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Till to tiller:
International migration,
remittances and land
rights in West Africa

Edited by
**Lorenzo Cotula and
Camilla Toulmin**

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Contributing authors:

**Clement Ahiadeke, John K. Anarfi, Lorenzo Cotula, Gora Gaye,
Jacqueline Saunders, Serigne Mansour Tall and Hilde van
Vlaenderen**

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1. Introduction

1.1 Background

It is increasingly recognised that migrants constitute an invaluable resource for development and poverty reduction in their home countries. For many developing countries, remittances from overseas migrants exceed development aid and foreign direct investment volumes. Remittances from migrant relatives, either internal or international, are often the main component of rural households' incomes. Unlike aid, remittances flow directly to individual households and unlike loans they incur no debt. Besides contributing to household livelihoods, remittances can foster longer-term development through investment in education, land and small businesses. In some places, migrants' associations channel part of the remittance inflows into community development projects, such as schools, health centres and wells.

At the same time, migration creates new challenges. First, in agriculture-based economies where a significant portion of the adult population is absent on migration, labour shortages may make the local economy highly dependent on remittances, raising concerns for its sustainability in the longer term. Secondly, migration may increase inequality, as households receiving remittances are able to buy land and other key resources, set up new businesses and improve their children's education. Conversely, households not benefiting from this precious source of income may see their access to such resources and livelihood strategies reduced. Thirdly, inflows of remittances may exacerbate competition and even conflict, as individuals and groups seek to buy scarce valuable resources such as residential land in urban areas, and may foster corrupt practices by central and local government officials seeking to gain from that competition. Finally, in urban and peri-urban areas, substantial remittance inflows and lack of effective local planning may lead to unregulated urban expansion into previously agricultural lands without adequate service provision.

Despite extensive work on both migration and development, the links between the two remain little understood by policy makers and development practitioners. Little is known for instance of the role that remittances play regarding access to land and other natural resources in

the home countries, and of the factors and policies that can help maximise their social and economic outcomes. In recent years, new research has started to address this knowledge gap, and governments have begun to reflect on ways to harness resources from the diaspora to promote development and poverty reduction at home.

1.2 Object and scope

In order to contribute to this growing debate, this study explores the linkages between international remittances and access to land in the home countries, with a focus on West Africa. Given the complexity of these linkages and due to time and resource constraints, this research project was designed and implemented as a **scoping study**, aimed at raising and identifying key issues for further work rather than at providing definitive answers and policy recommendations.

In West Africa, **international migration** has long been a common livelihood strategy. Millions of migrants have moved from the landlocked Sahel (Burkina Faso, Mali and Niger) to coastal countries (Nigeria, Ghana and Cote d'Ivoire, in the last of which "migrants" constitute roughly one fourth of the total population). Most of these migrants are seasonal or temporary, although some take up permanent residence in the destination countries (IIED, 1999). Migration to other African countries (South Africa, Gabon, etc) is also thought to be important, although difficult to quantify. Migration **from West Africa to OECD countries** is substantial, and dates back to the aftermath of independence. Countries like Cape Verde, Senegal, Ghana and Mali (particularly the Kayes region) have a remarkable share of their population overseas¹. Originally directed to the former colonial powers (United Kingdom, France and Portugal), West African migration has more recently diversified its destination areas both in Europe (the Netherlands, Italy, Spain, Germany) and in North America (United States). In West Africa, migration is dominated by young, adult males, although women are becoming increasingly involved in migration. The nature of migration (seasonal, short or long term; short or long distance; gender; etc) deeply affects decisions concerning amount, frequency and use of remittances. Despite this diverse picture of migration in and from West Africa, this scoping study only considers long-term migration to OECD countries.

1. Cape Verde is an extreme example, as migrants overseas outnumber the resident population; remittances are estimated to represent 25-30 percent of the country's income (Carling, 2002).

Throughout West Africa, **land** is of crucial importance to economies and societies, providing the basis for a major share of GDP and employment in most countries, and constituting the main source of livelihood for a large portion of the population. In many areas, however, valuable land (fertile agricultural land; residential plots in peri-urban areas; etc) is becomingly increasingly scarce, partly as a result of demographic growth. Competition has therefore become stronger, and better resourced and connected groups are positioning themselves to gain control over land. New players – often urban elites such as civil servants, traders and politicians – are entering the land arena, and formal or informal land transfers are mushrooming (Ouedraogo, 2003). As an important source of hard currency, international remittances may contribute to these changes in land relations by enabling migrant households to improve their access to land through purchases, rentals, loans, customary institutions and a variety of other arrangements. This study explores the extent to which this is happening, the opportunities that this creates for the livelihoods of migrant households and for rural development, and the challenges it raises, particularly in relation to land competition and access to land for non-migrant households. Although issues concerning residential plots are touched upon, the study focuses on agricultural land in rural and peri-urban areas.

Access to land cannot be considered in isolation, as it is only part of households' livelihood strategies, and only one of the many possible uses of remittances. Therefore, in analysing the linkages between remittances and access to land, the study places them within the broader context of migrants' and households' livelihood strategies and of the diverse portfolio of remittance uses.

The study focuses on one Francophone and one Anglophone country, namely Senegal and Ghana. Both countries have substantial out-migration to Europe and the United States; for both, remittances constitute a major share of their international financial inflows; and in both cases the government has taken or is considering measures to promote investment by overseas migrants.

1.3 Methodology

This study is the result of the collaborative effort of a multidisciplinary research team, including economists, sociologists, anthropologists, lawyers, geographers and statisticians. Since the literature on the link-

ages between international remittances and access to land is relatively small, the study involved both a literature review and original fieldwork.

First, a review of existing research on migration and development, and more specifically on remittances and access to land, permitted to produce a conceptual framework and to identify key issues to be explored in the fieldwork. This literature review was not limited to a specific geographical area, covered a wide range of materials (from published books to “grey literature”), and was complemented by conversations with key informants (from migrants to migrants’ family members, from researchers to NGO officials).

For the fieldwork, the “transnational community” was taken as the unit of analysis, similarly to other studies on the same topic (e.g. Kabki et al., 2003; Smith and Mazzucato, 2003; Ammassari, 2003). This entails working not only with households in the home countries (Senegal and Ghana), but also with their family members in Europe (in this study, France and United Kingdom respectively). Fieldwork started in the home countries, choosing two sites per country so as to cover a range of different contexts (little and relatively recent to substantial and longstanding out-migration; different levels of agricultural intensification; rural and peri-urban areas). Migrants were then interviewed by researchers based in Paris and London, using contacts provided by the households interviewed in the home countries. While this approach worked relatively well for Senegal, where the researchers already had well-established relations of trust with the interviewees², in Ghana most respondents were unwilling to disclose information that they thought could damage their relatives abroad (who may be “undocumented” migrants). Eventually, Ghanaian migrants in the United Kingdom unrelated to the households interviewed in Ghana were contacted through other means. For both Senegal and Ghana, fieldwork was supported by in-country literature reviews. Researchers in London and Paris also interviewed key informants from a range of institutions working with migrants, from NGOs to church groups and migrants’ associations.

Fieldwork methodology was qualitative and centred on semi-structured interviews both in Africa and in Europe. In Senegal and Ghana, researchers interviewed a small number of households and key resource

2. Of the four migrants interviewed in France, two were relatives of respondents in Senegal and two were identified through other contacts.

persons (customary chiefs, elected councillors and others), including both men and women. While time constraints forced us to focus on households with migrant members, interviews with non-migrant households were also included³. In both France and the UK, researchers carried out four in-depth interviews with migrants, going beyond issues directly concerning remittances and land to include questions about migration/return decisions, overall livelihood strategies, integration in social networks, etc (“migrant portraits”). These portraits were then depersonalised, shared and discussed with other migrants in focus group discussions, in order to obtain additional input. To respect the privacy of our respondents, all the names appearing in this report have been changed.

While the various components of the study started at different stages (literature review, fieldwork in Africa, fieldwork in Europe), they then proceeded in a parallel way, and the research was an iterative process where research questions and tools in each component were continuously readapted in the light of developments in other components.

1.4 Limitations

The study has both conceptual and practical limitations. Conceptual limitations primarily concern the challenges intrinsic in analysing the uses and effects of remittances, such as fungibility issues and difficulties in capturing “multiplier” effects, and will be analysed more in detail in the next chapter. Furthermore, the methodology adopted (literature review; heavy reliance on key informants; case studies based on small numbers of interviews; etc.) reflects the “scoping” nature of the study. Thus, while the small number of interviews undertaken for this scoping study has enabled us to identify key issues, respondents cannot be considered as “representative” of their wider “community”, and any follow-on work should involve much larger numbers of people from both migrant and non-migrant households.

The practical limitations mainly relate to the short duration and the very limited budget of the study. The entire research project was designed and implemented in less than six months, and nearly all the researchers

3. In Ghana, members of 27 households, 5 of which non-migrant, were interviewed. In Senegal, a total of 19 persons were interviewed, mainly coming from four extended families with migrants overseas; the other interviewees were customary chiefs, local councillors, government officials and other resource persons (in one of the two field sites it proved impossible to identify households with no members currently or previously abroad!).

involved in the study were at the same time working on other projects. On the other hand, trust takes time to be established, especially for migrants in Europe, who are less used to development researchers than their relatives in Africa. Moreover, because of resource and time constraints, the number of persons interviewed in Senegal and Ghana is very small, and in the Ghana-UK case study it proved impossible to match migrants and home communities. Finally, doubts remain as to the reliability of answers provided by respondents to very sensitive questions, such as those concerning amount, frequency and use of remittances.

1.5 Plan of the study

The next chapter will provide a conceptual framework to tackle the linkages between international remittances and access to land, so as to lay the ground for the presentation of fieldwork findings. Because of its “conceptual” purpose, this chapter will review relevant literature from across the world rather than from West Africa only. Subsequently, two chapters will present the findings of the fieldwork in Senegal and France and in Ghana and the UK respectively, using broadly similar structures. A final chapter will draw conclusions from the analysis of literature review and fieldwork findings, and will identify areas for further work. Some of the migrant portraits done in France and the UK are included as annexes.

2. Exploring the linkages

LORENZO COTULA

2.1 Key concepts

Migration is not a new phenomenon. From time immemorial, human beings have left their homes in search for better living conditions or in fear of persecution. Yet, over the past few decades, technological innovation has changed important aspects of migration. Cheaper and more rapid transport and better means of communication (mobile phones, landlines, IT, etc) have facilitated the creation of transnational networks, by helping maintain ties between migrants and their family back home as well as between migrants in different countries (“transnational communities”). Recently, researchers, practitioners and policy makers have paid greater attention to the contribution that these networks provide to the development of the home countries. Although land is a crucial asset for rural livelihoods, so far it has not featured very high in this debate.

This chapter outlines a conceptual framework to explore the linkages between international remittances and access to land in the home countries, by placing them within the broader context of the “migration and development” debate and of household livelihood strategies; and by analysing the different forms that those linkages can take and the key issues that they raise. It draws on a review of the relevant literature from across the world and on conversations with key informants that the author met while travelling to West Africa (from migrants to migrants’ family members, from researchers to NGO officials).

In this study, international migration is broadly defined as the movement of persons from one country to another (“home” and “destination” country, respectively), although as stated above this study focuses on South-North migration only. Migration can take very different forms, depending on who is migrating (individuals or entire households), the reasons to migrate (better living conditions, conflict, etc), the duration of the stay abroad (seasonal, short term or long term), and so on. Remittances are the monies that migrants – whether individual migrants or migrants’ associations – send back to their home country. They can be

sent through formal channels, such as banks, post offices and money transfer companies, or through informal mechanisms (by hand, family and friends). In addition to cash payments, transfers of goods (second-hand clothes, vehicles, etc) are also common. Besides remittances *strictu senso*, this study also considers other types of money transfers relating to employment abroad, particularly pensions.

Land tenure is the system of rights, rules, institutions and processes under which land is held, managed, used and transacted. In many developing countries, several land tenure systems – formal/statutory, informal/customary or combinations of both – coexist in the same territory (“legal pluralism”). This study primarily focuses on land access issues, and takes into account both formal and informal systems (e.g. “informal” land purchases which are not recognised by law).

2.2 The great “migration and development” debate

For a long time, migration and development have been two separate policy areas. In destination countries, migration authorities focus on controlling migration flows, while development agencies mainly work in the home countries, with little coordination existing between the two (Van Hear, 2003). In recent years, however, some home country governments have explored ways to harness resources from the diaspora to promote development. New institutions have been created to maintain ties with the diaspora, such as Mexico’s National Council for Mexican Communities Abroad, and a variety of policy measures (e.g. tax breaks) have been adopted or discussed. Conversely, some destination countries have started to create linkages between their migration and development policies⁴.

Pessimists v optimists

While migration and development policies have evolved in a largely parallel way, in the literature a longstanding debate on the relationship between migration and development has opposed “optimists” and “pessimists” (de Haas, 2003)⁵. “Optimists” emphasise the benefits arising

4. See for instance Italy’s Law 2002/189 on migration, which states that, in decisions concerning development aid programmes, the government is to “take into account” the degree of cooperation ensured by the recipient country in the control of “illegal migration flows” (article 1).

5. For an excellent analytical review of this literature, see de Haas, 2003.

from remittances, which for many countries are a precious source of foreign exchange as well as a major component of household income. Second-hand goods, spare parts, vehicles and other items sent by migrants to their home countries support their relatives' businesses. Moreover, in some places, community-based organisations such as hometown associations channel part of the remittance inflows into community development projects, such as schools, health centres and wells. Returned migrants bring back knowledge, ideas, skills and experience (Ammassari, 2003). Furthermore, anecdotal evidence suggests that, where decentralisation processes have transferred responsibilities to elected local governments, migrants have played an important role in helping mobilise resources for local development, for instance by facilitating initiatives between local governments in destination and home countries (for examples from Senegal, see below, Chapter 3, Box 7).

On the other hand, "pessimists" – particularly fashionable in the 1970s – stress the problems created by substantial out-migration. First, migration may entail the loss of scarce skilled labour ("brain drain"). Moreover, in agriculture-based economies where a significant portion of the adult population is away, labour shortages may make the local economy highly dependent on remittances, raising concerns for its sustainability in the longer term. This is especially the case for long-term and long-distance migration, as migrants moving within a region (for example, between the Sahel and the coastal countries of West Africa) are usually more able to return for limited periods of time linked to the agricultural calendar. Secondly, migrants are not usually the poorest, since moving requires significant financial resources and social networks; migration may further deepen inequality, as households receiving remittances are able to buy land and other key resources, set up new businesses and improve their children's education, while households not benefiting from this source of income may see their access to such resources and livelihood strategies reduced.

Beyond economics and its "optimists – pessimists" divide, migration is a factor for social and cultural change, as movement facilitates exchange of cultural values and social behaviour patterns, and as absence from and remittances to the family back home foster redefinitions of values, roles and social hierarchies (e.g. along gender, age and class lines; see below).

Remittances – a relatively large and stable source of funding for developing countries

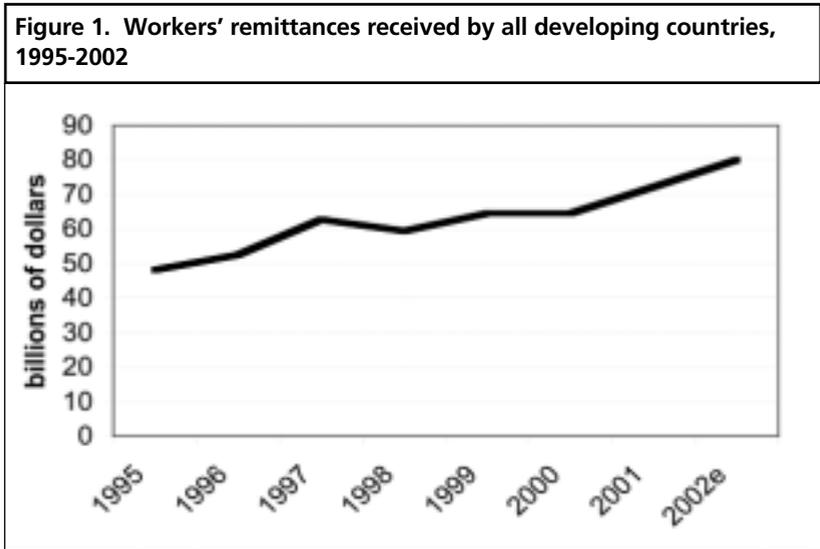
The global volume of remittances is widely acknowledged to be huge, even if the figure cannot be determined with any accuracy because untold numbers of migrants avoid the formal banking services. For this reason, available figures are likely to greatly underestimate the size of remittance flows. The World Bank (2003) estimates that in 2002 remittances amounted to \$80 billion, nearly double the level of official development aid (\$49 billion) and second only to foreign direct investment (some \$143 billion) as a source of external funding for developing countries⁶.

Regionally, these amounts are not evenly distributed, and in 2002 remittances were estimated to \$25 billion in Latin America and the Caribbean, \$16 billion in South Asia, \$14 billion in Middle East and North Africa and \$4 billion in sub-Saharan Africa (World Bank, 2003; see below, Figure 2). In 2001, Mexico received \$9.9 billion in remittances, India \$10 billion, Philippines \$6.4 billion, Morocco \$3.3 billion, Turkey \$2.8 billion and Senegal \$0.2 billion (World Bank, 2003; see below, Figure 3). These figures would need to be adjusted for GDP and population sizes in order to reflect the relative importance of remittances. Indeed, as a share of GDP, remittances are significantly higher in lower-income countries than in other developing countries (Ratha, 2003; see below, Figure 4). Top destination areas from which remittances are sent include North America (United States), Western Europe (Germany, Belgium, Switzerland, France and Italy) and the Arabian Gulf (Saudi Arabia) (World Bank, 2003; see below, Figure 5).

Besides these “static” figures, it is important to note the growing importance and relative stability of remittances over time. During the 1990s, while official aid decreased (from \$49.5 billion in 1991 to \$41.6 billion in 2000), remittances almost doubled (from \$33 billion in 1991 to \$65 billion in 1999; Gammeltoft, 2002, using data from the IMF). Moreover, while capital flows are highly volatile depending on economic cycles, remittance flows are remarkably stable over time (Ratha, 2003).

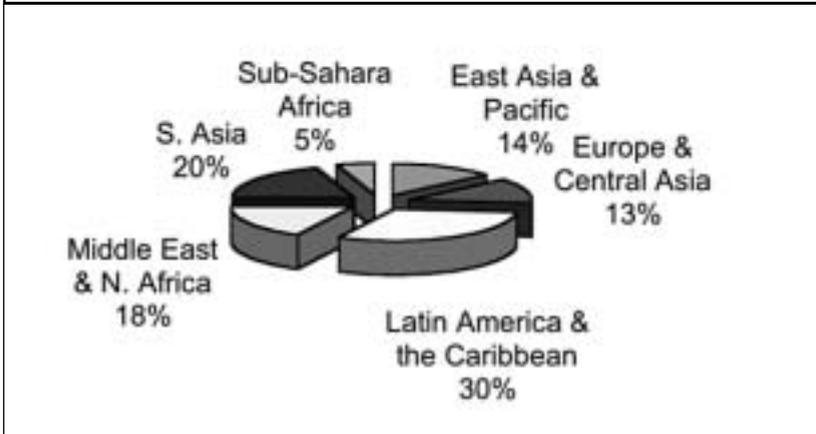
6. Foreign direct investment (FDI) is investment made to acquire a lasting interest in a foreign economic activity. Note that comparisons between different types of external funding are difficult given their extremely different nature. For instance, differently to remittances, FDI involves both financial inflows (capital) and outflows (profits, investment returns, etc).

For many migrants, sending remittances to support their family is a moral and social obligation. Remittances also enhance migrants' social status, and enable them to maintain a foothold in their home area, so that they will be welcome upon their return (Tacoli, 2002). Factors affecting the amount and frequency of remittances include the level of migrant's earnings, migrant's legal position in the destination country (regular/irregular), the length of the stay abroad, migrant's marital/family status (e.g. whether he/she has children in the destination country), migrant's desire to return, exchange rates, political risk, access to facilities for transferring funds, and the nature of the relationship between the migrant and family back home (van Doorn, n.d.; Kabki et al, 2003).



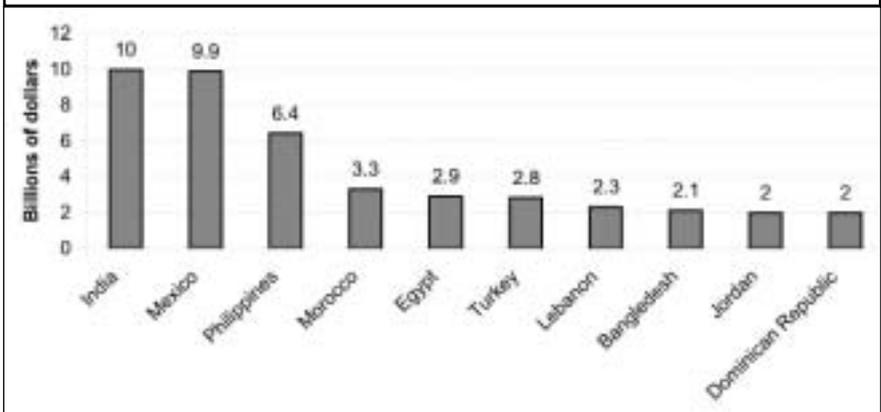
Source: World Bank 2003

Figure 2. Regional shares of workers' remittances received by developing countries; 2002 estimates



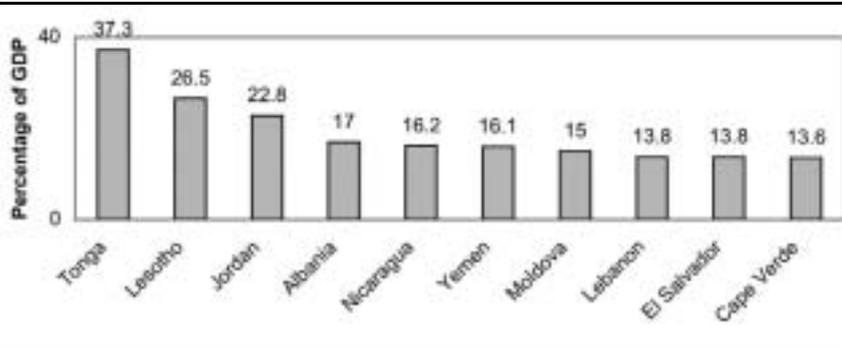
Source: World Bank 2003

Figure 3. Top 10 developing-country recipients of workers remittances in billions of dollars, 2001



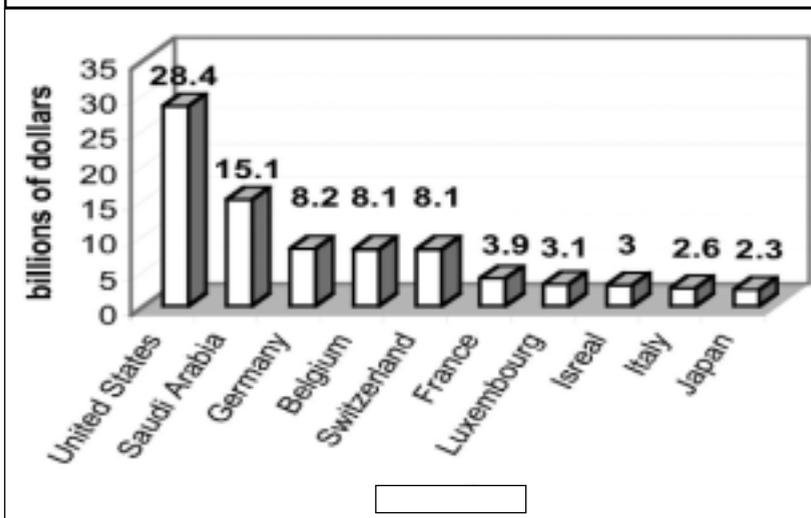
Source: IMF, Balance of Payments Yearbook; World Bank, 2003

Figure 4. Top 10 developing-country recipients of workers' remittances as percentage of GDP, 2001



Source: IMF, Balance of Payments Yearbook; World Bank, 2003

Figure 5. Top ten sources of remittances, 2001



Source: IMF, Balance of Payments Yearbook; World Bank, 2003

Box 1. Migration and remittances in international legal instruments

International migration is regulated by a range of international conventions. While a review of these instruments is beyond the scope of this study, it is worth mentioning a few of them.

The International Convention on the Protection of the Rights of All Migrants Workers and Members of Their Families was adopted in 1990 and entered into force in 2003. It protects a range of rights for regular (“documented”) migrants as well as some basic rights for irregular migrants. Among other things, the Convention protects the right of regular migrants to send remittances, and requires destination country governments to “facilitate” such transfers (article 47). Moreover, regular and irregular migrants have the right to transfer earnings and savings upon termination of their stay in the destination country (article 32). However, the Convention has only been ratified by a very small number of states (20 in 2003), and although some major home countries have ratified it (including Senegal and Ghana), no destination country has done so as yet.

Steps have also been taken at the bilateral level. For instance, France has signed a series of bilateral treaties with Francophone African countries, concerning entry requirements and procedures (“*Conventions relatives à la circulation et au séjour des personnes*”), migrants’ rights (“*Conventions d’établissement*”) and “co-development”. The “Co-development Convention” between Senegal and France (2000) aims to harness skills and resources from Senegalese migrants in France to promote development in Senegal; to support the professional integration in Senegal of Senegalese students in France; and to jointly manage migration flows (Plancade, 2002). An agreement with similar aims was signed in 2000 between Mali and France (Martin et al, 2002).

Finally, although trade agreements do not cover migration, they may contain relevant provisions. In 2003, within the context of the WTO/GATS negotiations, several developing countries filed a proposal for liberalisation of “Mode 4” service provision, aimed at easing entry restrictions on temporary movement of natural persons for the purpose of service provision (WTO document TN/S/W/14, 3 July 2003).

Remittances and development: macro, meso and micro level linkages

Remittances and development linkages may be explored at three levels. At the macro level, remittances are a precious source of foreign exchange, and as such inject capital in the economy and may help reduce balance of payments deficits.

At the meso level, many communities benefit from development projects initiated and funded by associations of migrants overseas. Typical exam-

ples include the construction of schools, health centres, religious buildings, wells and irrigation schemes. Migrants' associations usually work on the basis of quotas paid by their members, and mobilise additional funding through NGOs and other development agencies. Although these associations are not specific to any particular nationality, some ethnic groups, such as the Soninké of Mali and Senegal, are known to have a stronger tradition than others. Problems experienced in the past and reported in the literature include different perceptions of needs and priorities between migrants and home communities (FASTI, 1991; Yatera, 1997; Lavigne Delville, 1991; Smith and Mazzucato, 2003; Tacoli, 2002; Okali et al, 2001; Sander, 2003).

At the micro level, remittances are a major source of support for households' livelihoods. Unlike aid, remittances flow directly to individual households and unlike loans they incur no debt. Besides contributing to consumption in the short term (by enabling to pay for food, clothes, healthcare, etc), remittances can foster longer-term development through investment in education, land and small businesses. Among the different aspects of the remittances-development relationship, this study focuses on these micro, household-level dynamics.

2.3 Remittances within household livelihood strategies

It is well known that livelihood strategies in developing countries are highly diversified and build on a range of assets and activities. The "sustainable livelihoods" literature identifies five broad types of capital assets - human, social, natural, physical and financial capital (Chambers and Conway, 1992; Ashley and Carney, 1999; Carney, 2002). In this context, remittances constitute a specific type of financial capital, alongside e.g. wages, pensions and credit, and in many areas account for a substantial share of household income. In Bangladesh, for instance, Siddiqui and Abrar (2001) found that remittances accounted for 51% of households' total income. Similarly, in the Mexican state of Guanajuato, 45% of households depend on remittances from the US as their main source of income (Sander, 2003). These resources contribute to household livelihoods both by increasing the level of income and wealth and by diversifying income sources, thereby helping manage risk (de Haas, 2003).

As cash income, international remittances present strong similarities with other forms of “financial capital” (wages, pensions and internal remittances). Specificities nevertheless exist in terms of both nature and scale. First, the amount of money involved is usually much higher than for incomes earned in-country. This broadens the portfolio of possible uses to capital-demanding projects such as house building and land purchases. Secondly, international remittances come with a variety of other assets that migrants may gain in the destination country, from skills and entrepreneurial attitudes (“human capital”) to extensive networks of friendships and contacts in the home, destination and other countries (“social capital”).

Remittances can be used in a variety of ways, and may increase access to other capital assets. For instance, they may be used to pay for education (“human capital”), to buy a shop (“physical capital”) and to improve access to land (“natural capital”). Greater access to these assets may in turn enable the household to support the emigration of other members, thus raising the level of remittances. At the same time, other capital assets contribute to the effective use of remittances. For instance, migrants usually rely on their networks in the home country (“social capital”) for help in building houses, buying land and setting up businesses. The following paragraphs review a few recurrent uses of remittances (the order does not entail any ranking; land-related uses are not included here, as they are dealt with separately in section 4 below). Before addressing these, however, some methodological challenges and conceptual caveats need to be highlighted.

Methodological challenges

Studying how households use remittances and the developmental impact of these uses at the micro level is riddled with methodological difficulties. First of all, as cash income, remittances are subject to fungibility problems: once they enter the overall household income “pot”, remittances become indistinguishable from other income sources. Therefore, it is difficult to associate them with specific income uses and with any particular changes in expenditure behaviour (Adams, 1996). For instance, although remittances per se may not be intended to be invested in land, they may enable the household to free other income for investment. To overcome this problem, some researchers have studied statistical correlations between international migration and specific behaviours or assets, rather than investigating the uses of remittances as such (e.g. de Haas, 2003).

Secondly, even where correlations are shown, it may be difficult to establish causation. For instance, if it emerged that migrant households were more likely to buy land or invest in education than non-migrant ones, it would still need to be ascertained whether this is due to remittances or to the fact that migrant households are likely to be among the wealthier and better-educated ones (de Haas, 2003).

Thirdly, the developmental effects of remittances are not limited to the immediate consumption or investment of the household receiving them. These “first-round” uses generate “multiplier effects” which are very difficult to measure (Adams, 1996; Glystos, 2002).

Finally, data are usually available at one point in time, which makes it difficult to assess change over time (Adams, 1996). This is particularly problematic considering that there may be a substantial time gap between migration and investment of remittances, as in the early stages households are often forced to use remittances to improve living conditions (de Haas, 2003).

Households’ use of remittances: some caveats

Remittance uses vary greatly depending on variables concerning both the migrant (level of earnings, seasonal/long-term/permanent migration, etc) and his/her household back home (for instance, poorer households are more likely to use remittances to meet their basic needs). In this sense, what migrants and migrant households do with remittances largely depends on who they are. Moreover, remittances use also varies depending on the national and local context. For instance, using remittances to improve access to social services such as health and education may be the result of policy measures that negatively affect access to those services (e.g. structural adjustment). Generalisations should therefore be avoided.

Furthermore, households should not be treated as monolithic entities in remittance dynamics. Anecdotal evidence suggests that, consciously or unconsciously, migrants may use their role in supporting the family to increase their weight vis-a-vis other siblings, even breaking traditional age hierarchies. Moreover, while migrants are usually eager to help their family back home, they also need to protect themselves against a large number of unsolicited requests from the extended family (favours, “loans”, etc). Finally, while household members are usually the main receivers of remittances, friends and neighbours may also benefit, and

businesses may be set up not only with family members but also through new relationships developed with other migrants while overseas (Kabki et al, 2003; Smith and Mazzucato, 2003). All these factors may affect use decisions (e.g. setting up a business in the capital city rather than in the home village).

In the literature, some distinguish between “productive” and unproductive” uses of remittances. This approach is not followed here, as the border line between the two is blurred. For instance, a car can be used both to meet the household’s transport needs and to set up a transport business. Similarly, food, clothing and health care, often seen as “consumption”, also contribute to asset creation by increasing “human capital”.

Food, clothing, health care and education

Among the different types of remittance use, improving the household’s living conditions is a key priority. This is especially the case for lower income households, who can use remittances to supplement other sources of income. In Bangladesh, for instance, Rahman (2000) found that more than 30% of the remittances were used to meet households’ basic needs. This includes food, clothing and health care (e.g., on Ghana, Smith and Mazzucato, 2003; on Mexico, Basok, 2003; on Nigeria, Mali and Tanzania, Tacoli, 2002). Anecdotal evidence suggests that remittances are also used to buy consumer goods, such as domestic appliances, radios, mobile phones and satellite TV. Migrant households may use remittances to repay debts, including those contracted to support migration⁷.

Remittances are frequently invested in education. In Ghana, for instance, Kabki et al (2003) found that remittances paid for school and university fees of children in the extended family. In Morocco, children in international migrant households were found to be significantly better educated than children in non-migrant or internal migrant households (de Haas, 2003).

Housing

Building a new house or repairing the existing one is consistently reported in the literature as the most frequent use of remittances. In

7. Although transport has become cheaper, migration can still be quite costly, especially for irregular migrants, whose movement is increasingly arranged by highly organised and unscrupulous groups.

Turkey, the 1970 “Abadan Survey” found that 49% of remittances were spent on housing (quoted in Russell, 1986). Similar results were reported for Pakistan (Gilani et al, 1981). In Ghana, Kabki et al (2003) found that the majority of the migrants interviewed were investing in a house for their family, and that most of those who had not done so yet hoped to do it in the future. In the Todgha oasis valley, Southern Morocco, remittances enable families to move out of the traditional village and build new houses (de Haas, 2003). A study from eleven Mexican villages found that between 71% and 89% of migrant households had expanded or repaired their house or built a new one (Basok, 2003).

House building may take place in the home area, in a different area within the home country (usually the capital city), or in both (Kabki et al, 2003; Smith and Mazzucato, 2003). These houses are often relatively unused, as the migrants are the sole occupants and only use them when they visit home (Smith and Mazzucato, 2003). There is a widespread nega-

Box 2. A life of hard work for a house back in Cape Verde

Ivette left her home in Cape Verde and moved to Italy when she was only 16, in search of an independent life. She has been a domestic worker in Rome for more than 25 years, and her daughter was born from an Italian man. Her parents and her 9 brothers and sisters are spread across Cape Verde, Portugal and Spain, and she keeps in touch with them by telephone and through periodic visits. Years ago, she used to send football T-shirts to Cape Verde for a small business venture with her brother, until he moved to Spain.

Ivette has always sent money back home to support her family. Moreover, in 1987 she started to build her house, which is now nearly completed. Rather than starting from scratch, she has added a floor to her parents’ house in the town of Mindelo, and her brothers have helped her with the construction works. A few years ago, she found out that her parents did not have a land title and paid an annual fee to the municipality. In order to feel more “secure”, she sought a title for the land, and obtained it with the help of her sister. Although renting out the flat while she is away would earn her good money, she is reluctant to do so as she fears that tenants may damage the flat (after all the hard work she put in it!). Ivette’s sisters in Spain have followed a different route, as they have bought flats in Spain through mortgages.

Although she used to cultivate her father’s fields when she was a child, Ivette is not interested in agriculture, as land in Cape Verde is very arid. She would like to return to her country on retirement, and finally enjoy her house. However, she first needs to work until she fulfils the requirements of the pension scheme in Italy.

Source: interview with Ivette.

tive perception among researchers and practitioners of the migrants' construction of "luxury" houses, which is held to be driven by prestige and status considerations and to subtract resources from "productive" investment. While social and cultural factors play an important role in house building projects, it must be noted that:

- A spacious, functional and hygienic house is a legitimate aspiration, including because it may enable households to become more independent from the extended family (de Haas, 2003), and is at the very heart of what "development" is all about;
- House building generates positive "multiplier effects", as bricklayers and other workers use their wages for consumption or investment;
- In contexts characterised by few investment opportunities and high inflation, housing is a sound way of protecting savings; and
- Housing may also generate income, particularly by renting out the house or part of it ⁸.

Business

Many migrants use part of their earnings to set up businesses in their home country. This may involve sending goods to a family member, who then sells them (see e.g. Ivette in Cape Verde, box 2 above), or transferring money. Examples of businesses include communication centres (telephone kiosks, Internet points, etc), small hotels and restaurants, trade in second-hand goods, and commercial transportation (Kabki et al, 2003; Smith and Mazzucato, 2003; de Haas, 2003; Black et al, 2003). Frederic, a taxi driver in Burkina Faso, told us that his minibus was sent to him by a cousin in Germany, who bought it second-hand and shipped it via the port of Lomé. He now uses it as a taxi in Ouagadougou and to take tourists for short trips to the countryside. Taxi drivers across West Africa told us similar stories.

In setting up new businesses, migrants rely not only on kin-based networks, but also on relationships developed while abroad with other migrants or, in some cases, with Europeans or Americans (Smith and Mazzucato, 2003).

8. For instance, in Cape Verde, Juana – Ivette's godmother and formerly a migrant to Italy – lives in the upper floor of the house she built and rents out the lower floor, so as to complement the pension she receives from Italy.

Religious buildings and ceremonies

Remittances are also used to erect new religious buildings (churches, mosques, etc), to support religious institutions (e.g. church donations) and to pay for religious ceremonies, particularly funerals and weddings in the extended family. Besides faith, these decisions are influenced by social status considerations. In Ghana, Kabki et al (2003) report remarkable differences between funerals funded by migrants and local funerals, especially in the type of coffin, the number of invited guests, food and drinks, and entertainment. In some cases, decisions regarding religious buildings may be controversial within the community and give rise to disputes (see box 3 below).

The “dark side” of remittances

Besides contributing to household livelihood strategies, remittances may also support conflict. In Somalia, for instance, remittances provided funds for the militias that eventually overthrew the Siyad Barre regime, and are now a source of funding for the powerful warlords (Gundel, 2002). Similar reports have been made for the Tamil Tigers in Sri Lanka (Sriskandarajah, 2002). In other cases, dynamics generated by remittances may fuel violence in an unintended way (see box 3 below).

Box 3. The construction of a mosque sparks violence in Mali

Yerere is a small village in the district of Nioro, in Mali, an area characterised by substantial out-migration. In 2003, the construction of a village mosque funded by a migrant in Gabon sparked violent clashes. In pursuing his project, the migrant followed the legal route and secured the approval of local authorities, but by-passed the customary chief and village community, who were opposed to the new mosque. The reasons for this opposition are complex: social (the migrant's family had come to the village from another district), personal (the migrant had divorced the daughter of the local chief), religious (the mosque serves a minority cult) and political (the migrant's family and the local chief support opposing political parties).

When construction works started, local opposition turned violent, resulting in several deaths (including the migrant's, come to the village for the occasion), many wounded and a large number of arrests. After the clashes, government authorities strongly backed the continuation of the project, and the mosque is now completed.

Sources: Dama, pers.comm; Maiga, pers.comm.

2.4 Remittances and access to land

Within the highly diversified livelihood strategies of rural households, land constitutes a key asset. The linkages between remittances and access to land are extremely complex and likely to vary considerably from place to place, depending on local socio-cultural factors, on the local economic and ecological context, and so on. They can take many different forms, from land purchases funded through remittances to a variety of other land access mechanisms (rentals, administrative allocations, loans, etc). They raise a range of issues, such as effects on land use patterns, on land competition and disputes, and on land access for non-migrant households. The land-related effects of remittances may take decades to materialise; for instance, de Haas (2003) found that many migrants only started to invest in land after more than two decades of absence.

Land purchases

Studies from across the world show that purchases of agricultural land constitute a frequent form of remittance use. Land purchases may be formal transfers of land ownership or informal transactions where the seller is not the legitimate owner (e.g. as land may be owned by the state) or has no land title to prove his land rights. In Bangladesh, Mahamood (1992) found that some 15% of the remittances sent by migrants in the Middle East went in land purchases, second only to housing (19%)⁹. Moreover, a survey of over 700 households in rural Pakistan revealed that international remittances had a positive and statistically significant effect on the accumulation of both irrigated and rain-fed land (Adams, 1996). In the Indian state of Kerala, Zachariah et al (2001) found that a larger proportion of migrant households had bought land than non-migrant households during the five years preceding their survey. In rural Egypt, Adams (1991, quoted in Adams 1996) "found that 73% of total per capita expenditures on investment by external migrants went into the purchase of agricultural and building land"¹⁰.

In the Todgha oasis valley, Southern Morocco, international migrant households are found to have a higher propensity to invest in land than

9. Note however that another study on migration from Bangladesh to Singapore reached very different conclusions: most of the remittances were used to repay the loans contracted to finance migration (52%) and to support household consumption (roughly 30%) (Rahman, 2000). These different findings might be explained by differences in the nature of Bangladeshi migration to Singapore and to the Middle East.

10. Note that this data lumps together agricultural and residential land.

other households: more than one quarter of international migrant households have purchased agricultural land, compared to less than 10% of non-migrant households. Factors accounting for this difference include not only higher income levels associated with remittances, but also the greater income stability and future security ensured by remittances and migrants' greater entrepreneurial attitude. Indeed, the remittances-land correlation exists even after controlling for income levels (de Haas, 2003).

Fewer studies are available which document the location, quality and size of the land purchased. Basok (2003) compares land purchases in eleven Mexican villages by migrants participating in the Canadian Mexican Seasonal Workers Programme. Her research found that land purchases were more likely in the "worst endowed" areas (in terms of proximity to the municipal capital, paved roads, etc), where 23% of the migrant households had purchased land for subsistence agriculture (compared to 9% in the "best endowed" areas). This is explained by the fact that land prices in "best endowed" areas were too high for migrants, although these results may be influenced by the specificities of the Canadian Mexican Seasonal Workers Programme (most migrants participating in this scheme are poor; Basok, 2003).

In his study in Southern Morocco, de Haas (2003) found that most land was bought outside the oasis area, in previously barren lands reclaimed through the creation of new water points (see below). This is because migrants prefer to avoid the fragmented land tenure system, the inflexible water regulations and other social constraints associated with oasis lands. On the other hand, "aged" returned migrants tended to buy relatively small plots in the oasis, as they are more oriented towards traditional oasis agriculture than younger migrants (de Haas, 2003).

More research is needed on the nature of remittance-supported land purchases, particularly on the extent to which they are formalised or informal transactions, and on the process through which they take place. Anecdotal evidence from areas around Bamako, Mali, suggests that purchases are usually done informally, as sellers rarely have land titles; it is then up to the buyer to "formalise" his land rights by acquiring formal title from the authorities. Moreover, we were told that negotiations, purchases and subsequent regularisations are usually done by an intermediary on behalf of the migrant, and that the intermediary makes a profit if he manages to buy land for less than what was agreed with the migrant.

These processes may be characterised by high transaction costs, speculation and even fraud. Again, evidence from Mali provides an example. A recent study from Banko, a village close to Bamako, documents the case of a man who pocketed seven million CFA (some 4500 euros) by selling 10 hectares of land over which he had no rights (the plot was part of a land area used communally by the village). When the buyer – an intermediary acting on behalf of a Malian residing in France – tried to occupy the plot, he met with the resistance of the local community. The migrant’s attempts to seize administrative authorities and local notables of the matter were vain, while the fraudulent seller vanished with the money and the intermediary was himself secretly satisfied – quite understandably so, as he had deceived the migrant about the price of the plot and, as a result, he had pocketed twice the amount given to the seller (Djire, 2004).

Looking beyond purchases

The relatively small body of literature on the linkages between remittances and land seems to focus on land purchases. However, evidence suggests that remittances may directly or indirectly improve access to land in many other ways. More research is needed better to understand these different aspects of the remittances-land linkages. Here are just a few examples:

- **Increasing the security of existing land access.** Examples include paying for the procedure to obtain title over family land¹¹; releasing land by paying out mortgages (e.g., for Bangladesh, Siddiqui and Abrar, 2001); and, more generally, making more productive use of land through hired labour and agricultural inputs (in many Francophone West African countries, land rights are conditional upon productive land use – “*mise en valeur*”).
- **Leases and rentals.** Migrant households keen to invest remittances in agriculture (hired labour, agricultural inputs, etc) but without access to sufficient land may improve their land access through rentals and long-term leases. These are particularly useful where land sales are prohibited, or where individuals or groups are not prepared to sell customary land (e.g., on Ghana, see chapter 4 below).

11. See e.g. Ivette in Cape Verde, box 2 above. Note that the titling process may be extremely costly for locals, both formally (fees) and informally (bribes). It would be interesting to study whether, while locals may feel relatively “secure” under customary land tenure, migrants tend to seek land titles.

- **Land allocations.** Migrant households may apply for land to institutions responsible for land allocation, whether customary or statutory, by showing their increased capacity to cultivate more land through remittance-supported hired labour and agricultural inputs¹². This links up with decentralisation processes underway in many developing countries, including across West Africa, as local governments may be granted land management responsibilities (e.g., in Senegal, the rural councils; see chapter 3 below). In this scenario, relevant issues include mechanisms to ensure the representation of migrants before land management institutions, to protect the interests of non-migrant households and to ensure the transparency of the land allocation process.
- **Land loan dynamics.** Remittance inflows may also affect land loan relations. For instance, in Banamba, Mali, migrant households may temporarily increase their land for cultivation by borrowing plots; conversely, migrant land-owning households who had lent to others the lands that they were not able to use, and who are now able to cultivate more land through hired labour and agricultural inputs, tend to claim back their lands (Diarra, pers.comm.). In some cases, these dynamics may give rise to land disputes (e.g., on Senegal, see below, chapter 3).
- **Effects on land inheritance.** Within the household, remittances may affect relations between migrant and non-migrant siblings and between children and parents. Because of their important contribution to family income, migrants may be rewarded with preferential treatment in land inheritance. For instance, in Tanzania, Diyamett et al (2001) found that “as the traditional inheritance system becomes less frequent, sending remittances has often become a way to gain parental favour and inherit the family land” (page iv). Whether this case is part of a more generalised phenomenon is a question worth further research.

12. Land allocation may complement informal “purchases”. For instance, reports from state-owned irrigated schemes in Mali and Senegal suggest that tenants informally “sell” their rights to outsiders, who then occupy the land and on that basis apply for formal land allocation by the authorities.

All is well that ends in wells?

The linkages between remittances and land may be mediated by other natural resources, particularly water. In the Todgha oasis valley, Southern Morocco, de Haas (2003) found that remittances supported a major expansion in use of motor water-pumps, with migrant households using remittances to fund the creation of new water points. Greater access to water has been key for economic development in the valley since the 1970s, as it enabled all-year round cultivation and increases in agricultural production. Pump-owning households also sold water to other households. Moreover, new wells increased access to land for oasis dwellers by permitting the reclamation of lands in previously barren areas outside the oasis. These newly reclaimed lands were first allocated to villages and then to individual households (de Haas, 2003). Water-point creation is also reported to be a key activity of migrant associations in Senegal and Mali.

However, the creation of water points may also bring about negative side effects. In the Todgha oasis valley, the absence or lack of enforcement of any form of regulation has resulted in an anarchic rise of water pumping, raising concerns for environmental sustainability. Many wells have dried up, presumably due to excessive pumping (de Haas, 2003).

More research is needed to ascertain whether similar processes are also happening elsewhere, particularly in the Sahel. In many Sahelian pastoral societies, access to dry season grazing land is determined by rights over the water points located there, and water rights are therefore crucial to manage pastures sustainably. In the past, failure to recognise these complex relations between water and land, and government provision of open-access water points have undermined customary land tenure systems and had negative environmental and socio-economic consequences. Whether similar processes are now taking place in relation to water points created with funds from the diaspora is a question worth exploring.

Some thoughts on land use changes

The existing literature seems to pay relatively little attention to changes in land use associated with remittance-supported land purchases and more generally with remittance inflows. Questions to be investigated include for instance whether migrant households use the newly acquired land for subsistence farming or for commercial agriculture; in the latter case,

whether they cultivate “traditional” crops or new types of crop; whether they mainly rely on family labour or hire farm workers; whether these processes affect the relations between farming and herding; and so on.

A claim that is sometimes made is that out-migration and the ensuing labour loss may result in a reduction of land under cultivation (Rubenstein, 1992, quoted in de Haas, 2003). However, in some cases remittances may help tackle this issue, by enabling households to recruit hired labour to cultivate the fields. For instance, in Southern Morocco, de Haas (2003) found that the incidence of fallow land was highest among non-migrant households, and that migrants usually entrusted land cultivation to other household members (women in particular), to sharecroppers or to hired labourers. This improved wage levels and sharecropping conditions: while traditionally sharecroppers used to retain 1/5 of the yield, at the time of the study they retained on average 41% of the harvest.

An example of land use change that may be induced by remittance-supported land purchases is the transition from agricultural to residential use. Evidence from West Africa shows that in peri-urban areas, particularly along paved roads, agricultural lands are being converted to residential plots, land prices are soaring and buildings are mushrooming very rapidly without adequate service provision. While many different factors are causing these changes, because of their greater-than-average purchasing power migrants are often among the main initiators of building projects. In some cases, legislation protects the land rights of urban developers that have built beyond a specified height (e.g. in Ghana, the Land Development Protection of Purchases Act 1962). This creates an incentive for developers, whether migrants or others, quickly to build concrete structures beyond that height, and then wait to earn more money to complete the building. This may partly explain the building “skeletons” that can be seen in the peri-urban areas of many West African countries. More research is needed to assess the scale of the phenomenon, the extent to which international remittances are contributing to it, and its impact for the farmers in peri-urban areas that lose their lands as a result.

Land competition, multiple sales and land disputes

In many parts of West Africa, valuable land, whether high quality farm land or residential plots, has become scarce as a result of a variety of

socio-economic changes, particularly demographic pressure. Competition between users has grown strongly. Lively land sale markets have also developed, both formal and informal. These changes have brought some negative side effects. In many cases, conflicting land claimants, even within the same extended family, sell the same plot to different buyers. As a result, land disputes are growing, and tenure security is undermined. Central and local government officials manipulate this increased land competition for corruption and rent-seeking purposes. More research is needed to assess the extent to which remittances, by increasing demand for valuable land, are among the factors driving these changes. The case reported in the box below suggests that they may well be.

Box 4. Multiple sales of residential plots in peri-urban Bamako, Mali

Dialakologi is a commune close to Bamako, in Mali. In 2000, the mayor launched a scheme to sell some 300 peri-urban plots for residential purposes, claiming that the land area was owned by the municipality. Several sales were made to private individuals under the scheme. A buyer from Banamba, a town some distance to the north, paid the municipality a large amount of money for the purchase of 20 plots. Although his motives are not known, it is highly likely that he was acting not only for himself but also on behalf of migrants overseas (Banamba is home to a large number of migrant households, and the amount of money involved would be very hard to raise without access to international remittances).

However, a local landholding family claimed customary rights over the same area of land. They argued that the land title shown by the municipality was forged, and that the land really belonged to the state. Therefore, under Malian law, customary rights over that land should be protected. The family also sold some plots within the land area to private individuals. Again, although precise information on the profile of the buyers was not available, circumstances suggest that international migrants were involved.

Buyers from both sellers immediately started to build on the plots, while the dispute between the municipality and the landholding family continued. In August 2003, the Tribunal of Kati upheld the land title produced by the mayor, decided in favour of the municipality, and ordered the demolition of the houses built by those who had bought from the landholding family. However, in November 2003, the Court of Appeal in Bamako reversed the decision, decided in favour of the landholding family, and ordered the demolition of the buildings of those who had bought from the municipality. The situation is currently stalled, as all parties are waiting for the outcome of the next local elections, scheduled for late May 2004.

Source: Diarra, pers.comm.

Are “stay-behinds” left behind?

The effects of international migration on the distribution of income and wealth in the home areas have long been debated in the literature. Because long-distance migration requires a minimum level of information, contacts and resources, those who migrate are likely to be among the better-off within the community, at least in a first stage (Adams, 1996; de Haas, 2003). These better-off households are therefore more likely to receive remittances, which they can use to buy land and other key resources, set up new businesses and improve their children’s education, thereby further widening the gap with non-migrant households.

In Pakistan, Adams (1996) found that international remittances increased land concentration by upper-income groups, as they enabled them to buy irrigated and rain-fed rural lands. On the other hand, internal remittances tended to go to lower-income households, who used them for the purchase of agricultural machinery, and partly compensated the negative distributive effects of international migration. Similarly, in the Philippines, Go (2002) found that international remittances mainly benefited richer regions, classes and households. Anecdotal evidence across West Africa suggests that where land is a tradable commodity, price rises caused by remittance inflows may make it more difficult for non-migrant households to gain access to land, particularly in peri-urban areas.

However, this distributive impact may change over time. Information may become more readily available, and migrants’ networks abroad may motivate and help others to follow. Therefore, poorer households may also be able to seize the opportunities offered by migration (Adams, 1996; de Haas, 2003). At this stage, international migration may help reduce income and wealth inequality at home. First, poorer households receiving remittances can increase their income and diversify their livelihoods. Secondly, cultural change facilitated by migration may make lower classes and castes more confident of challenging traditional elites. For instance, in Southern Morocco, as a result of these two factors lower classes (smallholders, sharecroppers and agricultural labourers) have started to challenge the traditional land allocation system, which is controlled by local elites (de Haas, 2003).

Therefore, for households, horizontal mobility (i.e. migration) and vertical (i.e. social) mobility are strictly intertwined in a mutually reinforcing cycle. Ultimately, the distributive effects of remittances may change

considerably from place to place, depending also on the distribution of income and wealth before migration. In highly stratified societies, remittances may *change the nature* of inequality, by superimposing new elites on the old ones; whether they *increase* inequality or not is more difficult to say (see de Haas, 2003).

Gender

Migration is a gendered phenomenon. While both men and women migrate, the extent to which they do so and the nature of their migration (duration, type of occupation, etc) tend to vary along gender lines. Where migrants leave women and their households behind, women's responsibilities for household livelihoods and for agriculture increase. Some authors suggest that this increased burden is accompanied by greater decision-making power within the household. Others note that this effect is very limited, as women tend to remain under the "protection" of the extended family (David, 1995; de Haas, 2003).

More research is needed better to understand the intra-household aspects of remittances-land linkages, particularly whether and to what extent women retain control over remittances and use them to improve their access to land, or whether major remittance use decisions, such as those concerning land-related uses, are taken by male relatives within the extended family. The answers to these questions are likely to vary greatly from place to place, depending on cultural factors, on the nature of migration, on urban-rural differences, and so on.

The impact of remittances on the land tenure system

A final aspect of the linkages between remittances and land concerns the effects of remittances on the land tenure system as a whole. This is an extremely complex issue, and at the stage only some hypotheses may tentatively be put forward.

As for land rights, in areas where land is becoming scarcer customary systems have become increasingly individualised as a result of the breakdown of the extended family, and of agricultural intensification and commercialisation. In these areas, land rights are often sold. Demand for land purchases from urban elites and others is contributing to these tenure individualisation processes. Remittances may increase the demand

for valuable land; the extent to which this is happening and is fostering individualisation of land rights deserves further research.

As for land rules and institutions, migration may accelerate the breakdown of customary systems. In Southern Morocco, for instance, migration has accelerated the erosion of customary land and water authorities through: the partial emancipation of formerly “inferior” groups, as they challenge rules and institutions dominated by traditional elites (see above); land reclamation through water-pumps and establishment of new farms outside the oasis area, where customary systems are less strong; and, more generally, cultural change (de Haas, 2003).

2.5 Factors affecting remittance decisions

Remittance decisions, and their implications for access to land in home countries, are affected by many factors, some of which were mentioned in previous paragraphs. A good understanding of these factors is key for policy makers and development practitioners to be able to harness the potential of remittances to promote local development. Relevant factors may be broadly grouped in two categories: those affecting the amount and frequency of remittances, and those affecting remittance use and, more specifically, the propensity to invest in land.

Decisions on whether to invest remittances in land are likely to be affected by a range of factors, relating to the migrant (desire to return; amount of remittances sent; age – younger migrants may be keener on non-agricultural businesses; etc), to the family back home (e.g. income level: poorer households may find it more difficult to “invest” remittances), to the economic and ecological context in the home area (land quality, profitability of agriculture, infrastructure and market access, etc) and to land prices relative to migrants’ purchasing power (see Basok, 2003). Evidence suggests that while migrants may be willing to invest their savings in their home country, they are often reluctant to do so because they do not trust enough the government or local intermediaries.

Policy and legislative frameworks in both home and destination countries are also likely to have a profound influence on remittance decisions. Remittance amount and frequency are likely to be affected by foreign exchange controls, investment schemes, tax breaks and other policy and legislative measures in the home countries; and by destination countries’

legislation concerning migrants' entry and treatment. As for entry, the ongoing tightening of immigration laws in several destination countries may affect remittance flows. Indeed, as time and generations go by, remittances from existing migrants tend to decrease, and the arrival of new migrants may be necessary to reinvigorate flows. As for treatment, issues include for instance migrants' labour and social security rights – e.g. whether the law protects their access to pension benefits and allows them to enjoy those benefits after returning home.

As for land-related remittance use decisions, here are two examples of relevant policy areas:

- Land legislation and the broader legal system in the home country, particularly the extent to which they provide adequate tenure security, ensure the transparency of land allocation procedures, and enable land purchases, including by migrants. In countries where land ownership by non-nationals is restricted and where dual nationality is not permitted, migrants may find it difficult to buy land if they acquire the nationality of their new country of residence.
- Trade rules and policy as they affect the economic profitability of agriculture. For example, cheap food imports may induce using remittances to buy food rather than to buy land to grow it (David, 1995). Equally, sanitary and phytosanitary barriers may frustrate the opportunities that transnational networks create to export agricultural products to Europe and the United States, thereby reducing the propensity to invest in land and agriculture.

This chapter has shown the complexity of the linkages between international migration, remittances and land rights, and of the issues that such linkages raise. The next two chapters will address these issues with specific regard to the cases of Senegal and Ghana.

3. Senegal

HILDE VAN VLAENDEREN, SERIGNE MANSOUR TALL AND GORA GAYE

3.1 Introduction

With an estimated 30 to 50% of active Senegalese men absent from their villages, with international remittances estimated to account for 30 to 70% of the budget of their families back home (Eurostat, 2001), and with approximately 70% of the population engaged in agriculture, Senegal is an excellent case study for exploring the linkages between remittances and access to land. It is estimated that 2 million Senegalese migrants are currently living abroad (Eurostat, 2001), and there is rarely a Senegalese family who does not boast a migrant.

This chapter draws on fieldwork carried out in Senegal and France. In Senegal, semi-structured interviews were held with 19 persons, including several members of four extended families with relatives in France as well as traditional and local authorities. In France, four migrant portraits were undertaken, including two portraits of migrants from the extended families interviewed in Senegal. The portraits were then discussed with a focus group of 12 migrants belonging to the village association of Diégoune, Senegal. Where appropriate, the chapter also draws on the literature on migration, remittances and land specifically relating to Senegal.

The chapter is structured as follows. First, the field sites are presented. Second, the phenomenon of migration between Senegal and France is described with specific reference to the study participants. Third, data on the nature and significance of remittances, and on their implications for the study area are discussed. Last, the chapter focuses on remittances and changes in land tenure in Senegal.

3.2 The field sites

In Senegal, interviews were held in the village of Moudéry and in the rural community of Kër Momar Sarr. In France, the four migrant portraits and the focus group discussion were carried out in Paris.

Moudéry

Moudéry is the administrative centre of the *communauté rurale* (rural commune) of Moudéry, in the department of Bakel, along the Senegal River, in the East of Senegal, close to the border with Mali. Moudéry has a population of approximately 7000 inhabitants, most of whom are Soninké, and three quarters of whom have dual Senegalese and French nationality. The area has a long history of emigration, particularly to France, starting from independence. Since then, a remarkably large share of the population has migrated overseas. Of the 32 elected local councilors, 7 have dual nationality, and 22 have been or are migrants themselves. The research team did not manage to identify any households who had no members currently or previously abroad.

Subsistence agriculture is the main activity of the population. It is motivated by socio-cultural factors as well as economic motives. Especially for Soninké descendants from higher caste groups, selling a harvest is a sign of poverty. However, increasing one's production and obtaining a good harvest are rewarded with respect from the community, even though it is used for subsistence.

There are three types of agriculture: rain-fed agriculture (from June to November); irrigated agriculture, with infrastructure provided by SAED (*Société d'Aménagement et d'Exploitation des terres du delta et des vallées du fleuve Sénégal et de la Falémé*); and fruit orchards. Maize, rice, millet, beans, groundnuts, bananas and vegetables are the most commonly grown crops. Recently, some families have started to invest in agricultural equipment such as tractors and pumps. Two families from this area participated in the study:

- The Sylla family is a large family descended from the local oligarchy, and owns a large amount of customary land in the village. The *chef de famille*, who has dual Senegalese-French nationality, is currently retired (receiving a French pension) and is engaged in agriculture. He spent 16 years in France, working on a French cargo ship. The family counts six migrant members, five of whom reside in France.
- In the Cissé family, the *chef de famille* spent 35 years in France and has dual Senegalese-French nationality. The family is involved in farming. Currently the family counts four migrant members, all living in France.

Kër Momar Sarr

Kër Momar Sarr is an area of 7600 km², with an estimated population of approximately 10900. It contains some 60 villages and is located in a silvo-pastoral zone in the *Vallée Fossile* (Louga Region), in the Northern part of Senegal.

There are three ethnic groups in the area. The Peul (in English also referred to as Fulani), the majority group, are predominantly involved in cattle herding, the Toucouleurs in fishing and the Wolof in agriculture. Areas of fertile land around the nearby Lake Guiers are under irrigation – the irrigation system having been installed by a local development NGO – *the Association Sénégalaise de Recherche, d'Etude et d'Appui au Développement* (ASREAD). Migration in this area is fairly recent and dates back from 1972/73, when the area suffered from serious drought. Two families from this area, both involved in farming, took part in the study:

- The Diop family lives in the village of Ndimb and has one migrant member, 33 years old, who left in 1994 and is involved in commerce.
- The Mboup family lives in Kër Momar Sarr and has one migrant member, 38 years old, who left Senegal 15 years ago and is currently a small businessman in Italy.

Paris

In Paris, interviews were held with one migrant member from each of the two families from Moudéry, and with two migrants from the Casamance Province (one from the town of Ziguinchor and the other from the village of Diégoune). Below are short profiles of the four migrants interviewed.

- Moussa (from the Sylla family) is Soninké and 29 years old. From a young age, Moussa enjoyed going to school. He obtained a good baccalaureate in Dakar, which provided him access to university studies in France. Moussa came to France in 1992, where he completed his university studies in management and information technology. He is a career advisor for a municipality in the Paris area. Three years ago he returned to Senegal to marry, returning thereafter to France, and currently lives with his wife, who works in a nursery school, and his two young children in Paris.

- Ousmane (from the Cissé family) is Soninké and 38 years old. He attended Koranic school after which he became an apprentice tailor. In Ousmane's family it has been customary for the men to migrate. When the time came for Ousmane, his father arranged the trip and supported him in France to get settled. Ousmane has been in France for 19 years and has worked for the same construction firm since he arrived. He currently lives in Rouen, with his French wife and two children. He also has a wife and two children in Senegal.
- Aly, whose family resides in the village of Diégoune, near Ziguinchor in the Southern province of Casamance, is Peul and 46 years old. After he finished primary school, he took an apprenticeship with a local baker. However, he soon left his hometown and subsequently travelled through many countries in Africa including Togo, Gabon, Congo, Zaire, Cameroon, Nigeria and Guinea, where he did a variety of jobs. In 1979 Aly came to France. He financed his trip with his personal savings. He was initially employed as a storeman in a paint store. Some years later he returned to Senegal to marry and brought his wife with him to France. He is currently living in the Melun area and has 3 children. His mother and father are dead; he has one elder brother in Belgium and two sisters and two brothers still living in the family home. His siblings rely on agriculture for their livelihood, supplemented with the remittances he sends.
- Amadou is Peul, 33 years of age and comes from Ziguinchor in Casamance. Amadou's father is dead and his mother runs the household. Amadou is the first born and has three brothers and two sisters. Besides one brother, who is a taxi driver, all other siblings work on a temporary basis. Amadou's mother makes a living from renting out rooms in her house and from growing mangoes and peanuts on the family's fields (with the help of occasional hired labour). She receives financial contributions from all of her working children. During his youth, Amadou obtained his baccalaureate in Dakar and his excellent school results gained him a bursary to study economics and finance at the University of Le Havre in France. Amadou arrived in France 11 years ago. After his studies he married a French woman. He is currently living in Paris and works for a bank.

3.3 Migration between Senegal and France

Significant migration from Senegal to France started in the 1940s, when the first Senegalese soldiers joined the French army. During the 1950s the first sailors joined the *Marine Marchande Française* working on French cargo ships and fishing vessels. During the colonial era, the transformation of the traditional economy and the increased dependence on manufactured goods led to the need for cash, which was not locally available. Migration and remittances, which responded to this need, became engrained in the livelihoods of the Senegalese.

In 1960, Senegal obtained independence but maintained strong links with France. Attracted by the economic boom, large numbers of Senegalese moved to France initially to work as factory labourers, but later they diversified into other forms of employment and enterprises. Many obtained the French nationality, sent regular remittances home and only returned to Senegal to retire.

The 1968-73 period of drought in Senegal, combined with low world prices for cotton and groundnuts, had an important negative impact on the local agriculture and as a result reinforced migration and the need for remittances.

France still maintains a close relationship with Senegal. It is the primary investor in Senegal, and French enterprises count for more than half of Senegal's formal sector. Bilateral co-operation programmes operate in a variety of sectors, such as education, health, rural development and institutional support. In 2002, Senegalese migrants residing in France were officially estimated to number 42,000, representing 22% of all migrants from sub-Saharan Africa and 5.8% of all regular migrants. Migration between Senegal and France is governed by a number of bilateral treaties concerning entry requirements and procedures, migrants' legal status and "co-development" (see above, box 1).

The outward migration from Senegal to France has fostered the influx of Malian migrants into Senegal, to replace the agricultural labour force lost from rural areas. The Malian migrant workers are, however, largely seasonal and are often paid on a piece work basis. In the Bakel region, Malian migrants are particularly numerous due to the proximity with Mali.

Who migrates?

Studies indicate that, although female migrants are on the increase, the majority of migrants are males (NIDI/Eurostat, 2000). Males are often young and single when they migrate and they do so from their parents' home. This was true for all the migrants in the study. Female migrants are more likely to be married at the time of migration than migrant men. This is influenced by the fact that women's migration is frequently related to reuniting the family (NIDI/Eurostat, 2000). This was the case for the wives of Moussa and Aly.

Why migrate?

The migrants we interviewed mentioned different motivations for their migration. Moussa and Amadou came to France to study and stayed on. Aly emigrated predominantly to increase his chances for a better life after having travelled widely. All three, however, indicated their desire to support their families back home as a factor in their migration, as well as a desire for personal development through studying, gaining experience and developing contacts. It is important to acknowledge that motivations are usually multifaceted.

Ousmane emigrated as a result of his family's culture of migration. His father and elder siblings had emigrated before him and his emigration was decided upon and arranged by the extended family, including his employment in France.

All the migrants, with the exception of Aly, were assisted (financially and otherwise) by their families with their migration, which confirms findings from the literature. In most cases, migration is not an individual decision, but a social process, involving a family strategy of survival and betterment, characterised by a range of economic, social and cultural dimensions. Migration involves discussion at household level, is sanctioned by the household head and facilitated by the family network. Family members or fellow villagers overseas help the new migrant to settle and start his new life. It is these social networks that bind migrants and non-migrants in complex social, transnational relationships. When families facilitate the emigration, they expect remittances and family commitment in return (see Ammassari & Black, 2001).

Living in France

The migrants in the study recognise the advantages of living in France, including access to technology, education and experience not available in Senegal as well as economic benefits. Amadou acknowledges that "There are plenty of work and leisure opportunities in France and many exciting things to learn and experience. I am particularly interested in financial systems, stock exchange and electronic communication systems, i.e. internet facilities. In Senegal these areas are still undeveloped". Therefore, migrants are torn between longing to live a rural existence with the extended family in Senegal and their reluctance to leave France because it provides services and opportunities. Aly says "I would leave for Senegal tomorrow, but it is better that I stay in France in order to earn some more money to look after my family and eventually earn enough to realise my dream of obtaining a large area of land in Senegal which I can cultivate and where I can develop a small tourism resort".

Social contact and support for the migrants in France are predominantly provided by other Senegalese migrants, including friends, extended family members and village associations (see below).

Links between migrants and their home remain strong and those in this study return home fairly often, ranging from twice a year to once every three years. Ousmane phones his parents and wife weekly, Amadou phones his mother monthly, while the other two phone more irregularly. This is consistent with the literature, which states that migration does not necessarily lead to social and family disruption (Ammassari, & Black, 2001). Data from our study, however, also shows that the intensity of contact with the family back home diminishes as the migrant builds up his nuclear family in France. Aly and Moussa used to go back once a year, but since they have started families, they return less often.

Return to Senegal ... or not?

Studies have revealed several reasons for return migration (Ammassari, & Black, 2001). The migrant may wish to rejoin his/her family, may be running away from adverse conditions in the destination country, or may aim to enjoy enhanced social status back home. All participants in the study indicated an intention to return to Senegal and their families in the future. Aly has plans to invest in an agricultural project; Amadou and Moussa want to invest in business or development projects, while

Ousmane intends to go home to retire. All of them indicated that they would like to contribute to the development of Senegal when they return. However, several reservations with regards to return were expressed. They argued that they have adapted (some more than others) to the European lifestyle, including its services and facilities (pensions, medical compensation, access to banking facilities, telecommunication). They fear the loss of those services on their return to Senegal.

Aly argued that return to a collective lifestyle, with shared accommodation, wealth and land, may not be easy after having become used to a more individualised existence in France.

Three of the four migrants interviewed had children born in France, which makes their eventual decision to return to Senegal more difficult. Aly, who has teenage children, recognises the probability that his children will not join him on his return to Senegal. He has already invested in a house in France for his children.

3.4 Remittances and livelihoods

Various sources estimate that migrants send to Senegal more than 60 thousand million francs CFA (91,5 million euros) every year. According to the head of the local post office, in Moudéry, old age pensions of migrants add up to 90 million francs CFA (137,200 euros) per month and remittance volumes are even higher. All participants in the study sent remittances to their families. These form an important component of their families' income.

Remittances and household livelihood strategies

Fieldwork in Senegal and Paris revealed that remittances vary, depending on the needs of the family (i.e. during the harvesting season more cash is needed to pay farm labour; at the beginning of the school year extra cash is required). The amount of remittances is predominantly decided upon by the migrant, balancing his financial means and the family's needs. However, lack of familiarity with the hard living conditions and constraints faced by migrants in France amongst those in the home country can lead to frustrations for migrants. Several participants in the Paris focus group complained about the continuous requests for additional cash and their families' lack of knowledge of the high costs of living in France; in particular their lack of understanding of their children's

needs in a French context, which implies the need for items such as televisions, computers, a family car, etc.

Remittances are generally sent on a monthly basis and although the postal services are currently in crisis in Senegal, they are still relied upon for transferring migrants' remittances. Recently, fast transfer services such as Western Union and Money Gram have become more popular, although they were not relied upon by the study participants. In discussing this matter with the focus group, they argued that these services are too expensive. All of the participants relied on informal means (hand-carriage by migrants or their friends travelling to the home town) when possible.

Box 5. Remittances: amount, frequency, transfer mechanism and use

Amadou remits a monthly sum of 100 euros (plus 6.70 euros postal costs) to his mother. The money is mainly used for household groceries and other consumables. When necessary the remittances contribute to paying water and electricity bills and, in the beginning of the year, to pay the school fees. Occasionally, in case of emergency, Amadou is asked to send extra money. This happened for instance when the septic tank of the family home needed urgent repair. The remittances are sent by postal order and take one week to arrive. Amadou's mother pays a fee (equivalent to 15 euros) to the post office in Senegal.

Moussa remits 300 euros every three months. El Hadj, Moussa's eldest uncle in Paris organises the money collection and transfer for all the family members living in France. These are usually sent by post, which takes 15 days to arrive, or sometimes they are carried by an acquaintance travelling from Paris to Senegal. However, the amount sent varies depending on the needs of the family. El Hadj phones the family home regularly to get an update on the financial and other needs of the family, which he then feeds back to family members in Paris. Remittances are used to buy food and for the maintenance of the house. During the cultivation season, approximately four months, extra remittances are required to pay for labour and other agricultural inputs. Moussa indicates that, since the harvests have been good this year, the amount sent may decrease. Sometimes, however, it may be decided to maintain the level of the remittances, despite a good harvest, in order to build up a reserve or to pay for extra consumables. This is discussed between the migrant group and the family in Moudéry. The remittances are sent to the head of the family, who decides on their disbursement.

Ally sends monthly remittances to his family. His eldest brother takes care of the money, which is used to buy food for the family and to help pay the electricity bill and school fees. Occasionally the family has an emergency for which they request additional financial help, for instance when somebody is ill or has had an accident.

Ousmane has twice yearly meetings with the family members living in France during which they decide on the amount of money to be sent home. Based on the varying needs of the family, which are regularly communicated to Ousmane and the capacity of the family members in Paris, the amount sent varies. Currently they send about 5000 euros a year, sent every three months to the family head. Often the money is carried to the village by a friend or acquaintance travelling from Paris. At other times postal services are used. The remittances are generally used to buy food and other consumables. During the cultivation season, extra cash is required to pay for labour and other agricultural inputs. Sometimes additional funds are required, for instance when somebody falls ill and needs to go to hospital in Dakar. Sometimes Ousmane sends money to his wife directly, through friends or acquaintances travelling to the village.

Both in Moudéry and in Kër Momar Sarr, remittances are spent on food and other essential consumables, education, the upkeep and servicing of the homesteads, land and agricultural inputs. In Kër Momar Sarr, remittances are also spent on livestock and to pay those responsible for herding livestock.

Some studies conclude that remittances generate dependency amongst families in the home country, who develop a passive attitude towards work. Others argue that the additional income from remittances enables families to invest in local development and entrepreneurial endeavours (Ammassari & Black, 2001). Although a direct causality between remittances and investment is hard to establish, several investments made by our interviewees are linked to remittances (see box 6 below).

Box 6. "Investing remittances"

Moussa has helped his brothers to start their own business. He bought second-hand books (novels, bestsellers) in France and shipped them to Senegal, where his brothers have been operating a library. This has been financially very successful, and Moussa's brother managed to start a taxi business with the profits they made. While continuing with the library business, they now manage two cars with drivers, which provide taxi services in Dakar. The taxi service earns them 10 euros a day. Moussa's family also owns four houses in Dakar.

Amadou regards business activity as an important tool for development in Senegal. He has bought his brother a car, which the latter uses for transporting people between Dakar and Ziguinchor and in the Casamance Province. Amadou intends to get more involved in business on his return to Senegal, but is currently reluctant to run a long-distance business from Paris. He feels that to be successful he needs to be directly involved in the management of the business rather than leaving the management in the hands of a local partner.

From the participants' responses, investments in property, particularly in Dakar, and in small business are most prominent. For instance, the Soninké are reported to use a fairly large portion of remittances to build houses for rent in Dakar. These houses also provide the migrants with somewhere to live when they eventually return to Senegal. The Cissé family owns a house in Dakar which they rent out. Aly has bought two houses in France and built one in Diégoune.

Although some participants invested money in small family businesses in Senegal, they expressed reluctance to invest in larger scale enterprises while still in France. They lack confidence in finding a suitable local partner and fear financial mismanagement in their absence. A fear of corruption on the part of the Senegalese government also served as a deterrent to invest in enterprises in Senegal. This latter view was strongly expressed by the participants in the Paris focus group.

Remittances and village associations

Besides sending remittances to family members, migrants provide financial support to development projects in their country, in particular to the village associations in their respective villages. In Senegal, the village association as a channel for collective remittances has become an important phenomenon since the 1970s. Village associations are created by the village and/or its migrants. Members of a village association make regular financial contributions towards development projects in their home village. One village commonly has village association branches in different localities abroad as well as in Dakar and in the village itself. The most popular projects undertaken by village associations are in the field of education, health, telecommunications and agriculture. The building of mosques, which enhances the prestige of the village, is also popular. These projects are widely recognised as providing an important contribution to improving living conditions back home.

In discussions with the Paris-based research and development organisation *Groupe de Recherche et de Réalisation pour le Développement Rural* (GRDR), which works with village associations in Senegal, some constraints of the "village association approach" were mentioned. Tensions may occur between different stakeholders in the development projects, namely the migrants, the village elders and the rural council.

- The migrants provide funds for the projects and are often prominent in developing the ideas underpinning them. They may however not have the necessary skills and expertise, and often feel marginalised because of their distance from the project and its financial management.
- The local village elders feel at times disempowered by the projects and threatened by the initiatives of young migrants. They feel that these projects underline their lack of capacity to provide for their communities. Moussa emphasised repeatedly that his village association in Paris intends to show the elders in Moudéry that young people can make a real difference to the village.
- The local rural council is important because it represents the government. It feels at times, however, disempowered, because it lacks financial and technical means as well as staff. In cases where migrants are well-represented on the rural council, these issues may be less important.

Box 7. Remittances and local development

Amadou belongs to an African association which aims to provide free internet services in African countries. As a member of his organisation, he is involved in setting up cyber cafés in Senegal, and in accessing materials and appropriate training for the use of internet facilities. On his next trip to Senegal he intends to develop contacts in Dakar to further this project.

Moussa is involved in a training project for “anti-social youth” in France. This concerns the training of groups of young people in assembling computers and developing solar power equipment. He has arranged for goods made by the trainees to be sent to his hometown. Moussa and Ousmane also belong to a village association for Moudéry. Thanks to the contribution of migrants’ associations, Moudéry has acquired two schools, a health centre, two markets, a post office and seven mosques. Two houses have also been built in Dakar to receive young migrants from Moudéry awaiting their emigration to Europe.

Aly is a committee member of the *Association des Sénégalais de Diégoûne en France*, founded in 1990, which contributes to the development of *Diégoûne*. There are currently about 30 people in the association and each member contributes three times a year. This adds up to about 1000 euros per year. Besides contributions from the members, the association organises social events in order to raise funds. Generally such events raise about 800 euros. Aly emphasises that for Senegalese people, their place of origin is of great importance. One’s village of birth remains an important aspect of one’s identity. As such efforts to improve one’s village are regarded as a duty. The association has already built a school, an exam centre and two maternity wards. There are plans for a post office in order to avoid people having to walk a long distance to use post office facilities. The associa-

tion, however, is finding it increasingly difficult to collect funds. The migrants complain of rising living costs in France. Aly believes that the association needs additional help and promotes the idea of “*jumelage*”. This involves the twinning of Diégoune with one or more towns in Europe or America. He envisages that representatives of the twinned towns would meet, discuss development priorities in Diégoune and subsequently provide financial and other aid for the village. He has witnessed the success of twinning in the village of Baïla, where, as a result of its twinning with a town in France and another in Germany, various development initiatives have been carried out. Aly also feels that a successful twinning project would relieve the immigrants to a certain extent of their financial duties.

3.5 Remittances, access to land and agriculture

Land tenure in Senegal

Under customary land tenure systems, access to farm land depends upon the allocation of a plot by the relevant customary authority. Once the land is productively used, the rights can usually be inherited according to a patrilineal kinship system. Land can also be accessed through loans and rentals. During the colonial period, attempts were made to change this system and to replace customary law with legislation based on individual land rights and written certificates. These attempts did not, however, have much impact on access to land for the rural dweller.

The 1964 law on the “*domaine national*” abrogated customary land tenure and nationalised most of the land. The State is the exclusive trustee of this land and is responsible for its management. The *domaine national* is subdivided into four categories:

- Urban zones (*zones urbaines*);
- Zones for special use (*zones classées*);
- Zones used for agricultural production (*zones de terroir*); and
- Development zones (*zones pionnières*), which remain under the control of the state.

In Senegal, land administration is closely linked to decentralisation, in place since the early 1970s and reformed in 1996. In rural areas, rural councils (“*communautés rurales*”) are responsible for the management of land and natural resources in their territory (*zones de terroir*). They can allocate land to those who can show they develop and use it productively (“*mise en valeur*”). Farmers who use their land productively have their access to this land protected by law.

Despite an extensive body of legislation on land tenure and on decentralisation, customary rules regarding land are still widely applied in rural areas (Münkner, 1995; Toulmin & Longbottom, 1997). Rural councils rarely make land allocations without the approval of customary chiefs. For instance, in Moudéry access to land is essentially still according to custom, except for lands where the SAED has provided irrigation. These areas previously belonged to the oligarchy of the village, but are now allocated by the rural council to families applying for it.

Access to land for our respondents

The Sylla family, which belongs to the local elite (and qualifies for chieftainship in the village), is one of the two large landholding families in Moudéry. Besides cultivating their own land, they lend land to landless families. This combination of land rights, social class and local authority provides the Sylla family with substantial power and influence at village level. This year the family cultivated 13 ha of customarily held land, excluding the land used for fruit trees and vegetable gardening. Eleven hectares were used for millet and two for maize. Since the family holds large areas of land, they were able to choose the best fields for cultivation close to the river. Since several members of the family are abroad, the Syllas have cultivated these lands with the help of five labourers from neighbouring Mali, which cost them the non-negligible amount of 280,000 FCFA (426 euros). This cultivation capacity has also enabled the Sylla family to reclaim 3 hectares of land that it had lent to another family (see below) and to successfully apply for an additional 2 ha of irrigated land from the rural council, which they have used to cultivate millet. Overall, this year the family produced 80 tonnes of millet and 1.4 tonnes of maize. The produce is essentially used for consumption by the family, although a share is destined for needy families in other villages. The young brother of the family head, who is president of the rural council, is largely responsible for distributing these gifts. Very occasionally, surplus is sold to traders who come to Moudéry to buy grain.

The Cissé family bought 2 ha of irrigated land from the ex-president of the rural council, for 110 000 FCFA (168 euros). However, this transaction was informal and does not have any legal value. The Cissé family uses the plot to cultivate maize, rice and millet, vegetables and bananas. It does so with the help of three Malian labourers, who are employed during the cultivation season. The produce is used for consumption as well as for sale to local buyers.

In Kër Momar Sarr, very few migrants invest in land. The two migrants involved in the study are exceptional. Their motivations for investing in land include their familiarity with farming as well as witnessing successful farming in other parts of the world and their limited knowledge about other investment options.

Mamadou, migrant in France from the Mboup family, has attempted unsuccessfully to acquire land through the rural council for the past eight months. He therefore resorted to renting a plot of irrigated land (1.47ha at 125.000 F CFA/ha (=190 euros/ha)) from a village association in charge of an irrigation project in the area. For a second plot of land (3 ha) in another village, he engaged the assistance of his uncle, who is resident in the area, to intervene, since the land is reserved exclusively for residents of the village. Mamadou cultivates in partnership with his stepbrother. He cultivated 1 ha with tomatoes and the remaining 3.47ha with sweet potatoes. The produce was sold and the proceeds were used to pay for capital costs (tractor, pumps, fertilisers, etc.); the balance was then divided between Mamadou and his brother. Mamadou complained about several constraints in farming including: lack of easy access to land (failure to obtain land through the rural council); high cost of irrigation; shortage of available markets, market monopolies and fixed prices for goods.

In Diégoune, Aly has inherited land from his father, for which he has now obtained a title deed. He grows a variety of crops including peanuts, rice, cassava, sweet potatoes, maize and mangoes for commercial purposes. Although he lives in France, he hires labour to manage his land. He predominantly hires women employees, whom he argues are more reliable. He is in monthly contact with his employees in order to discuss farming issues. Aly also inherited a herd of cattle from his father, for which he employs a herder. The herd provides milk and occasionally meat for sale. Aly intends to purchase more land to extend his farming activities. However he has prioritised other projects, such as purchasing a house in France for his children. As a result, acquiring more land will have to wait.

As stated in chapter 2, it is difficult to infer a direct association between remittances and improved access to land. Migrants and their families may invest in land as a result of remittances, but they may also be influenced by other factors such as level of education and pre-existing wealth. On the other hand, where remittances per se are not intended to be invested in land, they may still enable the household to free up other income for investment.

The experience presented above shows that a range of strategies are used to secure access to land, going beyond land purchases. The Sylla family has reclaimed land previously lent to other families and has acquired irrigated land through the rural council. The Cissé family bought irrigated land from an individual in the village. Mamadou rents irrigated land from a village association. Aly sought and obtained a certificate of ownership for his customary land. Through hired labour and agricultural inputs, all participants have enhanced the '*mise en valeur*' of their land, and hence their tenure security.

Study participants identified several motives for investing in rural land, including: the familiarity of the migrant and his family with agricultural practice; the importance of agricultural production for households' livelihoods; the cultural attachment of the migrant to rural life; exposure to successful agro-business in other locations; and the belief that enhanced agricultural production will enable the migrant to reduce his remittances.

The changing relationship with rural land

In the field sites, rural land does not yet have great market value. There is still unexploited land available. However, irrigation has increased land values (e.g. in Moudéry), and has attracted some migrants to invest in land. Thus, three of our respondents sought out irrigated land for investment. In the Kër Momar Sarr zone, the flooding of the *Vallée Fossile* and the construction of the Golon channel with a pump system have added value to the land and have attracted incomers, including foreign companies (e.g. investment from Kuwait). Although, officially, land cannot be bought and is allocated by the rural council, many informal rental and sale arrangements are made, and prices are soaring.

Migrants and their families contribute to these changes as a result of their greater financial capacity than many other villagers. Investment in irrigated land, combined with financial means to buy agricultural inputs and a more entrepreneurial inclination of migrants may gradually change the nature of agriculture, moving from subsistence to commercial farming. This may in turn create employment opportunities for other villagers. Several respondents already employ hired labour and sell their produce, though on a very small scale.

In perspective, these changes may create tensions at the family level. As was stated earlier, agriculture is traditionally regarded as an activity in which the entire family is involved and which is geared at consumption rather than commercial purposes. The agricultural tasks are clearly delineated and the head of the family takes the main decisions. At this stage, it is still unclear to what extent international remittances are supporting this model of family farming, and to what extent they are promoting a different type of agriculture, centred on individual entrepreneurship and commercial production. Interestingly, while in the case of the Sylla and the Cissé families it was the family head who acquired land, in the Mboup family it was the individual migrant, Mamadou, who acquired land with the help of family members.

Large-scale acquisition of irrigated land by migrants and their families, combined with greater means to use the land productively may, however, negatively affect land access for poorer families, who do not have the capacity to buy or rent land or even to cultivate their own customary land. With prices soaring, land will become less accessible to poorer households and more concentrated in the hands of a few investors, amongst whom are found some of the more affluent migrants and their families. A land dispute encountered during the field study in Moudéry is partially linked to the desire and the means of a family with access to remittances to expand the land area under its direct control. In this case, a piece of land had been lent out by the head of the Sylla family to the Sow family for over 10 years. In 2003, the Sylla family reclaimed its land. The Sow family refused to surrender the land and brought the matter to court, arguing that the land belonged to the *domaine national* and that therefore the rights of users (*mise en valeur*) should be protected. The court, however, ordered that the land be surrendered to the Sylla family, as they could produce a certificate of land allocation by the rural council, while the Sow family did not possess any documentation. Increased capacity to cultivate the land, linked to increased financial capacity of the migrant family are likely to have played a role in this dispute.

Two caveats need to be made. First, in these processes of land commodification and concentration, the migrant is only one among many players. Secondly, at the time of the study, while there are signs of increased commodification of land, and of greater agricultural intensification and commercialisation, this process of social change seems to be still at an early stage, and is far from complete.

Obstacles to investment in rural land

Despite recent interest in rural investment, migrants still predominantly invest in urban areas (construction and transport/commerce). All the migrants we interviewed had invested in small business or property. This may be due to an array of obstacles to investment in rural land. As is illustrated in Mamadou's case, acquiring land can be a long, complicated process, requiring negotiation and administration. This is difficult for the migrant, who wants to make his investment whilst remaining abroad. Being well-connected is key: the Sylla family, who has contacts in the rural council (a family member is even the president of the council), was able to secure access to irrigated land, whereas Mamadou, who does not have strong local connections, was unsuccessful. This highlights the importance of migrants' representation in institutions, such as rural councils.

Investing in urban property is often more attractive for various reasons. Being a property owner has a symbolic value and property investment is regarded as more secure, easier to manage and offers the possibility to rent the property out. Urban property is more widely advertised as an investment option, even in destination countries, whereas rural land is not generally promoted as an investment opportunity for migrants. However, people are increasingly informed about the possibilities for buying land, through family and intermediaries.

3.6 Conclusion

This chapter has provided insights into the role of remittances in rural livelihoods and access to land, and on their potential impact on changes in land tenure in rural Senegal. It has done so through a small number of targeted interviews aimed at identifying key issues and broad trends. Although investment in rural land is still in its infancy and migrants still largely prefer to invest in residential property, irrigated land is a growing attraction for investors, including migrants and their families. This increase in rural investment may affect land tenure and social relations in rural areas. Due to their relatively high economic capacity, migrants can become a key development player in rural areas, though at this stage it is not yet clear whether as source of support for family farming or as heralds of agri-business.

4. Ghana

JACQUELINE SAUNDERS, CLEMENT AHIADKEKE AND JOHN K. ANARFI

4.1 Introduction

This chapter is based on fieldwork undertaken in Ghana and the UK and on in-country literature reviews. In Ghana, research was undertaken among 27 households – 22 households with a migrating family member and 5 without – in the Eastern Region (Awukugua, Adukrom and Obuoadaka villages, in the Akuapim Ridge) and in Greater Accra (Dodowa and Ayikuma). The Eastern Region has a strong history of cash cropping, traditionally cocoa but increasingly non-traditional export crops like pineapples. Research in Greater Accra provides insights into the linkages between international remittances and land relations in peri-urban areas: in Dodowa and Ayikuma, the main economic activities are food cropping (cassava and maize) and livestock farming, although cash cropping (mango and, increasingly, pineapple) is also practised; however, there is a growing demand for land for building purposes, and increasing numbers of plots are being converted from agricultural to residential use. Both Eastern Region and Greater Accra sites present medium to high levels of out-migration, particularly to the UK.

Attempts to match London migrants to the Ghanaian households for the UK fieldwork were unsuccessful. Instead, migrants in London were identified through Ghanaian church and community-based organisations as well as personal contacts. Since all the London-based Ghanaian migrants came from cities, the London fieldwork has an urban bias. A “portrait” methodology was used with four migrants – two men (Peter and Rev Justice) and two women (Gwen and Betty). Due to time constraints, it was not possible to discuss the portraits in larger focus groups meetings, as initially planned. Interviews were also held in London with key informants from church and migrants’ associations.

Although the number of households interviewed in Ghana is small and the methodology used is qualitative, percentages are sometimes used in the tables presented in this chapter for easier reading.

4.2 Migrating from Ghana to the UK

Ghana has a long tradition of migration and mobility: figures suggest that up to 50% of Ghanaians migrate at some point in their lives (Litchfield and Waddington, 2003), although much of this is internal or regional. However, international migration is now assuming greater importance (Ammassari and Black, 2001). Throughout the 1980s and early 1990s political repression was a major cause of emigration (Ajibewa and Akinrinade, 2003) – one of the London-based migrants (Peter) as well as others interviewed in London identified this as a reason for leaving, while Gwen was unable to return to Ghana for political reasons following a visit to the UK. Since the end of the 1990s economic factors have assumed greater importance in migration decisions, particularly among Ghanaian males (Sander and Maimbo, 2003): economic downturn coupled with rapid population growth have created numerous knock-on effects in the country, including sharp rises in the labour force, low wages, unemployment and an increasing cost of living (Ammassari and Black, 2001). Economic factors have also deterred long-standing migrants from returning: Peter and Gwen both acknowledged that, even with low wages, they were better off in the UK.

The UK has traditionally been the preferred destination for most migrating Ghanaians, although this is now changing towards other countries, particularly the US, Germany and Italy (Schoorl, in Sander and Maimbo, 2003). Among the households interviewed in Ghana, migrant destinations included Austria (1), Holland (1), Italy (3), the UK (4), Germany (2), Spain (2), and Switzerland (1). Many Ghanaian migrants interviewed in London confirmed that the decision to come to the UK was due to shared history, language and institutions, extensive trade links and the increased likelihood of support on arrival provided through established networks of family and friends.

Ghanaians constitute the largest and the oldest immigrant African population in London. At first Ghanaians were part of the transient population of sailors arriving in the dockland area of London, but the numbers remained small. The decade after the UK Nationality Act of 1948 witnessed a large influx of immigrants who, due to their colonial status, were allowed to enter Britain without restriction to fill the labour shortages of the post-war economy (Segal, 1995). The new immigrants were mainly confined to urban areas where employment was easier to find – primarily in low paid manual jobs in the health, transport and catering industries.

Immigration policy in the UK has also influenced the size and nature of more recent migration patterns. Since 1998 the UK Government has actively recruited overseas for skilled labour especially for the health service, while also introducing successive policies aimed at reducing asylum seekers. Data from Ghana indicate similar trends: the majority (up to 80%) of health professionals leave the country within 5 years of graduating (IOM), and the number of overseas trained nurses and midwives from sub-Saharan Africa registering with the UK Cooperative Council increased from 905 in 1998/99 to 2,133 in 2000/01 (World Bank, 2003).

Today, in London, Ghanaians are concentrated in Dalston, Brixton and Lewisham. Official figures from the Home Office Census and the Ghana High Commission (Home Office website; Ghana High Commission web site) estimate Ghanaians living in Britain at 20,000, although the real figure is likely to be much higher.

A migrant's life in London – networks and associations

On arrival in the UK, Ghanaians rely heavily on family connections for support, particularly for housing, finance and information about job opportunities. All the London-based migrants as well as others interviewed generally knew someone in London, and 3 relied on relatives for housing and financial assistance. All the migrants described the cultural shock of arriving in London, despite a wealth of information provided by family and friends. London was highlighted as an unfriendly place compared to other parts of the UK (Rev Justice) and even more so compared to Ghana.

Many migrants join formal associations or church-based groups where they exist, or establish new ones to lessen the impacts of migration – isolation, loss of community and identity, absence of support, accessing information in a foreign country. For some, membership of an association or a church is a means of establishing and reaffirming cultural identity and increasing Ghanaian solidarity within a seemingly hostile multi-cultural environment.

As well as providing support to isolated migrants, associations and church-based groups also offer opportunities for migrants to establish contacts, broaden their networks and enhance their “social capital”. All the London-based migrants except Betty were members of an association or very active in the Church, and all acknowledged the importance of

both in Ghanaian life in London. While Betty claimed that she did not belong to an association, she had contacted friends from school to establish an old girls' group. All the London-based migrants confirmed that they had received, or may expect to receive help through e.g. fostering or baby sitting children, obtaining information or access to jobs, housing and financial help through their Church based groups or associations. In Gwen's case, she had used her contacts at the Church to develop and improve her trading activities and income earning opportunities.

Ghanaian social networks in the UK are extremely varied and broad ranging: as well as organisations based on traditional family or church ties, Ghanaian migrants also establish a social identity overseas through groups established around shared language and ethnic, geographical, educational and even occupational backgrounds. A list of community organisations in London provided by the Ghanaian High Commission lists a wide variety of town and village-based associations, old boys and girls school and university groups, and profession-based groups such as accountants and nurses.

4.3 Remittances and livelihoods

Remittances – how much?

Although remittances to Ghana have not kept pace with the global rise in remittance flows, in absolute terms they have increased significantly and now play a crucial role at both national and household levels (Table 1). The Bank of Ghana estimates that, in 2001, total remittance receipts stood at \$400 million – approximately 20% of Ghana's export earnings - and ranked fourth after cocoa, gold and tourism as a source of foreign exchange. At the household level, remittances are an important source of income, often lifting family members out of poverty and providing for essential consumption items and payment of bills. Those receiving remittances enjoy a higher standard of living than non-receivers (Addy, 2003), as well as greater access to resources and services such as land and education.

As the figures indicate, remittances to Ghana have increased substantially in a decade, while also constituting an increasing share of the country's GDP over the same period.

Data are not available for amounts sent specifically from the UK to Ghana, but according to Nuro (1999), the amounts sent by individual

Year	Migration as share of population %	Official remittances (\$million)	As share of GDP (%)
1987	0.11	1	0.02
1989	0.12	6	0.11
1992	0.18	7	0.12
1999	0.32	26	0.37

Source: R Adams and J Page, 2003

professional migrants range from \$1,000 to \$5,000 a year with a mean of \$2,200. Tiemoko (2003) puts the figure anywhere between \$1,000 and \$14,000 (between 1999 and 2000).

The fieldwork in Ghana does not provide information on the amounts received at the household level, but the interviews with London-based migrants suggest that Nuro's and Tiemoko's figures are high for UK migrants. The level of remittances from the London-based migrants we interviewed tends towards the lower end of the scale. For example, Betty specifies that she sends £600 a year (approximately \$1000) with additional amounts sent for specific purposes if needed. As a professional teacher and married to an accountant, Betty represents the higher earning scale of all the migrants interviewed. Residence in London may help to explain why the amount falls below the estimated mean: property and the cost of living in the capital are widely acknowledged to be extremely high and therefore limit the amount that Betty can remit. In addition, she is not sending money for her own house building, land purchase or business development project. Her parents meanwhile are reasonably well off, particularly her father, and also receive money from other working siblings. Nevertheless, Betty confirmed that the amount she sent was based on her own view on what her parents needed, regardless of her own income. In contrast, Gwen sent all her income home when she first arrived in the UK. Although the exact amount is not provided, her remittances were used to complete a house as well as support her dependents

– three children being cared for by her mother in Ghana. Peter, who was on a low income and had young children, remitted about £200 a year although the amount was not guaranteed: as well as being low paid, Peter did not want to encourage dependency, so his own family needs in London were given priority. While Peter sent home less money than other migrants, he contributed to household essentials such as medicines, luxury items on special occasions, as well as gifts which were taken home, and expected by his family, on recent visits to Ghana.

“The ability to send remittances is a source of great pride”.

John, Ghanaian migrant, London

Whatever the amount, all London-based migrants, as well as others interviewed, expressed a commitment to helping family members financially, particularly aging parents. In the absence of a pension system in Ghana, older people rely on working family members, both at home and overseas, while children see it as their responsibility to help their parents. Although there is not necessarily an expectation on the part of parents, or duty on the part of children, most people do contribute out of a sense of pride or desire to help. Remittances reflect this social dimension of the migration process. All the migrant participants pointed to this aspect inherent in both Ghanaian life generally, and family life in particular, where members help one another in a variety of ways: remittances are one channel, but several others exist, including fostering children with relatives, membership of associations and church support.

Box 8. The importance of remittances for migrants and families

Betty sends money to her father and her mother, and occasionally to her step-mother. She considered it a very important dimension of family life that children look after their parents in their old age. There is no pension system in Ghana and so it is left to the family to provide. Although there is no obligation to send money there is an expectation that working children will help out and ensure that parents do not lack for anything and are comfortable. Similarly, Betty considers it her responsibility to help her parents and that the remittance, regardless of the amount, is a reflection of that commitment.

And in what form?

How much is sent by migrants, and how it is transferred depends on a variety of factors, particularly the economic and political conditions in both the home and destination countries. Until recently, exchange controls in Ghana have hampered currency flows, while tax exemptions on goods brought in for personal use by migrants absent for at least one year have encouraged many to bring in goods rather than money, which may then be sold for cash. This includes clothes, cars, electrical appliances, household goods as well as office equipment.

In addition to goods, the informal transfer of cash remittances (e.g. through migrants, relatives or friends carrying cash) means that some remittances are not captured in official statistics. This is certainly the case for Ghana, where 95% of remittances are transferred in kind (e.g. electrical goods, cars and household items; Anarfi in Sander and Maimbo, 2003). Remittance levels could therefore be up to 2.5 times higher than official estimates suggest.

Fieldwork data from Ghana also demonstrates a variety of transfer channels (Table 2), and while cash is the most frequent route, the bulk of remittances are in the form of goods. One family acknowledged that a migrant family member used to send cars to be sold for cash, with the proceeds transferred to him. Other types of remittance brought in by

Type of remittance	Frequency of response	Percentage of response
Cash	17	44.7
Clothing	7	18.4
Personal belongings	6	15.8
Vehicles	3	7.9
Medicines	3	7.9
Farming equipment	2	5.3
Total	38	100

Source: Ghana fieldwork. N.B: The total number of migrant households interviewed is 22; the table presents the frequency of responses in both absolute and relative terms; each interviewee may provide one or more responses.

migrants may be for businesses, such as farm equipment, grain mills, outboard motors and business machines. In London, both Peter and Gwen also reported taking goods with them on visits to Ghana. For Gwen this was part of her trading activities, taking British goods into Ghana and bringing back Ghanaian goods to the UK.

Cash is important, however, as it is the chief means for acquiring other goods and services, particularly land for house building (see next section).

Remittance use

Data on the use of remittances is highly varied depending on the individual household, the structure of the local economy, exchange rates and political stability among other factors. In Ghana the majority of remittances are used for consumption (Asieudu, 2003; Snrech, 1998), with over 70% going on payment of hospital bills, school fees, marriages and funerals, house building and meeting daily needs.

Both the London and Ghana fieldwork also revealed that use of remittances, in the form of goods or cash, is oriented towards housing (from maintenance of the family house to buying residential land and building a new house) (Table 3).

Table 3. Use of remittances		
Remittance use	Frequency of response	Percentage of response
Building plot/housing project	18	41.9
Housekeeping (food, clothes, etc.)	9	20.9
Agricultural plot/farming	6	14.0
Capital for business	5	11.6
Livestock/poultry	3	6.9
Health care	2	4.7
Total	43	100

Source: Ghana fieldwork. N.B: The total number of migrant households interviewed is 22; the table presents the frequency of responses in both absolute and relative terms; each interviewee may provide one or more responses.

House building and home ownership among Ghanaian migrants are paramount. The field work in both Ghana and London clearly demonstrates the priority attached to building a home: households in Ghana and migrants in London spoke of migrants' aspirations to be independent, to have a decent place to live and to provide housing for families on their return. Of the London-based migrants, Rev Justice and Gwen had both used remittances to acquire land for building a house for themselves. Gwen spoke proudly of her house in Ghana and during the interview showed a video of it. Both Peter and Betty hoped to build houses before returning to Ghana, particularly Betty who effectively made it a condition of her return. The majority of migrant households in Ghana also used remittances to acquire land for housing and acknowledged similar activities among migrants more generally (Table 3). Besides house building in their home towns, some of the Ghanaian households and the London-based migrants also built houses in Accra or Kumasi, although land in Accra is very expensive. For Rev Justice, the reason was simply to be fair to his wife and children who were not from his home town. Peter plans to build in Kumasi, which is not far from his home town.

<p>Box 9. Home sweet home</p> <p><i>"They would want to stay in their own home instead of renting a place to reside. Other consideration for putting up the house is to afford other family members a decent place to lay down their heads."</i></p> <p><i>"In future they (migrants) might return home for good. When they come on a visit, other family members are inconvenienced due to lack of space and privacy. They feel obligated to help solve this problem since they are much advantaged to do so".</i></p> <p><i>"These investments are done because of posterity – the future benefit of children and family members, i.e. parents and siblings. Economically it is valuable as a source of income when they return home."</i></p>

Source: Respondents, Ghana fieldwork.

Ghanaian culture also holds great store by house building and for migrants particularly house ownership symbolises success. Smith and Mazzucato's study of returned Ghanaian migrants (2003) reveals the importance of house building and house ownership which many reported conferred status or prestige, and defined 'manhood', particularly in Ashanti culture. Often migrants' evaluation of themselves will include the

construction of a house both for themselves and for close kin as an indicator of success (Manuh, 2003).

Box 10. A symbol of success

"The moment someone returns from Europe he gains respect in the society and he must live in his or her own house. He wants to be in a bigger house and at a quiet place so that when people visit him he will be respected and he will feel proud."

"Building a residential house is a form of property ownership – it brings honour and dignity after years of working life"

Source: Respondents, Ghana fieldwork.

Cultural factors have been aided by economic and political developments in the country, particularly in Accra. During the 1980s, a policy was introduced which exempted new buildings from duty for five years, effectively prompting a rush on property building. The government also allowed privately owned foreign exchange bureaux, thereby liberalising financial transfers into the country. Moreover, foreign migrants responded to massive inflation by building houses like "mansions". A subsequent arrangement to float the cedi meant that property was the safest form of investment.

Remittances are also used for business activities, either for migrants or their siblings. Goods brought into Ghana often include commercial items such as faxes or phones, outboard motors or cars for transport. Migrants from rural areas usually establish businesses in the major cities because of the availability of utilities, particularly electricity and water, as well as the potential market opportunities. These businesses tend to concentrate on communication centres, commercial transport and trade in second-hand goods. Three London-based migrants planned to acquire land for commercial building: Rev Justice was considering developing a cold storage fish facility in his home town of Komenda, while Betty hoped to set up a business before returning to Ghana. Peter also hoped to establish a business mainly because without it, he would be unable to support family members who would expect assistance.

Spending remittances on essential housekeeping is also a priority for migrants' families. All the migrants interviewed in London sent remittances to support family members with essential housekeeping and

consumption items: Peter sent money for specific items for special occasions, Gwen supported her children in Ghana, Rev Justice sent funds to help his sick father and also with funeral preparations, and Betty provided a regular income to her parents which was used for general housekeeping. Remittances also contributed to funeral and other ceremonial expenses. Births, marriages and funerals, which usually involve the wider community, are very important but very costly. People in rural areas tend to expect a funeral which is financed from abroad to be grander and demonstrated in the type of coffin, the number of guests, the catering and entertainment. This may also include house construction and renovation (Kabki et al, 2003). Kabki et al also suggest that families without migrants sometimes have to obtain loans to cover the costs. Rev Justice reported that he was sending back money to pay for the heavy funeral costs of his recently deceased father, and Betty similarly explained the expenses associated with social events such as births, marriages and funerals.

Use of remittances for education of family members through payment of school or university fees is also cited in the literature, although none of the respondents in either London or Ghana reported this use.

At a community level, funds remitted by overseas associations and churches often provide a life-line to deprived areas in Ghana: Sander and Maimbo (2003) report that during the 1980s and 1990s some health institutions in Ghana were only kept afloat because of donations from overseas associations. Support to schools, hospital buildings, providing water supplies, security and in some cases essential services were just some of the uses of association funds described by the migrants we interviewed.

4.4 Remittances and access to land

Land tenure and use in Ghana

Land tenure in Ghana, as in other parts of West Africa, is characterised by the coexistence of statutory and customary systems. Land legislation provides for a deeds registration system in most of the country (Land Registry Act, 1962) and for land title registration in selected urban areas (Land Title Registration Act, 1986). Under customary tenure, land is managed by chiefs that are organised in hierarchical structures (village to “paramount” chiefs), and that in a few cases may have quite developed mechanisms to record land transactions (“customary land secretariats”). A

major land tenure reform programme is under way in order to increase tenure security, including by bridging the gap between the statutory and the customary, and by strengthening customary land secretariats.

As for land use, “new” cash crops, such as pineapple, mango, citrus and banana, are replacing traditional export crops (cocoa, coffee and oil palm) in several areas of Ghana. For instance, in the Eastern Region, citrus fruit and pineapples have largely replaced cocoa cultivation. The characteristics of new crops may bring social and economic change: citrus trees are productive for a longer period than cocoa, and pineapple production, often carried out on a medium to large scale, is more capital intensive than traditional crops. Major food crops include cassava, yam, rice, maize, beans and sorghum. Animal rearing (livestock and poultry particularly) is also a crucial aspect of rural livelihoods. Traditionally, export crops have been mainly grown by smallholders, particularly cocoa, although more recently larger scale agriculture has expanded, such as in the pineapple sector.

Using remittances to improve access to land

A large portion of our respondents used remittances to improve their access to land, although the majority of them did so for residential purposes. Acquisition of agricultural and residential land presents very different features.

According to data from the fieldwork in Ghana (particularly the peri-urban sites), residential land is either purchased or given as portion of the family land, whereas land for agriculture is generally leased long-term. In the study areas, residential land was acquired from individual owners or family heads. Acquiring plots for building is often the responsibility of a relative, most frequently a sibling. He/she usually receives the remittances and acts as the intermediary with the landowners. The reliance on family members and one-to-one direct transactions has both advantages and disadvantages. Landowners prefer to sell to migrants, knowing that they have ready cash and are able to pay higher prices; in order to avoid paying higher prices, a family member negotiating with landowners may try to disguise the fact that the land is being purchased for an overseas relative, as one Ghanaian respondent admitted to have done. On the other hand, there are reports that some relatives have acquired low quality plots, chosen inferior locations, or used the money to acquire plots for themselves, or even spent the money on other things (Smith, 2002; Manuh, 2003). Ethnic affiliations of both the seller and buyer may also

hamper negotiations: for example, one respondent reported that a seller had experienced problems with a person from a particular ethnic group on a previous occasion and was not willing to do business with other members of the same group.

The evidence from both Ghana and London reveals much less interest among migrants and their families to acquire land for agricultural purposes. In the case of London, this may be due to the urban bias of the participating migrants. The majority of the Ghanaian households had acquired land for housing projects, although six respondents did use remittances for agricultural activities (mainly in the Eastern Region field sites). This included mango, cashew and pineapple production for export, and poultry and livestock farming. There was some evidence of subsistence farming, although this was portrayed as an interim measure to prevent undeveloped land being sold again.

As with residential plots, migrants usually acquire land for agriculture through relatives. Whereas land for housing is usually purchased outright, agricultural land is generally leased for up to 50 years. However, it has been reported that land may in some cases be sold, particularly by land owners who need the money. Land for pineapple is leased on a large scale, and according to one respondent, it has been known for some buyers to cheat landowners into selling rather leasing, and thereby acquire large tracts of land.

Soaring land prices and access to land

Demand for house building has pushed up the price of land in urban and peri-urban areas. According to some respondents, the price of land is soaring, and migrant households are better able to pay these higher prices than non-migrant households. By injecting hard currency, international remittances are further pushing up land prices. Indeed, landowners are much more keen to sell to overseas-based migrants rather than local residents: not only can migrants come up with the ready cash both to buy land and develop it, the sellers also know they can extract a better price from them. On the other hand, residents usually need longer to access sufficient funds for both land purchase or lease and building, and may be forced to resell if they cannot start a project within a specific time period. Even if the land has already been sold or leased to a local, the original vendor may try to sell again after 3 years if the land is not developed, provoking the purchaser to start a lengthy litigation process. One respon-

dent reported such an incident over 60 acres of land which had been leased to his family but also subsequently sold to an estate developer.

Effectively, in peri-urban areas migrant purchases are helping to fuel a cycle of spiralling costs and reduced access to land for less well-off residents. The majority of the respondents in the Ghana field study remarked on the rising costs of land, particularly plots for housing; most put this down to the pressure of demand from migrants although two respondents attributed rising costs to the general pressure of population. But for some Ghanaian households, responsibility for the high prices is laid firmly at the feet of landowners who are taking advantage of migrants' ability to pay more by putting up prices and selling to the highest bidder.

Box 11. The impact of migrant land purchases

"Land is very difficult to come by and quite expensive, especially when the landowner gets to know that the buyer is coming from abroad they sell it exorbitantly."

"There is much demand on land and this has made landowners raise the cost per plot. Available land is now far removed to the outskirts."

"Land is very expensive because these people pay cash and would also like to buy it at very expensive prices. The interest of these landlords is in people who come from outside the country, especially Europe and US. This has made land very scarce over here."

"It makes the land very expensive and is not easily available. It makes it difficult for people living here to have access to land."

"The owners are selling it exorbitantly. They put up a price tag almost equal to the cost of land in Accra."

Source: Respondents, Ghana fieldwork.

Fieldwork in the peri-urban sites also revealed the existence of brokers who specialise in land purchase, anticipating further scarcity and selling to other individuals and developers at higher prices. Often these are "strangers" who have acquired land through the customary system and then sell on. The numerous references among Ghanaian respondents to price rises and increasing land scarcity suggest that speculation is occurring, particularly on the part of land sellers who show a preference for overseas buyers, and astute individuals who are able to acquire land for onward sale.

Land use, tenure and disputes

It is clear that land prices are increasing and those with remittances are in a better position to buy or lease. This has effects on land ownership and use. Land is being removed from cultivation for house building financed from remittances, with consequences for agricultural production, in peri-urban Accra (Maxwell et al, 2000). Respondents in Ghana complained that high prices in towns were pushing residents to acquire land for residential purposes outside the perimeter – areas usually allocated to agriculture (see Box 11), which confirms that house building is encroaching on agricultural land.

Our fieldwork shows that, for sales of residential plots and leases of agricultural land, the movement is away from family held land towards individualised holdings. Lack of accountability within customary land tenure systems enables the family head or another senior member of the family to sell or lease land to migrants for personal benefit, possibly without consultation or compensation to those who lose out. This, together with the conversion from agriculture to residential plots, is undermining traditional systems of tenure and increasing insecurity for vulnerable, landless and poorer farmers, especially when family held lands are given to overseas-based migrants. The influx of overseas migrants or “outsiders” also presents a challenge to the legitimacy of customary institutions.

In rural areas, the move to pineapple farming is particularly challenging: pineapple cultivation is capital intensive and usually produced on a medium to large scale for export, and is therefore only accessible to those with sufficient finance. When family heads lease out land for pineapple plantations, it subtracts the land from the family for long periods compared to land allocated to food crops - up to 50 years in some cases of pineapple production.

In some areas, land disputes have also arisen due to landowners selling or leasing the land twice to two different individuals. Costly and lengthy litigation often ensues and may result in violence. Sometimes one family member may sell a building plot to someone who quickly erects a building to establish his claim to the land, although the seller may not have had the legal right to dispose of the land. When it comes to the notice of the family elders, the buyer is told to pay the appropriate price or risk going to court.

4.5 Conclusion

Fieldwork undertaken in both Ghana and the UK as well as wider literature demonstrate that sending remittances home to families and to communities is a major feature of the migration process: it links migrants with their homes and reflects bonds of responsibility where a broader network of relatives also derives benefit from an overseas family member.

International remittance flows have been increasing dramatically and Ghana is no exception. The use to which remittances are put shows that benefits primarily come in the form of cash and goods, with money being used to support daily household needs – such as payment of bills, food, clothes, education, and house building. On the other hand, only a few of our respondents in Ghana and no migrants interviewed in London demonstrated an interest in acquiring land for agricultural purposes. Those that did showed a preference for “new” crops like mangoes and pineapple.

In urban and peri-urban areas, demand for residential land among migrants, together with landowners’ preference for overseas-based migrants with cash in hand, is helping to fuel spiralling land prices. The demand for residential land is also leading to multiple sales of land, where it is both leased and sold simultaneously. As a result, families not benefiting from migrants’ remittances or unable to pay the high prices are being squeezed out of these areas. Moreover, agricultural land on the outskirts of towns is being converted to residential plots, taking land out of crop production. More broadly, international remittances seem to be one of the factors pushing towards the erosion of customary land tenure systems and towards greater individualisation of land and property rights.

5. Conclusion

5.1 To sum up

This study has explored the linkages between international remittances and access to land in West Africa, by analysing the extent to which remittances enable migrant households to improve their access to land and the effects that this has on land relations. In so doing, it has raised more issues and questions than provided answers. Chapter 2 provided a conceptual framework for exploring the linkages between international remittances and access to land, drawing on a literature review and on interviews with key informants. Chapters 3 and 4 presented findings from our fieldwork in Senegal and France and in Ghana and the UK, respectively. While in most cases findings from the literature review and from the fieldwork are mutually reinforcing, in some areas our findings somewhat differ from research available in the literature (e.g. on the relative importance of land purchases as a form of remittance use; see below).

Although the literature review and fieldwork have shed some light on those linkages, the complexity of the issues demands more careful examination by larger-scale follow-on research. This is in line with the original aim of this scoping study, to identify areas for further work rather than providing operational and policy recommendations. Some issues deserving particular attention in follow-on work are identified below (section 5.2).

An important livelihood and development contribution

Overall, remittances emerge as an important and steadily growing source of finance for developing countries, well above official development aid and rivalling foreign direct investment volumes. In areas of emigration, remittances support livelihoods by enabling households to meet their basic needs and to invest in a variety of capital assets. Although some distinguish between “productive” and “unproductive” remittance uses, the line between the two is often blurred, and both contribute to livelihoods and development. Moreover, migrants’ and hometown associations contribute to local development through schools, health centres, wells and other projects. More generally, migration deeply affects the local economy, cultural values and social fabric. This is particularly true in areas characterised by long-standing and substantial out-migration, as in the village of Moudéry, one of the field sites in Senegal. Here,

the research team struggled to find households without members currently or previously abroad, and 29 out of the 32 elected local councillors were or had been migrants themselves.

In these areas, poverty reduction policies and programmes cannot simply ignore the phenomenon. Governments and development agencies should explore ways to support the livelihood strategies of migrant households while ensuring that non-migrant households are not left behind. Indeed, acknowledging the important contribution of remittances to development in the home countries should not lead to the conclusion that they can be a substitute for official development aid. The migrants' associations we met seek additional funds from donors and development agencies to complement their "collective" remittances and fund their community development projects. Moreover, while the fact that remittances flow directly to individual households makes them a very effective form of North-South financial transfer, it also means that they do not directly address the livelihood and development needs of non-migrant households.

Remittances and access to land

This study has documented how migrant households use remittances to improve their access to land. Although the existing literature focuses on land purchase as a means to increase access to land, fieldwork in both Ghana and Senegal has shown that improvements in land access can also be achieved in a variety of other ways, such as strengthening the security of existing access, administrative land allocation, leases, as well as land loans and inheritance. Thus, fieldwork in Ghana revealed that while purchases are common for residential plots, agricultural land is rarely sold, and migrant households usually gain access to it through leases. Similarly, in Senegal, the migrant households we interviewed have improved their access to land mainly through: the consolidation of their existing land rights, by putting the land into more productive use through hired labour and agricultural inputs ("*mise en valeur*"); land allocation by the rural council; and land rental. Only one of our Senegalese respondents had informally purchased land. For all these different institutional arrangements, intermediaries – family members or others – play a crucial role, and benefit from this brokerage function.

Improved access to land enables households to expand their agricultural activities, either for subsistence (e.g. most of our Senegalese respondents) or for commercial purposes (see e.g. the Ghanaian respondents growing pineapples and mangoes). In both cases, this contributes to their livelihoods.

However, improving access to agricultural land is only one of the many possible uses of remittances, and by no means the most common. Basic needs aside, housing seems to be the most common form of remittance use. This finding is supported both by the literature review and by the fieldwork in Ghana, where most of the respondents were acquiring land for residential purposes. Similarly, the migrants interviewed in France and Great Britain, who are living in a big metropolis like Paris and London, showed little interest in agriculture. It must be remembered that, in many rural areas, international migration takes place within the context of a broader process of de-agrarianisation, with younger people seeking to move out of agriculture.

In this regard, fieldwork in Senegal and France, where we were able to work with members of the same families, shows possible differences in the perception of needs and priorities between migrants and families back home. Thus, while for migrants land is usually not a priority, the livelihoods of their families may substantially depend on it. In these cases, where remittances are sent to support the family rather than for an individual project of the migrant, land-based uses of remittances (including reclamation of land lent to others, use of agricultural hired labour, etc) may be decided by the family with a substantial degree of autonomy from the migrant.

Further analysis is needed of the development outcomes from improved land access achieved through remittances. Where this happens through reclamation or the clearing of new lands (as in the case of Southern Morocco, where remittance-funded water points enable the cultivation of previously barren land; de Haas, 2003 – see above, chapter 2), the contribution in terms of increased agricultural production and rural development is evident.

However, where land is already under cultivation, improved land access for some exacerbates competition and undermines access for others, particularly non-migrant households. This may happen through administrative mechanisms (preference for migrant households in land allocation processes), market mechanisms (soaring land prices as a result of remittance-supported demand, making it harder for locals to access land) or other (reclaiming plots lent to others by migrant households now better able to cultivate them). These scenarios require a more careful examination of the development outcomes of the linkages between remittances and access to land, both in terms of economic development (are migrant households producing more and more efficiently than non-migrant ones,

as a result of their access to resources, skills and ideas from abroad?) and in terms of equity (are benefits “trickling down” to non-migrant households, or are these increasingly marginalised and their livelihoods undermined?).

5.2 Areas for further work

The past three or four years have witnessed a new interest in the linkages between migration, particularly remittances, and development, and a boom in the literature on this issue. In contrast to the literature of previous decades, which tended to emphasise the negative impact of migration on home countries (brain drain, labour loss, remittance dependency, etc), the new literature sees migration as a development opportunity, highlighting the transfer of resources, skills, knowledge and ideas that it can foster – often to the point of overlooking the risks and challenges it creates.

However, very little research exists to date on the linkages between migration and specific development issues, such as access to land. Understanding these linkages is key to moving from a general recognition of how remittances contribute to livelihoods and development towards more specific insights on how to maximise their social and economic outcomes while minimising their potential to lead to greater inequality. This scoping study has started to tackle the complex linkages between international remittances and access to land. The following paragraphs identify areas for further work in order to understand those linkages better.

Remittances and diverse land access mechanisms

First of all, the diversity of institutional mechanisms through which migrant households improve their access to land (purchase, rental, loan, administrative allocation, etc) deserves to be explored more in depth than was possible in this study. Taking the example of land purchase, possible research questions include: the extent to which remittances are supporting them, and the nature, location, size and quality of the land purchased; the process followed for land purchases, including their formal or informal nature and the role of intermediaries; whether migrants have a higher propensity than non-migrant households to seek land titles; the extent to which remittance-supported purchases contribute to increased land competition, chaotic land markets and land disputes; and whether these purchases result in greater land concentration and even in a reduction of land access for non-migrant households.

Questions along the same lines (nature/process and effects) should be addressed for all the other land access mechanisms identified by this scoping study. In tackling these issues, it is important to go beyond static “snapshots”, i.e. recording changes in land access in the recent past (as our fieldwork had to do due to limited time), and to study changes over longer periods of time. Given the different land dynamics in rural and peri-urban areas, research should cover both settings. In rural areas, it may be useful to focus on sites where land is particularly “valuable” (e.g. irrigated plots).

In studying these different institutional arrangements for access to land, attention should be paid to the factors affecting remittance decisions, particularly factors affecting the amount and frequency of remittances (a very large research area in itself), the allocation of remittances among different uses including land, and the choice of the specific arrangements to improve access to land.

Remittances, access to land and agriculture

Most of the literature reviewed addressed only briefly the relationship between remittances and access to land. In order to appreciate the full nature and implications of that relationship, we need to explore the effects that changes in land access have on land use and agriculture, and ultimately on rural development. Examples of possible research questions include: are remittances allowing to compensate for the “labour loss” effect in the home areas, by enabling to hire labour to cultivate land? If so, what are the processes that this triggers? For instance, the arrival of labourers from neighbouring, poorer countries? Are migration and remittances favouring agricultural intensification and the adoption of new agricultural technologies? Do these processes support family farms, or do they contribute to the shift towards medium and larger scale commercial agriculture, which is ongoing in several West African countries? In peri-urban areas, do remittances contribute to the transformation of agricultural land into residential plots, what are the effects of this on agricultural production and food security, and who is winning and who is losing in this process?

Intra-household dynamics

Our time and resource constraints prevent us from studying what happens within households in any depth. Yet, as stated above (chapter 2), households should not be considered single entities in how remittances

are used. First, gender factors affect decisions on the amount, frequency and use of remittances. Secondly, remittances may alter relations between siblings and between parents and children. Thirdly, improvements in land access may have different implications for different family members, along gender, generational or other lines. These and other intra-household aspects deserve further research.

Policies and institutions to promote remittances and their best use

Several countries have adopted a variety of measures to facilitate remittance inflows and encourage their best use. These include not only the removal of restrictions (e.g. foreign exchange controls), but also proactive measures to attract investment from their migrants overseas, such as investment schemes and advisory facilities (Sander, 2003; for an example, see box below).

The nature of these measures as well as their success and the constraints they met need to be better understood and to be shared with policy makers in other countries. In addition, access to land is likely to require investigation of more specific policy areas, particularly the extent to which land legislation provides adequate tenure security and ensures the transparency of land allocation procedures, and the overall policy framework makes agriculture economically profitable (see above, chapter 2).

Box 12. Remittances and policies in Mexico

With a substantial share of its population in the United States and one of the highest levels of remittances in the world, Mexico has taken several steps to attract remittances and promote their investment. For instance, the government established the National Council for Mexican Communities Abroad in order to maintain ties with the Mexican diaspora in the United States. Mexican consulates in the US provide migrants with ID cards, which facilitate their access to banking services. In 2002, building on pre-existing schemes implemented at the state level, the federal Mexican government adopted the "Three for One" programme, whereby each dollar sent by migrants or migrants' associations in the United States are matched with three additional dollars (one from each of the federal, state and local governments) in order to fund infrastructure projects. Finally, the state of Guanajuato has set up the "Adopt a Community" programme, aimed at channelling remittances into nine local sewing projects, and the federal government has recently launched a similar programme at a national scale.

Source: Sander, 2003.

Remittances, land and decentralisation

Besides national policy frameworks, decisions concerning remittance use are affected by policy and institutional factors at local level. For instance, where decentralisation is in place and local governments have been transferred land management responsibilities (e.g. Senegal; chapter 3), remittance flows can provide an invaluable source of finance for local development, but also alter power relations within the community. The transparency of decision-making concerning land allocation, and the extent to which it successfully takes into account the interests of both migrant and non-migrant households, are key for local democracy and equitable development. More research is needed better to understand these processes and their outcomes, and ways to improve transparency and representation of different interests.

Working also in destination countries

It is hard to think of further work on migration and development without involving migrants and their associations. In this study, interviewing migrants in their destination countries added a whole new perspective to the fieldwork, especially in the case of Senegal, where we managed to match migrants in France and households in Senegal. Besides research, a whole body of work could be carried out to strengthen the capacity of migrant associations, which are already involved in developmental activities, to tackle themselves some of the issues highlighted by this study. Indeed, the migrant associations we met were eager to receive support from development agencies, both financial and technical.

Policy and legislative measures in destination countries are also likely to substantially affect remittance flows, particularly those concerning migrants' entry and their labour and other rights. While it is generally thought that remittance flows will continue to increase, the tightening of immigration laws in major destination countries may affect those flows (see above, section 2.5). Moreover, the effects on remittance flows of recent legislative interventions to counteract international terrorism and its financial basis are very little understood. A better understanding of these issues is crucial. Indeed, efforts to attract and promote best use of remittance flows in the home countries may be of limited impact if those flows are constrained at their source.

Annex 1. Portraits of migrants

Below are the portraits of three migrants, two Senegalese living in France and one Ghanaian living in the UK, chosen from the eight portraits undertaken for this scoping study.

1. Portrait of Moussa

Background

Moussa Sylla is Soninké, Muslim, 29 years old and was born into a large family in Moudéry, a village of 8000 people in Bakel, Senegal. He lived in a large compound (*Kunda*) with his extended family, including the families of his father's brothers and his three wives. Moussa has eight full siblings, six brothers and two sisters.

In accordance with Soninké culture, young Moussa cultivated the family's communal land together with the other boys and young men and assisted his mother and the other women in the family with the cultivation of their individually allocated fields (which are situated on the periphery of the compound). The Sylla family cultivates a variety of crops including millet, rice, peanuts and mangoes. These are mainly used for subsistence purposes, but are sometimes exchanged for other goods such as sugar and oil. All the working members of the family contribute to the needs of the extended family.

Moussa's father lived and worked in France for many years, but has currently retired back to Senegal. During his immigrant years he returned home yearly for a period of two months. With his earnings in France he has been able to build a good family compound for the extended family, with rooms constructed from cement bricks.

From a young age Moussa enjoyed going to school, despite a lack of support from his parents, who encouraged him to work on the fields with the rest of the family. He compromised and went to school on Mondays, Tuesdays, Thursdays and Fridays, working on the fields on Wednesdays, weekends and school holidays. He obtained a good baccalaureate in Dakar, which provided him access to university studies in France.

Move to France

Moussa came to France to study in 1992. His studies were partially sponsored by his family, whilst he contributed with his own earnings from evening and

weekend jobs. Moussa completed his university studies in management and information technology soon after he started working. He had temporary employment until 1999, when he obtained permanent employment as a career guidance counsellor with the Bagneux Municipality.

Life in France

Moussa has been in France for 12 years. Three years ago he returned to Senegal to marry. He currently lives with his wife, who works in a nursery school, and his two small boys, who were born in France in an apartment in Bagneux, a southern suburb of Paris.

Moussa generally enjoys life in France. It provides many opportunities to gain experience, to meet people from different cultures and to earn money. It also provides access to commodities which are not readily available in Senegal, such as computers. However, Moussa strongly emphasises that he came to France to work. If there were work opportunities in Senegal, he would return to be with his family, living the collective life of the Soninké.

Besides Moussa, there are six other extended family members currently living in France. They are all in regular contact with each other and form a support group amongst themselves, and with regards to the family in Senegal. This group also serves to assist any new members of the family arriving in France. During his leisure time Moussa often spends time with family members and other Senegalese friends from his hometown.

Although Moussa supports his family in Senegal, he acknowledges that he allocates some of his earnings to personal projects, which make life in Paris comfortable. He also saves money to build a 'nice' house for his nuclear family in the compound when he returns home to Senegal.

Contact with Senegal: support and remittances

Moussa regularly phones his family in Senegal and used to return home twice a year. Since he is married and has children in Paris, he does not feel the need to return home so often.

Moussa would like to facilitate the immigration of his brother, but feels frustrated that he cannot assist him with the legal and administrative requirements. Recently it has become very difficult to immigrate and he believes that his brother will not find it easy to come to Paris.

The group of six family members living in France organises three-monthly

remittances to Moudéry. El Hadji, Moussa's oldest uncle in Paris, manages the collection and transfer of the remittances. These are usually sent by post, which takes 15 days to arrive, or sometimes they are carried by an acquaintance, who travels from Paris to Senegal. There have never been problems with the transfer of money.

Although remittances are sent three-monthly, not all group members pay up on a monthly basis. Moussa usually pays on a six monthly basis. Whenever a member of the immigrant group is out of work or has financial problems, the other members of the group take over his financial commitment to the family.

Currently the amount contributed by each member, is €100 per month, which amounts to €700 per month. However, the remittances vary depending on the needs of the family. El Hadji phones the family home regularly to get an update on the conditions and needs of the family, which he then conveys to the family members in Paris. Moussa indicated that since the harvests have been good this year, the remittances may decrease. Sometimes, despite a good harvest, it may be decided to maintain the level of the remittances in order to build up a reserve or to pay for extra consumables. This is discussed between the migrant group and the family in Moudéry.

Remittances are received by the head of the family compound and used for the collective needs of the extended family. They mainly serve to buy consumables and to pay electricity and water bills as well as school fees. They sometimes get used for repairs to the communal kitchen, the store room or for buying fertilizer.

Besides sending money to the collective family, Moussa has helped his brothers to start their own business. He bought second hand books (novels, bestsellers) in France and shipped them to Senegal, where his brothers have been operating a paying library. This has been financially very successful, and Moussa's brother managed to start a taxi business with the profits they made. While continuing with the library business, they now manage two cars with drivers, which provide taxi services in Dakar. The taxi service earns them €10 a day.

Moussa has also been able to link his current job with the needs of his country. He is involved in a training project for 'problem youth'. This concerns the training of two groups of young people respectively in constructing computers and in developing solar power equipment.

Moussa has arranged for the manufactured goods from those courses to be sent to his hometown.

Moussa belongs to an *association villageoise*, which consists of immigrants in Paris from the same village, who contribute to a fund for development projects. There are currently approximately 400 immigrants from Moudéry in France, of whom 300 are in Paris. Together with the Paris group he has set up an association called *Union des Jeunes de Moudéry pour le Développement*. Members provide monthly contributions, and when a specific project is envisaged, they provide an extra contribution. For example, an extra €60 was submitted by each member for the development of a health centre. The committee of the organisation meets monthly to discuss project development, contributions and the functioning of the organisation, the development of projects and the need for contributions. Initiatives for development arise in the association and are then presented and discussed with the village elders in Moudéry. Subsequently a project plan is developed, and money is collected and transferred to the project in the village, where the treasurer manages the money. The association has already realised a school, a health centre, a post office and a borehole in their village and is currently developing ideas for the following projects:

- Training in health management and enlargement of the school, for Senegalese people in France.
- The development of a co-op for the collective use of agricultural equipment.

Moussa explains that in the early days of the association, the elders in the village were sceptical about the efficiency of the young people as project managers. However, having witnessed the success of the initial projects, they gradually began to take an interest in the work of the association. According to Moussa, contemporary young Senegalese people are enterprising and he feels that with his association they will prove to his village that young people can make a contribution.

Return to Senegal

Although he is happy with his life in France, Moussa indicates that he would like to go back home as soon as possible. He will eventually go back to Senegal, preferably before his retirement. He feels that he still needs to acquire more work and life experience in France in order to contribute to Senegal on his return. He also wishes to prepare thoroughly for his return, making sure that he has a decent house for his family in the compound.

2. Portrait of Aly

Background

Aly is Diola, Muslim, 46 years old and comes from Diégoune, Senegal. His mother and father are deceased, he has one elder brother in Belgium and two sisters and two brothers still living in the family home. His siblings have an agricultural subsistence livelihood supplemented with the remittances from Aly.

As a young boy, Aly assisted the family in cultivating the land. After he finished primary school, he took an apprenticeship with a local baker. However, he soon left his hometown and travelled through many countries in Africa including Togo, Gabon, Congo, Zaire, Cameroon, Nigeria and Guinea, where he did a variety of jobs. He intended to travel to Angola to work in the diamond industry, but could not because of the unstable political situation in Angola. When Aly's parents died, the family land was divided amongst the children. Aly obtained private ownership of his share of the land.

Move to France

In 1979 Aly came to France in order to make a better life for himself and to be able to assist his family back home. He financed his trip with his personal savings. He was initially employed as a store man in a paint store. Some years later he returned to Senegal to marry and brought his wife with him to France.

Life in France

Aly lives with his family in France, where his 3 children were born. He has official French citizenship. When the company he previously worked for in Créteil closed down, Aly and his family moved to Châtelet en Brie. Aly currently works as a labourer in a company of car spare parts, and his wife works at the municipality. When Aly first arrived in France he felt welcomed, but the mood has changed. Life in France has become harsher and more expensive; racism has increased, and it seems as though "everybody is out for himself". Aly and his wife now feel they would like to return to Senegal.

Aly's big ambition in life is agriculture. He would like to acquire enough land in his hometown to be able to live comfortably from the sale of his produce. He also dreams of setting up a small tourist facility near his home, from where he would develop an ethno-tourism business, allow-

ing tourists to experience his land and the local culture. However, he currently does not possess enough capital to buy sufficient land, and without employment opportunities in Senegal, Aly feels that it is better for his family to remain in France in order to accumulate more capital. The advantages of living in France are the opportunities for work and experiences, which make life more interesting.

Aly spends his leisure time with family and friends. His main social contacts are with other Senegalese from his extended family, who live nearby and with people from his hometown, with whom he regularly meets.

Contact with Senegal: support and remittances

Aly regularly phones his family in Senegal and attempts to visit Diégoune as often as possible. He last visited his hometown in 2000 and is intending to visit again in 2004. When in Senegal, Aly says he takes particular care not to look like “the rich man from Europe”. He usually walks around barefoot in a T-shirt, and takes time to explain to people in the village that life in France is difficult. He impresses on them the need to develop their country from within.

Aly sends monthly remittances to his family. His oldest brother takes care of the money, which is used to buy food and to help pay for the electricity bills and school fees. Occasionally the family requests additional financial help in emergencies, for instance when somebody is ill or has had an accident.

Aly is the deputy secretary of the *Association des Sénégalais des Diégoune en France*, founded in 1990, which aims to contribute to the development of *Diégoune*. The association consists of immigrants from Diégoune living in Paris, who contribute to a fund for development projects in their village. It also serves as a support group for the immigrants in Paris. Aly knows that he can rely on the association to assist him in case of financial or other needs.

There are currently about 30 people in the association and each member contributes three times a year. This adds up to about €1000 per year. Besides contributions from the members, the association organises social events in order to raise funds. Generally such events raise about €800. The *Association des Sénégalais de Diégoune en France* is connected to other parts of the overall *Association des Sénégalais de Diégoune*, which has sub groups wherever there are Senegalese immigrants from Diégoune, as well as representatives in Dakar and in the village itself. Aly emphasises that for Senegalese people, their place of origin is of great importance.

One's village of birth remains an important aspect of one's identity. As such efforts to uplift one's village of birth is of utmost priority throughout one's life.

Initiatives for development projects arise from discussions between the migrants, the village elders in Diégoune and the representatives of the rural council. Once an idea is approved, a project plan is developed and money is collected and transferred to the project in the village. The *Association des Sénégalais de Diégoune en France* has already built a school, an exam centre for the village and surrounding villages and two maternity wards. There are also plans to create a post office within convenient walking distance.

Aly believes, however, that the Association needs additional help and promotes the idea of '*jumelage*'. This involves the twinning of Diégoune with one or more towns in Europe or America. He envisages that representatives of the twinned towns would meet, discuss development priorities in Diégoune and subsequently provide financial and/or other aid for the village. He has witnessed the success of twinning in the village of Baïla, where, as a result of its twinning with a town in France and Germany, various development initiatives have been realised. Aly also feels that a successful twinning project would relieve the immigrants to a certain extent of their financial duties. Recently the association in France is finding it difficult to organise successful social events, since migrant families are struggling to make ends meet in France, leaving little finances to contribute.

Aly still cultivates his land in Senegal and is in monthly contact with the people who manage the land for him. He grows a variety of crops including peanuts, rice, manioc, sweet potatoes, maize and mangoes. During the harvest periods he is involved in negotiating the price of the produce with the buyers. He has inherited a herd of cattle from his father and he employs people to care of his cattle. The herd provides milk and occasionally meat for sale.

Aly would like to set up more business ventures in Senegal, but he believes that running a business from a distance with a local partner often causes problems. The local partner may not always realise the hard work of the immigrant and as a result not contribute equally to the business venture, rather relying on a continuous flow of cash from the immigrant. Therefore Aly decided to delay developing enterprises till he is back in Senegal.

Return to Senegal

Aly definitely intends to return to Senegal. Having built a house in Diéoune, he is preparing for his return by maintaining agricultural activities on his land. He is not certain when he will return. He would like to obtain enough funds to realise his dream of cultivating a large area of land and developing his tourist venture. Aly does not know if his children will accompany him back to Senegal when he eventually leaves.

3. Portrait of Betty

Betty is a 34 year old teacher from Sutton, Surrey, working in East London. She is married to a Ghanaian who works as a chartered accountant. Betty is Ashanti and her husband is Akans.

Betty comes from the town of Takoradi-Sekondi, Western Region, Ghana. Takoradi and Sekondi are two towns very close to each other and therefore referred to by both names. The population of Sekondi is approximately 84,000 and Takoradi nearly 90,000, making them the two largest cities in the region which has a total population of 2,037,000. Betty's father originally came from Awaso, a rural village.

Betty has 2 brothers and 1 sister, all older than her. Her father has several wives so she also has half brothers and sisters. Her father is retired now but started in the cocoa business for export, where he employed people to work on the crop. He later worked as a building and timber contractor: he built his own sawmill and shipped timber as well as working on government contracts to build roads. Most of the timber concessions came from his home village of Awaso.

One brother is working in the timber industry but not in his father's business; Betty's other brother is in the mining industry in Takwa. Her sister is a seamstress and housewife, married with 4 children.

The house the family lived in was owned by Betty's father who also had other properties in other places, including Accra. Financially the family was well off. Some of the houses were for his other wives whom he would visit, staying with each wife and moving from one month to another. Other properties included accommodation which her father provided for his workers while other houses were rented out.

Her parents divorced when she was 3 years old and she grew up with her father and step-mother. Betty did not stay in touch with her mother after

she left, although her brothers and sister did. Hence she has a very strong attachment to her father. It was only at the age of 18 that she made contact with her mother.

By tradition the decision and process of marriage or divorce is determined by mutual acceptance of both families, rather than in a court/state institution. This means that family ties are extremely strong but also that divorce is difficult since both sides must agree. Inevitably divorce is a last resort after both families have tried to resolve any problems. Also traditionally, since men are often financially stronger they are more likely to keep any children. The decision around child care and custody is also confined to the family rather than the courts. However, this is changing as more women are educated and become financially independent. Similarly polygamy is mainly a generational phenomena where women were financially dependent on men. As more women are being educated the trend is towards monogamous marriages.

Land

Betty's father owned land which has been used primarily for building: this includes housing for the family as well as other wives and workers. Some land was used to build the sawmill and accommodate the machinery needed for timber cutting etc. Some land is empty and will probably be given to the children. There is also some land in the rural areas which was used for a cocoa concession a long time ago, but Betty is not sure if her father still owns this.

Leaving Ghana for Europe

Betty was the only sibling to leave Ghana and to go to University. Her siblings did vocational courses locally. She first went to university in Ivory Coast, paid for by her father, but the schools were regularly on strike which interrupted her education. She therefore applied to go to university in France. She went to study in Grenoble, France, where she first took an accelerated language course in French for one year at a private centre; thereafter she pursued a degree in French for 4 years, followed by a further 2 years for her Masters. The Masters course also included work experience (teaching), which Betty decided to do at an international school in Ghana so that she could see her family. As she was a student in France her visa was renewable on a yearly basis; the alternative was to commit to a 10 year stay there.

Betty did not know anyone in France, neither friends nor relatives; nor did she know her way around. However, she did not have any problems adapting to her new environment and did not find it a cultural shock to be in a European country, apart from minor details such as the weather. She also spoke French, so was able to communicate well. The lack of an established Ghanaian community in Grenoble, as well as the absence of relatives/friends, meant that Betty mixed with diverse people from her early years there. This included students from a range of different countries as well as the local community. She therefore became used to mixing with different cultures and not limiting herself to the Ghanaian community. She also travelled to other European countries during her student days for short holidays and visits. She adapted well to her new environment, but this presented problems when she returned to Ghana as she felt that she did not fit in well.

After completing her Masters, Betty embarked on a PhD but did not feel comfortable with this. She completed the first year and took a teaching assistant position in the second year working for 12 hours a week as an English assistant in a secondary school. During this time she felt confused about what she wanted to do, and considered returning to Ghana to teach at the school where she did her placement, but there were no vacancies. She returned to Ghana for 2 months.

Although her father was supporting her during her studies, Betty worked at the weekends and in the holidays to earn extra money to be more independent. However, during this time her family did not visit her, although she maintained a lot of contact with them. She met her husband, a second generation Ghanaian, while on a visit to the UK to see friends, and then moved here on a settlement visa in May 2001. She came to England only because she wished to be with her partner.

Living in the UK

When she arrived, her partner had his own flat in South London, where she joined him. Since then they moved to Sutton where they have a house. They also have other properties which they rent out.

Betty started working in London in September 2001 when she found a job as an unqualified teacher: she had some experience of teaching from her Ghana placement during her Masters course as well as her teaching assistant position in France. She applied to do the Graduate Teaching Programme after her first year: the UK government has introduced a range of appropriate courses and incentives in the teaching profession in

an effort to recruit more people, particularly those already working, to teaching. The GTP allows students to work and be paid, and to study at the same time. Betty has since qualified and now teaches French in a secondary school (10-16 year olds). She lives in Sutton, Surrey, which involves a very long and costly commute each day to her school in East London. She is therefore hoping to get another job nearer to home.

She also has a half brother here doing ACCA (accountancy). Her sister married before Betty left for France and both her brothers were still at home. However, they worked for her father so did not provide money for the household.

Social networks

Betty is used to adapting to new places, especially in Europe, and living in a multi-cultural environment, so she does not feel the need to assert her Ghanaian identity through membership of Ghanaian focussed organisations or groups. She enjoys meeting other Ghanaian people, but does not restrict her circle to them. France is preferable to the UK as the social life there is better: she considers English people 'workaholics'.

Betty also belongs to an old girls' association which she, together with some friends, have only recently established. Betty contacted an old school friend here in the UK, and through her, re-established contact with 10 other girls from her school. For Betty's school each year group prepares for a 'speech day' when ex-students acknowledge the work of the school and the teachers, and also club together for a school project. For Betty's year this will be in 7 years' time so the group has started to save now. The Association is formally registered and has 3 statutory officers (Chair, Secretary and Treasurer) and a Constitution. The President of the group links the year members across national borders and with the school to find out what is needed. The group in the UK meets about 4 times a year and effectively operates as a small NGO.

For Betty, contact with the old girls from her school was not imperative when she first arrived in the UK. However, with social background and school as common denominators, she believes the association will also operate as a social network which will help and support members in the future. This will include baby sitting for children and help with expenses if necessary

As a committed Christian, Betty does attend Church, but for her the Church provides a religious function only.

Remittances and return

Betty sends money to her father and her mother, and occasionally to her step-mother. She considered it a very important dimension of family life that children look after their parents in their old age. There is no pension system in Ghana and so it is left to the family to provide. Although there is no obligation to send money there is an expectation that working children will help out and ensure that parents do not lack for anything and are comfortable. Similarly, Betty considers it her responsibility to help her parents and that the remittance, regardless of the amount, is a reflection of that commitment.

Betty has two separate bank accounts where one has a standing order to the other each month for remittance purposes only. This way she ensures that she saves a specific amount (£50) each month which can be used to send to her parents; this money comes from her means rather than what remains after her own expenditures. Betty believes that she will always save for her parents even if her own expenses increase, her income decreases or both.

The money is sent regularly every 2 months, regardless of the exchange rate operating at the time. The amount remitted is not based on her salary. Betty saves the same amount each month for her parents according to what she believes is enough for her parents to live on, rather than what she earns. Betty made this decision on her own without any consultation with her parents. If her parents had particular difficulties, however, she would send more. Similarly, the amount sent would not decrease if her salary decreased.

Every 2 months, Betty takes the money to a remittance agency in South London and transfers it to a bank in Ghana for her parents. The fee for transfer is between £3-5 for every £100 sent. Betty is given a number which she phones through to her father and which is used for collection in Ghana. The complete transaction takes about 5 minutes.

Betty has not experienced problems with the transfer either in the UK or in Ghana: her parents have to access the money through specific banks but this has not caused any problems. Betty's sister in Ghana collects the money for both parents and sends on the money to her mother. Western Union was considered too expensive and time consuming, although both agencies were thought to be very reliable.

Betty does not specify what the money is to be used for although she acknowledges that it is mainly used for consumption, particularly food.

Rituals are a further expense: births, marriages and funerals which usually involve the wider community in the processes, are very important and very costly. Betty's father has his own savings so Betty's money is to help improve household income and provide for extras. Her sister and brothers also send remittances.

When she visits Ghana Betty only takes small presents such as T shirts and not large items or additional amounts of money.

Funding through school association

Associations are another means by which migrants contribute to Ghanaian development more widely. Betty's old girls association has only recently been established, but it is saving for the girls' 'speech day' in 7 years. Betty is not sure what the money will be used for, but the President of the group finds out what the school needs – e.g. computers, upgrading the library or building repairs.

Each association member pays 'dues' of £5 per month, or £60 a year. The amount is based on the different salaries of each member and ensures that everyone can contribute equally and therefore feel equally valued. A bank account has been set up for the money. 75% will go to the school project, once it has been determined; 10% goes on association support. However, money is not sent direct to the school to spend. The Association will make the purchases or organise what is needed to ensure that the money is used for the intended purpose. This way the Association contributes to the community and even beyond as pupils use their skills outside the school location.

Betty has not visited Ghana since coming to the UK, and her siblings have not expressed any interest in joining her here. Betty has considered other career options and would like to set up her own business: she particularly enjoys food and cooking and has thought about starting a restaurant or a juice bar. Her life is comfortable and she is happy here for the time being. While she is working she is acquiring skills, training and money that can be used when she returns to Ghana.

Betty and her partner would like to return to Ghana at some point in the future but this is not being considered at the moment. Betty would not consider returning until she and her partner have planned and set up a business there – this is preferable to moving and living in Ghana while trying to establish themselves; i.e. the return would be for specific purpose.

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Promoting better and more sustainable livelihoods for people in Africa's drylands – that is the objective of IIED's Drylands Programme.

Our priorities are:

- to strengthen the capacity of local people to manage their resources sustainably and equitably;
- to promote policies and institutions that enable participation and subsidiarity in decision-making;
- to influence global processes that further the development needs of dryland peoples.

In partnership with African and European organisations, we carry out research and foster informed debate on key policy issues of direct concern to poor people's livelihoods. Our work covers a broad variety of fields, ranging from land tenure and equitable resource access to the future of family farming in a globalised world; from pastoral development and the management of the commons to managing transnational resources; from good governance and social inclusion to rural-urban links; from literacy and democratic participation to regional integration, and international migration.

These Issue Papers provide a forum for practitioners and policy makers to share ideas and experiences on the wide range of development issues that affect people living in dryland areas.

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