. The financialisation of family relations affects the social subjectivity and positioning of remittance-senders within the family. Strain and privation are integral to participants' experiences of transnational family life, while themes of deception, betrayal, and expatriation also feature. The suppression of emotion is a feature of the significant labour inputs participants make in sustaining relationships within transnational families. The paper considers UK social policy implications of the findings.

ARTICLE HISTORY
Received 12 September 2018
Accepted 6 March 2019

KEYWORDS
Transnationalisation; financialisation; care; remittances; Ghana; Nigeria; social protection

1. Introduction

This paper discusses a social issue that arises from the transnationalisation of family structures and relations, in particular when migrant family members are positioned within family networks as 'absent providers', and familial relations become financialised. By financialisation we mean the process whereby social subjectivities, identities, actions, and family relationships both shape and are shaped by sending remittances.[1] In such cases, the influence of financial flows (remittances) linking family members in the network eventually corrodes or seeps into the relationship, such that the migrant family members' sense of familial belonging and plans to return home are conditioned by their capacity to sustain remittances. The paper identifies and discusses this as a distinctive

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and significant issue, with particular reference to settings in which it is experienced by members of transnational families as a *rupture*. It situates this issue within research on transnational families, care, and remittances.

In the now vast body of research literature characterised by multi-disciplinary perspectives, the different facets of transnational family practices are emphasised in ways that highlight how migration reconfigures rather than closes down family relations, responsibilities and obligations, such that new patterns of family care emerge in transnational form. Thus, pre-migration family care traditions and practices fuse with new post-migration ones (Zechner, 2008, p. 41) as migrants and other members of diasporas balance competing demands between their jobs and families 'here' with the welfare of their families 'there' (Coe, 2011; Datta et al., 2007). Studies invariably conclude that family care responsibilities and obligations do not remain unaltered but continue to be fulfilled, and that care flows are multi-directional between places and generations (Baldassar, Baldock, & Wilding, 2006; Baldassar & Merla, 2014; Coe, Reynolds, Boehm, Hess, & Rae-Espinoza, 2011; Lee, 2006; Mazzucato, 2008b). This paper revisits central themes in this literature, considering the sorts of 'ruptures' that can occur within transnational familial care flows or 'affective circuits' (Cole & Groes, 2016) on the basis of findings from an original research study on UK-based senders of remittances to Ghana and Nigeria.

Addressing a broad analytical terrain centring upon the socio-cultural and economic meanings of family remittances, the paper examines the circumstances and perspectives of members of transnational families in relation to framings of transnational family formation, care and remittance-sending. The focus lies specifically with the impacts of remittance-sending from the perspective of those who send money to their family and social networks 'back home'. This does not deny the validity of the perspectives and experience of others in the network, but by spotlighting attention on senders we aim to amplify voices that are often unheard, especially in international development contexts where the assumption tends to be that remittances are a resilient and sustainable source of development finance (Ratha, 2006). We present findings from a broader study examining the impact of remittances on senders' lives 'here' in Britain, on their relationships within their transnational familial networks and the human costs they bear as they are repositioned within family networks. In doing so, a key aspect of transnational family life is surfaced, in that although migration restructures rather than closes down familial care roles and responsibilities, this is far from seamless, uncontested, or free of tension and division. Such restructuring entails significant ruptures in familial relationships of various kinds. Sending remittances continues to be a major expression of family care-giving, but, importantly, those doing so are repositioned as 'absent providers'. These processes are key features of the financialisation of relationships which are integral to the experiences of people in this study.

Overall, we illustrate important cautionary features that arise when considering the strength and quality of social relationships within transnational families when money plays an important role in mediating relationships, and family members are in a double expenditure bind, spending both 'here' and 'there'. The paper focuses on themes that reveal the costs borne by people sending remittances to Ghana and Nigeria, as told by them. Their narratives surface their recognition and fulfilment of cultural obligations as family members, but also the strains, privations and harms they experience, their ambivalence at being positioned in the family as 'absent providers', and the acts of suppression (of information and emotion) intended to shield recipients from knowledge about their true circumstances, identified in the paper as emotional labour. In this, the evidence routes our argument into emphasising vast emotional and material labour inputs for sustaining transnational family relations and costs borne by senders in doing so. The paper is concerned solely with the perspectives and experiences of members of transnational families who send remittances, not with recipients or beneficiaries of those remittances. The rationale for this approach is outlined in Section 3.

The discussion is organised as follows. In Section 2, we review the theoretical and other propositions from the research literature that underpin the paper. Section 3 presents a brief note on the methodological and analytical frameworks of this research. Section 4 draws upon original research data to highlight the experiences and perspectives of Ghanaian and Nigerian senders of remittances. It examines how remittance sending impacts upon migrants' social subjectivities, affects the positioning of migrants within transnational family networks, and shapes the nature of relationships between senders and recipients. Section 5 relates the evidence and argument presented to the theoretical propositions, and draws out their implications for social policy and future scholarship on linkages between family, care and money in an international development context.

2. Migration, transnational families, care and finance

It is well documented in the literature that although contemporary international migration disperses family members across the globe, family contact is neither irrevocably ruptured nor are responsibilities and obligations closed down. Indeed, the process of separation engenders the re-creation of families in new, transnational, forms involving multi-located households connected in international networks gravitating around familial relationships. Although dispersed, families maintain active, regular contact and connection, such that the family bond is sustained despite geographical distances and state borders that ostensibly separate them. The maintenance of such bonds is facilitated by advances in communications, travel and finance technologies that enable greater frequency and immediacy of contact, whether in the form of regular conversation, return visits, on-going cultural and personal contact, and the sending of goods and money. Although transnational families are by no means new, they are an increasingly common family form worldwide, irrespective of levels of country 'development' (e.g. Asis, Huang, & Yeoh, 2004; Baldassar & Merla, 2014; Basch, Schiller, & Blanc, 1994; Bryceson & Vuorela, 2002; Coe, 2016; Cole & Groes, 2016; Faist, Fauser, & Reisenauer, 2013; Friedman & Schultermandl, 2011; Kufakurinani, Pasura, & McGregor, 2014; Mazzucato, 2008a, 2008b; Parreñas, 2005; Skornia, 2014; Widding Isaksen, 2010; Yeates, 2009; Zechner, 2008).

Such literatures commonly emphasise that financial and non-financial forms of care are integral to the maintenance and reconstitution of families over long distances. In the literature on transnational care-giving much research focuses on familial arrangements to secure the well-being of relatives of female overseas contract workers. Parenting has occupied centre stage in these transnational analytics, with mothers constituting the lion's share of attention (e.g. Dahl & Spanger, 2010; Hondagneu-Sotelo & Avila, 1997; Parreñas, 2005; Schmalzbauer, 2004; Skornia, 2014). The continued presence of an 'absent' parent in the lives of their children has been repeatedly demonstrated, showing that myriad parenting duties continue from afar. Similar processes are involved in transnational elder-care (e.g. Baldassar et al., 2006; King & Vullnetari, 2008; Lan, 2002; Skornia, 2014; Zechner, 2008). Baldock (2000), for example, showed that although adult migrants were not available to assist with daily care activities for their elderly parents, they remained substantially involved in decisions about care and provided emotional and practical support (e.g. health advice, assistance with organising finances). Migrants are incorporated into extended family networks involving other proximate sources of informal and formal care-giving.

Migrant and diasporic remittances are integral to family care as a transnational social space of identity and action linking multiple national sites (Faist et al., 2013; Levitt, 2001). Indeed, the long tradition of research on such remittances (in cash or kind) has highlighted the formative role that remittances play in structuring transnational families and social reproduction. Most migrants send remittances 'back home' (Datta et al., 2007; Humphries, Brugha, & McGee, 2009). Family remittances comprise a large part of overall remittances (Singh, Robertson, & Cabraal, 2012), and make significant contributions to recipients' household economies and welfare (Adams, 2006; Amuedo-Dorantes & Pozo, 2011; Orozco & Wilson, 2005). Amounts sent vary, but remain stable: they exhibit low rates of attrition and 'decay' over time. Most attention has been given to the recipients and beneficiaries of the remittance process, not least because of the possibilities it raises for leveraging 'development' in the country of origin (often low- or middle-income) (Hernandez & Coutin, 2006). Research into remittance senders and the conditions under which they generate funds to send (e.g. Carling, 2014; Datta et al., 2007; Humphries et al., 2009; Suro, 2002) points to personal sacrifices and financial hardships which compound exclusion, discrimination, exploitation and racism in senders' working conditions and wider society (Datta et al., 2007, pp. 60–61). Studies also surface the costs borne by sender as a result of the 'family work' they put in to sustain family 'intimacy from afar', including feelings of loss and separation by those emigrating (Asis et al., 2004; Poeze & Mazzucato, 2016; Skornia, 2014). Such studies alert us to the emotional costs borne by family members, including a sense that the transnational reconfiguration of family care may create a 'semblance of intimacy' in the absence of the emotional security provided by continued physical presence (Parreñas, 2005).

Such insights give expression to how

> the sense of belonging to transnational families is sustained by the reciprocal, though uneven, exchange of caregiving, which binds members together in intergenerational networks of reciprocity and obligation, love and trust that are simultaneously *fraught with tension, contest and relations of unequal power.* (Baldassar & Merla, 2014, emphasis added)

The question of how remittance-sending impacts upon the quality of familial relationships remains a vital one. In both the transnational family care and remittances literatures there remains a great deal of scope to further explore and visibilise tensions, contestations, hardships and exclusions. Foregrounding the perspectives of remittance-senders can help surface to an even greater extent the distribution of risks, costs and benefits of remittance-sending and the labour involved in the transnational remaking of families.

Many of the best insights into the idea that remittances (like other forms of money) are more than 'just' financial transactions have, unsurprisingly, emerged from sociological literatures on money and money-transfers (Carling, 2014; Cliggett, 2005; Singh et al., 2012;

Yeoh, Leng, Dung, & Yi'en, 2013; Zelizer, 1997). The intertwined nature of financial and non-financial forms of care has been of especial significance. For example, the reconstitution of family care from afar often involves inclusion of financial support in migrants' own definitions of the care they provide (Hondagneu-Sotelo & Avila, 1997; Poeze & Mazzucato, 2016). Remittances, then, play a vital social symbolic role within transnational families, greatly surpassing their actual monetary values. Indeed, so important are remittances to the making of transnational families that Singh et al. (2012) designate them as 'a special kind of transnational family money' (p. 3) that embodies social norms of filial obligation and care responsibilities. Their argument that families' remittances may be valued differently (and unequally) viz-a-viz other forms of family money, and that remittances can become a medium of care pitted against care-giving and its daily activities places centre stage how integral remittances are to the social dynamics of transnational families and family care.

There are good reasons to suppose that a focus on remittance-sending practices from the perspective of senders is likely to illuminate key features of transnational family life. As Zechner (2004) argues, 'transnational families have a particular need to act out and practice their love and attachment because [such emotions] cannot be demonstrated in everyday life' (p. 33). Zechner implies that remittances are likely to take on heightened symbolic significance, conveying deep social and emotional meanings for sender and recipient alike. Furthermore, the less concrete components of care (looking out for family members; initiating care giving activities like organising, planning, and sending money) are more emphasised than those involving 'hands-on' practical care-giving which necessitate physical proximity between provider and recipient (Zechner, 2004). For this reason, too, we could expect remittances to function as a 'marker' of an active care ethic – a disposition towards 'caring about' others through vigilant observation of situations and relations requiring maintenance or repair (Cebotari, Mazzucato, & Siegel, 2017; Tronto, 1993). Finally, remittance-sending requires significant labour inputs (Akuei, 2005; Datta et al., 2007). Fulfilling familial responsibilities, discharging cultural obligations and maintaining or repairing connections and relationships require emotional as well as material labour, paid and unpaid (Coe, 2013). This paper emphasises both emotional and material labour inputs as integral to sustaining family relationships, transnational or otherwise.

3. Methodological and analytical framework

Interviewee data from which this paper is drawn covers six months of qualitative research that sought to understand the lived experiences of senders of remittances overseas (Owusu-Sekyere, 2013). The focus of the study lay with Ghanaian and Nigerian people living in Britain and their experiences 'here'. The experiences and subjectivities of family members in Ghana and Nigeria were not explored. This approach was taken for two reasons: firstly, much research about the impacts of remittances in receiving countries and on receiving households already exists (Adams & Page, 2005; Taylor, 1999). Secondly, we sought to interrogate claims by the World Bank and other international agencies that remittances are a resilient source of finance for developing countries, with calls for securitising remittances (De Luna Martinez, 2005; Ketkar & Ratha, 2001; Ratha, 2005). The study's focus capitalised on Owusu-Sekyere's own residential and ethnic ties in Britain and Ghana. The study aimed to identify participants' experiences of, and perspectives on, transnational living, livelihoods and well-being. Twenty semi-structured, in-depth interviews were undertaken with UK-based senders to Ghana and Nigeria. The total sample was recruited from diaspora events, alumni and community forums and meetings in the London area, where 75% of West Africans in the UK live (Owen, 2006). All interview participants were selected on the basis of current residence in Britain, and self-identified as regular senders to Ghana or Nigeria. The study included members of the 'established' UK-based Ghanaian and Nigerian diaspora as well as recent immigrants to Britain from those countries. The interviews were conducted in the English language. The interviewer (Owusu-Sekyere) was Ghanaian which helped gain necessary trust in order to be able to ask questions about remittances and money, which are intimate familial issues.

Of the twenty participants interviewed, nine were of Ghanaian and twelve of Nigerian origin; twelve were women, eight men. The overwhelming majority (eighteen) were aged over 30, of which twelve were aged between 40–60. Just two people in the sample were aged under 30. The relatively mature age of the participants is reflected in the high average (mean) duration of sending: 14 years. The shortest duration of sending was four years, the longest 28 years. Participants were committed senders, in terms of duration of sending to date and intended duration of sending. All senders interviewed were employed across a range of economic sectors. The socio-economic profile of the participants is consistent with that reported by other studies of West Africans living in the UK (Orozco, Bump, Fedewa, & Sienkiewicz, 2005; Peil, 1995). None of the participants were involved in hometown associations, and all their remitting was purely individualised (person-to-person).

The research generated rich, 'thick' descriptions of lived experiences of people who send remittances overseas. Tightly gravitating around personal experiences of sending, and the social meanings attributed to them, the interviews illuminated perspectives and voices with regard to participants' relationships with kin network members, their own and their families' well-being. All were interviewed once, and all interviews were recorded electronically. The research was carried out within the ethical framework for research approved by the Open University. Pseudonyms have been assigned. The interview data were analysed thematically as well as at case level, using cross-sectional analysis of over-arching themes. Major themes were the social strains and costs borne by the participants, and this constitutes the focus of the ensuing discussion. We do not make distinctions between Ghanaian and Nigerian participants since they did not prove relevant to the findings reported here.

4. Experiences of sending

4.1. Sending, spending, and caring

Sending money 'back home' was a major aspect of life for the participants. From the outset, they used the term 'sender' to refer to themselves. This is revealing. At one level, it emanates from their rejection of the terms 'remitter' and 'consumer',[2] but, crucially, it reflects a reframing of the subjectivities of inter-familial relations. That is, their self-identification as 'senders' is an indicator of the financialised nature of their relationships with their families 'back home'. It was clear that this identity reflected the permeation of the need to send money on a regular basis into the structure of participants' daily lives. These 'senders' reported that through their sending practices, they felt they were living simultaneously 'here' in Britain, and 'back home' in Ghana and Nigeria respectively: 'because you know the situation, so in a way you're very much back home, even though you live here' (Frances).

Participants sent money regularly, defined as monthly in the study. The typical monthly amount sent was £200, although the value of regular remittances reported ranged from £20 to £800. Money sent was net of tax paid: 'Yeah to get money here, the money has already been taxed, so the little money you have, you have to kind of share it' (James). Some would combine this with additional one-off transfers sent for emergencies and large projects (e.g. building a family home, business start-ups). Regular sending patterns are particularly associated with meeting the general social welfare needs of the family, in particular retired parents, siblings and children.[3] The top items for which money was regularly sent are food, healthcare, housing, education, and funerals. Mark is typical in this regard:

> I have a couple of brothers errm back in Ghana who one of whom I remit quite regularly errm, because he hasn't got a job, or not a consistent job. My mum is elderly, she's nearly 80 … .And even when it has to do with funeral costs and other things – hospital bills and other things it's all you know, about support and welfare if you like. (Mark)

Most participants reported that sending directly supports between one and five people. A smaller number support between 6–10 people; one was supporting 14, another 20 and another 50 people. Thus, monies sent are mostly confined to immediate family, but they also extend to wider kin, friends, acquaintances, and other community members. In this respect, it is consistent with the social structure of Ghanaian and Nigerian family and kinship that is inclusive of a wide range of relatives. Sending also has a degree of fluidity, in the sense that the numbers supported changed over time. As Ruth says:

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

Supporting 14 people is a type of 'convex' sending which spreads remittances among a wide range of simultaneous financial needs of a few individuals or among a wide range of people in the kin network (as distinct from 'concave' sending which focuses on the specific needs of a few individuals). In Ruth's case, the financial costs of convex sending are met from two salaries. Indeed, it is clear that marriage entails the sharing of the responsibility to financially support families back home. Married participants, where both are earning in Britain, explained they send money to both spouses' family and kin while simultaneously maintaining their family in Britain. In such cases, three kin networks (one in Britain and two back home) are supported from the couple's incomes. This means that each spouse has to work to their full limit, especially when major projects of the kind indicated are undertaken, or when an elderly relative falls into long-term illness. Each spouse understands what is at stake:

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

> us, she has the same money, that's why I have to strive to be able to work for us, and she has to work hard where there is a major project, I have to supplement, so we work very hard, you know. (Daniel)

In such situations participants reported sending money to members of each spouse's family and kin network as tailored to circumstance and need. Monies are sent in a flexible manner, focused in one area of family requests when necessary, such as in a crisis, or spread more evenly when senders are able to plan ahead. However, requests are often unexpected, making planning difficult.

The immediacy of mobile and internet communications means that family members can be informed quickly about the need to remit:

> They will just flash[4] you, and errm you have to call them back. Definitely 100% when you see that number, you will have to call back. If you don't call back, they will call for one minute to say Brother or Uncle please call me back. (Daniel)

Daniel articulates the intense and continuous pressure that the participants reported. He conveys very tangibly how sending money permeates and structures almost every aspect of his life. He was not alone in this. Many participants report being constantly alert to the possibility of the 'early morning call' or being 'flashed' at any time with an urgent request. The nature of the request and the pressure to respond means they may need to change their day's schedule or use savings earmarked for other purposes or people in Britain or 'back home'.

It was clear that the 'presence' of remittance-sending in the participants' lives amounted to more than just the regularity or size of remittances. Sending was not just an activity relating to the practicalities of sending money, but a matter of identity and social relationships. All participants reported that sending money enabled them to maintain connections with family and friends back home, but this also has acute social significance beyond maintaining links: it is a crucial means by which participants felt they could show they care about the welfare and well-being of the recipients, make their 'presence' felt, and be remembered despite physical absence. In this respect, remittances 'talk'. Grace sums up this notion of her money as a 'talking' proxy: 'It's very much like, I'll put it this way, like making your presence felt instead of, I am not there, in my absence my money is still talking for me [laughs], yeah my money is talking [laughs]' (Grace).

Other participants, however, describe the imperative to send money and keep sending it. In Frances' case, this was driven by a sense of responsibility:

> [Y]ou've got to help in every way you can, because, I mean, they are not asking for money for luxuries, they are not asking money for holidays, they are asking money for the basic necessities of life. Food, clothing, shelter, and education which is a basic human right which they are being denied, so somehow they're your people, they're your blood so you feel you should help them out in every way you can. (Frances)

Monies sent express the 'presence' of the 'donor' and they are a demonstrable act of care, especially marked by on-going attentiveness to the needs of their families back home and responsiveness to requests for funds. Monies sent also confer respect and honour on the sender. Daniel, who reports that he supports more than 50 people, clearly affirmed that his continuing remittances earn him respect from his family and his wider community:

> You also errm earn respect, you know, your status. So whenever you go home you're being respected, you know, you're respected. The fact that you've been able to meet your responsibilities means that you earn your respect and dignity. (Daniel)

Remittances are, then, imbued with great social meaning and play a vital role in the lives of the participants –in the present but also into the future. Participants emphasised the inextricable links between continuous remittance-sending and their social status and position in their family and community. However, such status earned is not without tensions or costs, as we now show.

4.2. Survival, sacrifice, and privation

Working more, cutting back, going without and borrowing were all responses to intense pressures to generate as much money as possible to remit. All participants reported working long hours, sometimes in multiple jobs, to be able to send money back home. John and Daniel both illustrate this:

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

> I am doing two [jobs]. I know people that are doing up to three. So if you have a job, you have to consider what the pay is, and that will determine what you do, so we go outside doing two three or four jobs, you do early morning, do afternoon … sometimes the work is very hard, but we have to do it … When you take a job you have to consider the responsibility that you need to take care of, so that would come in when you look for a job and the type of job you take. (Daniel)

John's and Daniel's accounts of how their financial responsibilities back home determine the number of jobs or working hours they need highlights the extensive focus of their lives around remitting. Frances reveals the pressures on her husband to remit, and the context in which he, like so many of the other research participants, do so:

> We have a lot of people who have no choice and who are working at double shifts you know, their life's hard here, and at the same time they have to be sending money home. And what happens is that a lot of them, they don't take holidays, didn't have any breaks, nothing. (Frances)

The pressures of sustaining sending are often associated with adverse health outcomes. Participants routinely reported over-work, tiredness and stress resulting from working to sustain multiple expenditure flows. Abule relates the experience of an acquaintance whose mental health deteriorated as a result of relentless work he undertook to sustain his remittances:

> So yes you are under stress, and you are working, and, you know, doing more than two jobs or something like that. Yeah, and not resting yeah, so yeah I think there was not much to do. It was just pure rest for 28 days, I mean he was coming round to his usual self. He was actually admitted and sectioned, yes. Because he was just far too tired … it was very clear from his story that he was under pressure to send home to the family. (Abule)

Many participants reported struggling to send money home and the consequences of sustaining remittances for their quality of life and that of their family in Britain. Ruth, for example, said that she feels she never has enough money, even though she and her husband are professionals:

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

This realisation that no amount of 'extra' work can maintain sending at required levels leads to tight control on spending in Britain. Ruth further describes how she reduces her expenditure in Britain in order to increase her remittances:

> Because at the end of the day, even if you got into the stage where you are doing well it's almost as if your responsibilities keep increasing because there's so much need. I mean at the moment we are not driving, we've cut down as much as we can just so we can have that extra left, you know at the end of the month, just to be able to have basic meals, just really, really basic meals; then phone bills, not much shopping, you know, and just food bills. The rest just goes towards helping others. But you know, one would wish that I could have just a little bit left at the end of the month, even though you have all these people that you want to help, one would wish that at least we could lead a more decent life, you know, where you can shop every month for yourself, just reasonable shopping, not going on a spending spree, but you can shop for new clothes, you know, you don't have to deprive yourself of new clothes, then keep recycling the old ones you know, just the basic enjoyment of life. And my colleagues who have this same type of income, the same type of job definitely live a more decent quality life than I do; they have a more enjoyable life. For the kind of work that we do we should have more savings at the end of each month. But there's so much need, as I've said before so … (Ruth)

Interestingly, Ruth alludes to how her responsibilities increase with rising income, or with their family's perceptions of them 'doing well'.

Participants from both Ghana and Nigeria reported that sibling order conditions family and kin expectations of adult children's responsibilities to send remittances. Eldest children take most responsibility for parents and siblings, in decreasing order to the youngest. Eldest child status confers primary responsibility for parents and siblings and brings certain privileges: family respect, the right to be consulted on family matters, raised social status. Significantly, though, an improvement in a family member's financial circumstances can propel that person to the role of 'honorary eldest' child. Factors bearing on this include education level, current earnings, and – crucially – the family's perceptions of the sender's financial prospects.

Ruth's description of how she cuts spending 'here' in order to maintain her family 'there' is echoed by other participants. Working longer hours, taking on more jobs, not resting, moving to cheaper accommodation, eating cheap food and/or fewer meals per day, switching to bus travel, foregoing holidays were all tactics used by participants to cut costs in Britain. Participants also reported foregoing visits to the dentist, opticians, and other health clinics due to concerns about losing income by missing work, or feeling that money spent on their own health took away from meeting greater urgencies or priorities back home. Even those with better-paid professional and managerial jobs reported that sustaining remittances curtails holidays, buying better food, clothing, and products their children in Britain need or want. Many worried about the impacts of sustaining remittances on their children in Britain, particularly the resentment their children feel when they see family money being sent to relatives or the wider kinship network who they do not know. Frances, a mother of three children, said:

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

Indebtedness is a common experience, even in order to maintain sending that covers basic costs. Some participants borrow 'emergency' money to meet urgent needs of families back home, needs that they are expected to meet:

> There are times where you have to borrow, you know, because there are some that you plan for, and you are saving towards that and then … When it's urgent, at times you have to borrow when it is necessary. (James)

Other participants said they were unable to plan financially, due to urgent requests for assistance, which require immediate remittance responses. Such requests arise in situations where children, siblings, nieces or nephews in Ghana or Nigeria are sent home from school due to non-payment of fees, where parents or siblings need funds to pay immediate healthcare expenses (e.g. hospital admission, discharge or medications), and to meet funeral costs following sudden deaths. Mark depicts his experience of the impacts of such requests:

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

The distress participants experienced when they were unable to make and follow financial plans and budgets results from conflicts between their willingness and felt obligation to help meet the needs of transnational kin network members 'there' and their own needs to control their finances and improve their financial capabilities 'here'. Not being able to build savings, pay essential bills, or provide adequately for their children 'here' were particular sources of stress.

'Sacrifice' is a term used in studies of people who send remittances (Carling, 2014; Datta et al., 2007; Humphries et al., 2009) and it was a commonly used term by the participants in this study. Based on the experiences and practices of the participants, we propose that privation might better convey the felt effects of sustaining family remittance-sending on the participants and their households 'here'. Senders did not see themselves as poorer, even though their standard of living was much reduced. There was a strong sense of being deprived of rest, children's needs, better food, a better life. This study did not systematically examine the interplay between remittances and family poverty in sending households and we do not claim that remittance-sending by Nigerian or Ghanaian people (or other nationalities) or other aspects that are particular to transnational family life are causal factors producing impoverishment. The relationship between remittances and poverty is an empirical question in need of much more data.

4.3. Failed plans, deception, and expatriation?

It is critically important for participants to maintain links and relationships across the network not least because this supports senders when work needs doing back home, running errands, supervising projects, and taking care of relatives. If those receiving the funds exercise skilful stewardship of remittances, this paves the way to return to the home country, with respect and honour for the person who sent them. Although some participants were satisfied with the ways in which their monies were used and accounted for, others were unconvinced about the stewardship skills or integrity of the person or people entrusted to manage the money. Their financialised and emotional relationship with the people to whom they send money renders it difficult in practice for them to know how the money is spent and whether the family recipient is fulfilling their preferences. Although they can state how they would like monies to be disbursed, the sender is powerless to enforce their wishes in practice. Accounts of expenditure are difficult to obtain, especially if information is not given voluntarily. Requests for such accounts of monies sent can be (mis)interpreted as mistrust and generate discord. Under such circumstances return visits 'back home' by the sender can become difficult or impossible, and if sending ceases, lead to familial 'ruptures'.

Instances where participants felt their expectations were not met were plentiful. Participants recounted how houses expected to have been built, land expected to have been bought, or education expected to have been paid for using funds sent from Britain failed to materialise. Mark and Rebecca both relate the experiences of acquaintances to whom this has happened:

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

> Actually this person … not too long ago was sending money to build a house and the house wasn't built or something. So when they came back they had a heart attack and died. (Rebecca)

The realisation that the same family members for whom they have been making significant sacrifices and struggling to assist for many years can mis-use their monies or even deceive them is a severe shock. Mark explained the impact of his nephews' deception and his sister's poor stewardship of monies he had sent as an investment on the likelihood of his eventual return home:

> Well the impact has been negative financially because errm, yeah, you give money because you give somebody a gift and that's fine. But when you put money aside to invest for your own purposes, maybe invest in building a house, or you want to, you know, cultivate something, or something like buy a piece of land and it's not used for that purpose then, you know, the opportunity cost of that is very high. You feel betrayed, errm, and part of the impact has led to my stay here. I could have gone home earlier if some of these things had not been done. I probably would have gone back to Ghana to live if these things had been put in place.

Expressions of disillusionment mask participants' deep hurt that they have been betrayed. They questioned the nature of the relationships that they had devoted significant resources to sustaining – whether family members really cared about them or whether they valued them only for the monies they sent; and whether family members really understood the costs they had borne to sustain remittances. For some participants, the experience of having monies misappropriated caused tension and loss of trust, often ending in temporary or permanent cessation of sending money to that particular person and the severing of contacts between them. James, who otherwise consistently expressed an optimistic outlook on remittances, commented: 'You can't trust them [transnational family network members], because you know they want to make a wreck of you, for money, when things are so difficult here'. In similar vein, Frances stated:

> For siblings, the issue we've had with siblings is that for some of them, they might lie to you that they are in some kind of education, that they are in school, but what we realise is that some of them, they are not actually in school, and they're using the money for something else, so when you see that deception, you just realise, then you think that these people, they are not getting it, they don't realise the fact that you are only doing this for a period of time, they should know that you can't depend on anybody forever. So for people like that when you think that you have been paying school fees for a long time, and this person should have graduated, and they keep telling you they are still in school, then you get to know that they are not actually in school, and they are using the money for some kind of business or whatever trick they are playing, you tend to withdraw from them, you realise that they don't help themselves, they are using you, and there is a limit to how much you can help them. (Frances)

Frances' use of words and phrases such as 'they', 'these people' and 'people like that' about her siblings suggests that she has already withdrawn emotionally as a consequence of her siblings' deception. In spite of these deceptions, Frances continued to send money home to her in-laws and her kin network.

It is important to emphasise that deception and exploitation by family 'back home' did not constitute the majority of the participants' experiences. However, it is equally important to recognise the significant impacts of misappropriated funds. In such cases, monies sent in expectation of enabling the participant's return with honour and respect block that return, so that the sender becomes an 'expatriate', as suggested by Mark's twenty-five years of living in Britain despite wanting to return. Experiences like Mark's suggest that for some senders the final return home never happens, and they remain in a state of continuous preparation for the unrealised final return.

5. Discussion

This paper's focus on the experiences of people who send remittances from Britain to Ghana and Nigeria 'speaks' to the proposition that social relations and practices of family care are reconfigured, 'stretched', and re-structured over long distances. With a clear focus on how remittance-sending shapes the nature of family relationships, affects social subjectivities, and the positioning of 'senders' within transnational family networks, we emphasise important cautionary features that arise when considering the strength and quality of social relationships within transnational families. The distinctive contributions of the findings of this research revolve around the core argument that relationships of family care are financialised, affecting the social subjectivities of people who send remittances, the social positioning of those people within the transnational family network, and the nature of familial relationships. We term such processes financialisation 'from below'.

The paper highlighted the experiences of people (senders) who often receive less attention than recipients of remittances. In this, we do not claim that remittance-senders' perspectives are the *only* relevant perspective in order to relate to remittances. There are clearly others also living within a transnational familial empirical reality whose perspectives were not part of this study. The evidence routed the argument towards one that emphasises 'ruptures' in family relations which the participants attributed to social tensions surrounding remittance-sending. In this, it brings insights that substantiate and further explore existing knowledge on remittance-sending and remittance-senders' perspectives.

Such ruptures were not necessarily 'terminal', and exist in degrees. A common theme was that they result from the financialisation of family relations (financialisation from below), whereby the sustenance of financial flows (remittances) linking family members in the transnational network is accorded greatest value, such that migrant members' sense of familial and social belonging and their plans to return home are strongly conditioned by the value of remittances they perceive that others think them capable of sending. These ruptures occur at different levels, illustrating the multiple levels at which financialisation from below is manifested. At the level of social identity, participants become financialised subjects, self-identifying as a 'sender' first and foremost. In this sense, remittances create distance as the financial transactions are subordinate to the emotional content of relationships. Strategies to engender intimacy from afar result in a semblance of intimacy, as those sending money become positioned as 'absent providers', a process that engenders expatriation. 'Being a sender' is a highly restricted yet all-encompassing familial and social identity. It structures their lives in ways that enable them to send as much as possible, and they live in anticipation of being contacted with an urgent request for money and being expected to respond by sending it.

At the level of social positioning within the network, familial structures and responsibilities are influenced by the remittance-sending process. Being 'professional', entrepreneurial or perceived to have heightened financial capacities and capabilities can propel an individual to the role of 'honorary eldest' child. This carries greater responsibilities for meeting the family's financial needs. This financialisation of sibling order also affects the proximity (Carling, 2014) between the sender and those in their family and kin networks. This occurs between the person sending and the person receiving the funds, whereby the former subjugates their own needs to those of the latter. Such subjugation extends beyond the sender and recipient. In particular, the needs of the children of the remittance-sender living in Britain are also subjugated to those of family and non-family members of the transnational network in Ghana or Nigeria, people who the children may not have met, barely know, or know at all.

Overall, it was palpably clear from the study that people who send remittances are confronted by difficult choices and dilemmas on a daily basis when deciding how much to send, to whom and for what. 'Making ends meet' is a question not just of domestic household economy of the person sending, but of transnational family economies linking multiple household economies between countries. Similar conclusions apply in relation to the provision of care. Continuous prioritisation of multiple network members' requests involve attempts to reconcile competing needs and expectations under complex conditions. Such critical and difficult choices are made under conditions of acute awareness that what is at stake is whether basic social welfare needs are met or not. Such decisions are taken under conditions of emotional intensity and high risk, in the knowledge that sending money can have catastrophic effects on their own lives, and that not sending money can have such effects on family members' lives as well as potentially sever a relationship with a valued family member 'back home' upon whom they depend. Either way, their decision to send (or not) has tangible consequences immediately and over the longer term and these are key factors in senders' decision-making in the context of what may be emotionally-charged requests for money from relatives.

Remittance-sending inextricably links to lives 'here' and 'there' in myriad ways. This connectedness is not just in a geographical sense, but in a temporal one: remittance sending affects not only senders' social relations and positioning 'in the now' but also in the future. In essence, the monies they send now determine their chances of successful reintegration into the family, kin and community networks on return to Ghana and Nigeria, and their realisation of their aspirations to live the comfortable life they have sought for so long to achieve. The costs of success are high and are conditioned by the hardship they can endure. The costs of failure are severance of relationships and radical repositioning (exclusion) within the network; this can bring about, in effect, permanent 'exile' from their home country.

With regard to the social policy implications of these findings, it is important to note that due to the purposes for which they are sent, remittance flows to family members constitute individualised forms of transnational social protection finance. Because they are repeated and long-term, and play a significant role in household economies, they can be considered an integral feature of national income security systems as they operate in practice. The role of remittances in sustaining familial income and as a source of development finance in Ghana and Nigeria is already on research and policy radars, but there is less attention to the implications for UK social policy. There may be little scope for the social security (benefits) system to recognise transnational care giving other than providing credit for time spent out of paid work by virtue of directly providing full-time care for (e.g.) parents overseas (i.e. recognition of foregone earnings). However, there is potentially greater scope for the tax system to alleviate financial impacts of individualised remittance-sending on UK citizens' and residents' standard of living. This could be achieved by including familial social protection payments as an allowable expense in senders' tax returns or by extending tax credits to overseas care provision. A system no less robust than that which is presently in place for supporting family dependants in the UK, or indeed any other tax-permissible expense, would be required, and it would need to join up with legal frameworks already existing – such as non-discrimination clauses in double taxation agreements between Britain and other countries, including Ghana and Nigeria (established in 1993 and 1987, respectively).

Formal recognition of financial support by UK taxpayers for their dependants overseas would 'stretch' the limits of UK social policy and how it upholds the principle of family responsibility. Any system of recognition of contributions made that span national borders tests the limits of the national basis of social policy, but there are precedents of transnational taxation and social security agreements that might provide a source of learning and experience. Symbolically, such recognition would go a long way to recognising cultural diversity in UK families, contributing tangibly to countering discrimination in present family policy. By substantially helping to meet the financial costs of supporting transnational families, it would also help attain UK poverty reduction objectives by improving the living standards of UK citizens and residents in the UK, in particular among children. The governments of Ghana and Nigeria, through their High Commissions, could help implement these provisions by publicising them among their citizens in the UK.

6. Conclusion

Our findings emphasise the highly complex nature and far-reaching consequences, of financialisation in transnational family relationships. In focusing on these kinds of family relationships we do not argue for 'transnational exceptionalism': any study of family dynamics within Ghana and Nigeria would show that things like sibling order and provision for relatives routinely come with tension and strain. Indeed, the dynamics in transnational family relations can be said to be continuities or enhancements of existing dynamics, rather than entirely new or different (compared with 'national' families). Nevertheless, survival, rupture and inequality were prominent in the participants' narratives, and they merit further attention in future studies on the reconfiguration of social relations within family and social networks (whether in national or transnational contexts), building on this and other studies' findings. Culture, including cultural models of family and family roles, including what it means to cross cultural and national borders simultaneously, would be a factor of interest in this. From a Social Policy perspective, major elements of future research, using comparative analytical methods, should include the material and institutional conditions generative of such experiences.

In a context where international development policy often heralds family remittances as an alternative and 'resilient' source of development finance, the perspectives of remittance-senders deserve and *need* to be heard more than is the case presently. Bringing their perspectives into national social policy formation and international agendas on migration-development would help 'frontline' to a greater extent the depth and extent of the kinds of social privations experienced by remittance-senders highlighted by this paper. It would also contribute to challenging the (often) unarticulated assumptions about remittances as a source of 'sustainable' development finance. This can stimulate potentially important innovations in domestic income security systems in ways that help attain global goals on poverty, social protection and decent work.

Notes

1. We borrow insights from the 'financialisation of everyday life' literatures which emphasise how the logics of financial services 'intrude' into the lifeworlds of social actors, shifting social subjectivities, such that they shape identities, risk-calculation, decisions, actions and social relationships (Martin, 2002; Pellandini-Simányi, Hammer, & Vargha, 2015).
2. In the payment services sector, the term 'remitter' and 'payment institution' refers to money transfer companies, as distinct from banks, while people who send money overseas are referred to as 'consumers'. The latter term is unhelpful not least because migrants tend to be excluded from mainstream financial services (Datta, 2009; Ratha, 2006).
3. The presence of children, young siblings or parents back home is associated with long-term sending.

4. 'Flashing' is an inexpensive way for family members to call their relative in Britain just long enough for the caller's number to register on the sender's phone, but too short for the caller to be charged for the call. The person called is expected to call back at his or her own expense.

Acknowledgements

The authors thank the anonymous reviewers for their insights and suggestions on an earlier version of this article, which have helped strengthen it. We also thank the journal editors for their guidance and advice.

Disclosure statement

No potential conflict of interest was reported by the authors.

Funding

This work was supported by The Open University.

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