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RESEARCH NOTE

MATCHED SAMPLING METHODOLOGY RECONSIDERED: THE ROLE OF TRUST IN STUDYING REMITTANCE TRANSFERS BETWEEN GHANAIAN IMMIGRANTS IN THE UK AND THEIR RELATIVES IN GHANA

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ABSTRACT

Matched sampling methodology (MSM) has been used in remittance studies to understand remittance transfers. However, a detailed examination of the role of trust as a central element in producing reliable and valid research conclusions when a matched sample methodology is used has been missing in the literature. This paper fills this lacuna by arguing that cultivating trust in matched sampling research on remittance transfers, a sensitive subject matter, between African immigrants and their relatives presents a more nuanced narrative of remittance transfers. This approach shows that not only do African immigrants in the 'Global North' send remittances back home, but immigrants also receive remittances (reverse remittances) from their relatives on the continent. Using remittance research conducted among Ghanaian immigrants in the UK and their relatives in Ghana, this article identifies three 'avenues of trust'—'public avenues of trust', 'intermediate avenues of trust', and 'private avenues of trust'—to highlight the processes and challenges that researchers encounter while establishing contact with research participants and the role that trust plays in gathering accurate information. Focusing on the role of trust in MSM is in line with recent theoretical paradigms of remittance research that call for soliciting information from both origin and destination countries.

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Drawing on research I conducted among Ghanaian immigrants in the UK and their relatives in Ghana, this research note analyses the role of trust in capturing the diverse nature of remittances[1] that move from African immigrants in the 'North' to their relatives in Africa and vice versa. I contend that cultivating trust while conducting research on remittance transfers between African immigrants and their relatives is crucial to deciphering the nature and direction of material transfers between immigrants and their relatives. This is because nurturing trust grants access to different research participants with different socio-economic backgrounds, migration trajectories, and experiences, which then reveal different remittance patterns. This research note adds to the literature by analytically examining the challenges but also opportunities for gathering information from two diverse geographical locations from the viewpoint and experiences of an unmarried African female scholar, in a setting where there are sensitivities surrounding material transfers, irregular migration, and informal transfer of remittances.

Remittance research makes a clear distinction between social and economic remittances to the point where they become almost antagonistic.[2] Viviana A. Zelizer, however, argues that when people engage in material transactions, they mobilize more than their economic resources; their transactions convey symbolic and emotional outcomes.[3] In reality, the economic and social dimensions of remittances cannot be understood separately. Jørgen Carling argues that remittance transfers 'need to be seen as compound transactions with material, emotional, and relational elements'.[4] In the same vein, this study conceptualizes remittances and reverse remittances as cash and goods (such as clothes, food, medicine, and stationery) that move from immigrants to their relatives and from relatives to immigrants, respectively, as integral parts of interpersonal, intimate social relationships. It should, however, be noted that reverse remittances as a specific term and an emerging area of study was coined by Evelyn Marsters, Nick Lewis, and Wardlow Friesen in 2006[5] and subsequently

1. Jørgen Carling, 'Scripting remittances: Making sense of money transfers in transnational relationships', *International Migration Review* 48, 1 (2014), pp. 218–62. Drawing on Jørgen Carling's 2014 work on remittances, this research conceptualizes remittances as 'compound transactions with material, emotional, and relational elements' (p. 219). Remittances are not just material transfers; they embody the relationship that immigrants have with their relations with whom they engage in the practice.
2. Ilka Vari-Lavoisier, 'The economic side of social remittances: How money and ideas circulate between Paris, Dakar, and New York', *Comparative Migration Studies* 4, 20 (2016), pp. 1–34.
3. Viviana A. Zelizer, 'How I became a relational economic sociologist and what does that mean?' *Politics & Society* 40, 2 (2012), pp. 145–74.
4. Carling, 'Scripting remittances'.
5. Evelyn Marsters, Nick Lewis, and Wardlow Friesen, 'Pacific flows: The fluidity of remittances in the Cook Islands', *Asia Pacific Viewpoint* 47, 1 (2006), pp. 31–44.

developed by Valentina Mazzucato[6] in 2009 and Erik Morbrand in 2012.[7] It has also recently been used by Polina Polash and Virginie Baby-Collin.[8]

The role of trust in matched sampling methodology (MSM) in getting to the heart of remittance and reverse remittance transfers is important in an environment where material transfers are treated surreptitiously. Valentina Mazzucato also makes similar arguments.[9] In 'Global South' to 'Global North' migration contexts where irregular migration is a concern, and research participants are fearful of being found out and subsequently deported,[10] research participants become sceptical of so-called researchers who want to know about their financial or material conduct. In addition, the high costs involved in sending remittances mean that informal means of sending remittances, which may be illegal, are very common,[11] and research participants may not want to divulge their strategies to researchers they do not know and trust for fear that these may be uncovered. Therefore, research participants may say nothing or provide misleading information to avoid researchers. These challenges make it difficult to decipher the true/real nature and extent of remittance transfers.

To overcome methodological nationalism that largely ignores the transnational connections between people, there have been calls for theoretical paradigms of social science research that solicits information from different countries. This theoretical paradigm in social science research calls for soliciting data from all geographical areas of interest to the research.[12] The choice of MSM is in line with this clarion call. In using

6. Valentina Mazzucato, 'Informal insurance arrangements in Ghanaian migrants' transnational networks: The role of reverse remittances and geographic proximity', *World Development* 37, 6 (2009), pp. 1105–15.
7. Erik Mobrand, 'Reverse remittances: Internal migration and rural-to-urban remittances in industrialising South Korea', *Journal of Ethnic and Migration Studies* 38, 3 (2012), pp. 389–411.
8. Polina Polash and Virginie Baby-Collin, 'The other side of need: Reverse economic flows ensuring migrants' transnational social protection', *Population, Space and Place* 25, 5 (2018), pp. 1–10.
9. See Valentina Mazzucato, 'Bridging boundaries with a transnational research approach: A simultaneous matched sample methodology', in Mark A. Falzon (ed.), *Multi-sited ethnography: Theory, praxis and locality in contemporary research* (Ashgate, Hampshire, 2009), pp. 215–32.
10. Frank Düvell, Anna Triandafyllidou, and Bastian Vollmer, 'Ethical issues in irregular migration research in Europe', *Population, Space and Place* 16, 3 (2010), pp. 227–39; Basia D. Ellis and Henderikus J. Stam, 'Cycles of deportability: Threats, fears, and the agency of "irregular" migrants in Canada', *Migration Studies* 6, 13 (2018), pp. 321–44. Even though the majority of migration from the Global South to the Global North occurs regularly, some immigrants continue to stay even after their visas have expired, making them irregular immigrants.
11. These informal means are also not captured by formal surveys and other methods of data collection. See Adam Higazi, 'Ghana country studies' (A part of the report on Informal Remittance Systems in Africa, Caribbean and Pacific (ACP) countries, COMPAS, University of Oxford, 2005).
12. Andreas Wimmer and Nina Glick Schiller, 'Methodological nationalism, the social sciences, and the study of migration: An essay in historical epistemology', *International Migration Review* 37, 3 (2003), pp. 576–610; Ulrich Beck, 'The cosmopolitan condition: Why

MSM to understand remittance transfers between Ghanaian immigrants and their relatives, I found the concept of 'avenues of trust' very useful. 'Avenues of trust' are arenas or forums through which I established trust with my research participants in both origin and destination areas. This made it possible for them to open up about the intricacies of their remittance transactions. 'Avenues of trust' were public, intermediate, and private spaces of interaction where I engaged with research participants. Through these 'avenues of trust', I was able to develop trustworthy relationships with research participants, which led to the elicitation of remittance data that reflected their remittance reality.

The research methodology elaborated in this paper was used in my doctoral research to understand the nature and direction of remittance transfers between Ghanaian immigrants in the UK and their relatives in Ghana. Fieldwork lasted 16 months, from May 2014 to July 2015 in the UK and Ghana. The central questions that inspired this research and the use of MSM were as follows: what are the different forms of remittance transfers between Ghanaian immigrants in the UK and their relatives in Ghana? What factors shape the nature and direction of remittance transfers between Ghanaian immigrants in the UK and their relatives in Ghana? The research questions meant that the perspectives of both origin and destination country members were crucial, thereby necessitating the use of MSM. The choice of Ghanaian immigrants in the UK and their relatives in Ghana was a simple one. Apart from Ghanaian immigrants being one of the largest immigrant groups with long-standing ties in the UK,[13] I was also a Ghanaian immigrant in the UK with ties to members of the community, so access to the Ghanaian immigrant community was relatively easier.

It should be noted that although the discussions in this paper centre on remittance transactions and focuses on Ghanaian immigrants and their relatives in different geographical locations, gaining trust in MSM can be used in other social science and African research settings interested in uncovering and understanding the varied experiences or views around which there are a lot of sensitivities, if the aim is to capture the perspectives of all

methodological nationalism fails', *Theory, Culture & Society* 24, 7–8 (2007), pp. 286–90. Methodological nationalism conceives of the nation state as the natural social and political form of the modern world. It is therefore seen as the main unit for researching social processes and analysing them.

13. Micah Bump, 'Ghana searching for opportunities at home and abroad', *Migration Policy Institute*, 1 March 2006, Migration Policy Institute, <https://www.migrationpolicy.org/article/ghana-searching-opportunities-home-and-abroad> (12 September 2019); John K. Anarfi, Stephen, O. Kwankye, Emmanuel Ofosu Mensah Ababio, and Richmond Tiemoko, 'Migration from and to Ghana: A background paper' (Working Paper, Development Research Centre on Migration, Globalization and Poverty, University of Sussex, 2003); Mariama Awumbila, Takyiwaa Manuh, Peter Quartey, Cynthia A. Quartey, and Thomas Antwi Bosiako, 'Migration country paper: Ghana' (Working paper, Centre for Migration Studies, University of Ghana, 2008).

sides involved. The next section outlines the benefits of using MSM in remittance research. I focus on the challenges of a one-sided approach and how that has led to the elicitation of a partial incomplete narrative of remittance transfers.[14] I then discuss the role of trust in research and its importance in obtaining accurate data. This is followed by a discussion of the three 'avenues of trust' that I used in my fieldwork to overcome the challenges of collecting remittance among African immigrants and their relatives. I conclude by discussing my contributions to important methodological concerns in social science research (with specific emphasis on African studies) and reflexive research methodologies.

One-sided approach and the need for MSM in remittance research

The methodologies used to study remittances focus mostly on remittances that immigrants send.[15] Many studies that examine remittance practices, especially in the context of 'Global South' to 'Global North' migration, rarely focus on remittances that immigrants may receive from home with the assumption that these do not occur, save for the assistance that immigrants receive at the beginning of their journey.[16] The methodological focus on remittances that immigrants send means that available remittance data rarely give us insight into the contributions of relatives of immigrants on the African continent to the lives of immigrants living abroad in the 'Global North' and the underlying social relationships between immigrants and their relatives which shape these transactions,[17] thereby presenting a one-sided incomplete understanding of remittance transfers.

14. Valentina Mazzucato, 'Reverse remittances in the migration–development nexus: Two-way flows between Ghana and the Netherlands', *Population, Space and Place* 17, 5 (2011), pp. 454–68. She has also made similar observations.
15. See, for example, Hillel Rapoport and Frédéric Docquier, 'The Economics of Migrants' Remittances' (Discussion Paper No. 1531, Institute for the Study of Labor (IZA), Bonn, 2005); Sanjeev Gupta, Robert Powell, and Yongzheng Yang, *The macroeconomic challenges of scaling up aid to Africa: A checklist for practitioners* (International Monetary Fund, Washington, DC, 2006); Sanjeev Gupta, Catherine A. Pattillo, and Smita Wagh, 'Effect of remittances on poverty and financial development in Sub-Saharan Africa', *World Development* 37, 1 (2009), pp. 104–15; Reena Aggarwal, Asli Demirguöç-Kunt, and Maria Soledad Martínez Pería, 'Do remittances promote financial development?' *Journal of Development Economics* 96, 2 (2011), pp. 255–64; Siong Hook Law and Nirvikar Singh, 'Does too much finance harm economic growth?' *Journal of Banking & Finance* 41, 1 (2014), pp. 36–44.
16. See Robert E. B. Lucas and Oded Stark, 'Motivations to remit: Evidence from Botswana', *The Journal of Political Economy* 93, 5 (1985), pp. 901–18; Oded Stark and Robert E. B. Lucas, 'Migration, remittances and the family', *Economic Development and Cultural Change* 36, 3 (1988), pp. 465–81; Edward J. Taylor, 'The new economics of labour migration and the role of remittances in the migration process', *International Migration* 37, 1 (1999), pp. 63–88; Mazzucato, 'Reverse remittances in the migration–development nexus'.
17. For an exception see Mazzucato, 'Reverse remittances in the migration–development nexus'.

Researchers have employed MSM that involves not only conducting research with immigrants but also engaging (interviewing or conducting surveys) with a sample of their network members in origin countries or third countries to reflect the transnational ties immigrants maintain with their friends and relatives. While scholars like Valentina Mazzucato[18] adopt a simultaneous approach where information is gathered concurrently to reflect the simultaneous nature of transnational contact between immigrants and their relatives, others such as Una O. Osili[19] and Erik Morbrand[20] adopt a stepwise approach where they collect data in one location first before moving to the next location. The choice of MSM depends on several factors including resources, i.e. money, research teams, time, availability, and accessibility of respondents. The most important thing with MSM is that information obtained from one informant in one locality can be linked up with information obtained from another informant in another locality.[21] Scholars such as Valentina Mazzucato have discussed the importance of trust between research participants and researchers in multi-sited research design.[22] This study builds on these previous ones by systematically analysing the challenges of gathering information from two different geographical locations, from the perspective and experiences of a young African female scholar, in a context where there are sensitivities surrounding material transfers, irregular migration and informal transfer of remittances, and the role trust can play in gathering reliable data in such a context.

Remittance research is overwhelmingly biased towards the perspective of immigrants who live in the 'Global North'.[23] Study participants are mainly asked about remittances that they send (immigrants) or the remittances that they receive (relatives back home) and not both. A rationale for this is the superficial nature of contact between researchers and research participants. Researchers do not engage extensively with respondents. Researchers do not take their time to build trust with respondents, and this is made even more complex if we are to follow what MSM advocates and collect data from both origin and destination countries. This approach

18. Mazzucato, 'Bridging boundaries with a transnational research approach'.
19. Una O. Osili, 'Remittances from international migration: An empirical investigation using a matched sample' (18–19 March 2002), Paper presented at the conference on Understanding Poverty and Growth in Sub-Saharan Africa (Centre for the Study of African Economies, Oxford University, 2002).
20. Mobrand, 'Reverse remittances'.
21. Mazzucato, 'Bridging boundaries'.
22. *Ibid.*
23. See *Ibid.*; Valentina Mazzucato, 'Simultaneity and networks in transnational migration: Lessons learned from a simultaneous matched sample methodology', in Josh DeWind and Jennifer Holdaway (eds), *Migration and development within and across borders* (International Organization for Migration, Geneva, 2009), pp. 69–100.

involves not only establishing contact with immigrant respondents but also establishing contact with their relatives and acquaintances in origin or destination countries, who are then interviewed by researchers. This can only happen if the researcher has a trustworthy relationship with research participants.

Methodological ambitions however have their challenges. As Karolina Barglowski and colleagues note, obtaining contact details in a matched sample design might be demanding because, firstly, people may be doubtful about giving out contact details of their significant others in the destination countries, especially when transnational research teams are involved in the project, as the interviewers in the origin and destination countries are not known personally by the respondents.[24] The authors elaborate that research participants may also hesitate to give the contact details of their friends and relatives who they identify as 'vulnerable', for example, in terms of age or physical health. The authors further argued that researchers may face hardships in reaching out to people in the origin countries—because of incorrect contact details—or unwillingness to be interviewed, contrary to what respondents had assured. All of these make the role of trust very imperative to a successful MSM approach in remittance research to get accurate information.

The role of trust in remittance research

Trust is important in research because it builds rapport. Rapport implies the acceptance by the research participants of the researcher's research aims and the research participants' willingness to help the researcher by providing relevant information.[25] Trust is fundamental in anthropological and ethnographic research, and a large majority of methodological literature especially qualitative research discuss the importance of trust.[26] Such studies focus on trust in the context of the extent to which data collected

24. Karolina Barglowski, Basak Bilecen, and Anna Amelina, 'Approaching transnational social protection: Methodological challenges and empirical applications', *Population, Space and Place* 21, 3 (2014), pp. 215–26.
25. Ann Oakley, 'Interviewing women: A contradiction in terms', in Helen Roberts (ed.), *Doing feminist research* (Routledge and Kegan Paul, London, 1981), pp. 30–61.
26. See Robert Dingwall, 'Ethics and ethnography', *The Sociological Review* 28, 4 (1980), pp. 157–67; Nicholas Mays and Catherine Pope, 'Qualitative research in health care: Assessing quality in qualitative research', *BMJ*, 320, 7226 (2000), pp. 50–52; Beth E. Haverkamp, 'Ethical perspectives on qualitative research in applied psychology', *Journal of Counseling Psychology* 52, 2 (2005), pp. 146–55; Susan L. Morrow, 'Quality and trustworthiness in qualitative research in counseling psychology', *Journal of Counseling Psychology* 52, 2 (2005), pp. 250–60; Eileen Thomas and Kathy J. Magilvy, 'Qualitative rigour or research validity in qualitative research', *Journal for Specialists in Pediatric Nursing* 16, 2 (2011), pp. 151–55.

can be trusted to be reliable and/or valid.[27] In the migration literature, scholars such as Tricia Hynes[28] and Ilse van Liempt and Veronika Bilger argue that trust is particularly important when researching sensitive topics such as refugees, human smuggling, and trafficking.[29] At the same time, they acknowledge that building up trust between the researcher and the researched when the topic is delicate can be difficult.

In building trust with research participants, Charles L. Bosk asserts that 'the formula is simple: no trust, no access; no trust, no consent; no trust, no data'.[30] Trust is therefore imperative to collecting accurate data. Once there is trust, which I define as total belief in something as reliable and one in which confidence is placed, research participants can have confidence in researchers telling their stories accurately. They will therefore open up and provide accurate information and contact details only when they know that they can rely on researchers to tell their stories accurately. Ann Oakley[31] noted that if the interviewees do not believe they are being kindly and sympathetically treated by the interviewer, then they will not consent to being studied and will not provide the desired information. Treating research participants kindly and respectfully may lead to the development of a partnership between researcher and research participants, where research participants are not just subjects of research but active collaborators. Collaborative research based on trust allows for the co-production of research that reflects more accurately the reality of respondents.

Immigrants (especially irregular immigrants) rely on trustworthy connections to lead their lives. They rely on these connections to secure their livelihoods because their jobs are mostly precarious. They work with other people's documents, and they are at the mercy of their employers.[32] They also rely on trustworthy connections to send remittances especially through irregular and/or illegal means.[33] Sending remittances is a risky affair because the sender is counting on someone else to deliver material

27. Susan L. Morrow, 'Quality and trustworthiness in qualitative research in counseling psychology', *Journal of Counseling Psychology* 52, 2 (2005), pp. 250–60, for example, discusses the trustworthiness and quality of data collected.
28. Tricia Hynes, 'The issue of "trust" or "mistrust" in research with refugees: Choices, caveats and considerations for researchers' (New Issues in Refugee Research Working Paper No. 98, UNHCR, Geneva, 2003).
29. Ilse van Liempt and Veronika Bilger, 'Methodological and ethical dilemmas in research among smuggled migrants', in Ricard Zapata-Barrero and Evren Yalaz (eds), *Qualitative research in European migration studies*, IMISCOE Research Series (Springer Open, New York, 2018), p. 272.
30. Charles L. Bosck, 'The ethnographer and the IRB: Comment on Haggerty's 'Ethics Creep: Governing Social Science through Ethics', *Qualitative Sociology* 27, 4 (2004), p. 148.
31. Oakley, 'Interviewing women', pp. 30–61, p. 33.
32. See Düvell *et al.*, 'Ethical issues in irregular migration research in Europe'.
33. See Lothar Smith and Valentina Mazzucato, 'Constructing homes, building relationships: Migrant investments in houses', *Tijdschrift voor Economische en Sociale Geografie* 100, 5 (2009), pp. 662–73; Mazzucato, 'Bridging boundaries with a transnational research approach'.

goods safely and on time, but the material goods could be stolen or go missing. As the remittance transfer process is a dangerous one, in many ways, immigrants and their relatives are forced into a balancing act of who to trust and who not to. Researchers, in order to get accurate information, must be able to present themselves to immigrants and their relatives in a manner that ensures that they can be trusted.

There are rules for conducting research that ensures the establishment of trust in research. They include seeking ethical approval, informed consent, explaining your research to participants fully, and making sure that respondents are comfortable. However, Jonathan Kingsley and his colleagues and Anuradha Chakravarty in their research among Aborigines of Australia and perpetrators and survivors of the Rwandan genocide respectively argued that the success of their projects was more dependent on the relationships they formed with their research participants than on adhering to any particular set of guidelines.[34] Therefore, the obligation to initiate and establish trust cannot solely depend on rules and regulations. Ann Oakley also highlights that in most cases, the goal of finding out about people through research is best achieved when the relationship of the researcher and the research participants is non-hierarchical and when the researcher is prepared to invest his or her own personal identity in the relationship.[35] This paper analytically explores the steps taken to establish trust among a community of immigrants who had a lot of sensitivity about their material transfers and many of whom were also in vulnerable legal positions. By exploring this, I add to the small but increasing field of reflexive methodological research, which has largely prioritized ethics of conducting research among vulnerable populations. I explain my methodological steps in the next section.

'Avenues of trust': diverse immigrants, diverse remittance transactions

By aiming to produce a more nuanced and detailed understanding of remittance transfers, I focused on establishing trust between myself and my research participants. I focused on 'avenues of trust', which as I have explained earlier are public, intermediate, and private forums that present opportunities to interact with research participants to establish trustworthy connections.

34. Jonathan Kingsley, Rebecca Phillips, Mardie Townsend, and Claire Henderson-Wilson, 'Using a qualitative approach to research to build trust between a non-Aboriginal researcher and Aboriginal participants (Australia)', *Qualitative Research Journal* 10, 1 (2010), pp. 2–12; Anuradha Chakravarty, 'Partially trusting field relationships opportunities and constraints of fieldwork in Rwanda's post conflict setting', *Field Methods* 24, 3 (2012), pp. 251–71.
35. Oakley, 'Interviewing women', pp. 30–61.

I was a Ghanaian immigrant living in the UK and I conducted the research among the Ghanaian community. Belonging to the same group as those being studied made entry relatively easier, and this has been established/acknowledged by a number of ethnographic and qualitative researchers.[36] Kalwant Bhopal, for example, noted that her 'physical identity [as a South-Asian woman] created a sense of empathy and belonging with the women I was interviewing, in a way I do not believe white researchers would be able to do'.[37] Her assertion holds true in the case of this research as well. Nana Akua Anyidoho also argued that studies conducted by insider researchers are embedded in situated knowledge and shared struggle.[38] However, being an 'insider' does not always guarantee a common shared experience with research participants. As Glick Schiller and her colleagues noted, associating insiderness with shared ethnicity reinforces the 'ethnic bias' characterizing migration studies more generally.[39] Furthermore, it may obscure the varied roles ethnicity plays in the research process, which may involve experiences of outsiderness on the part of the researcher.[40] In this regard, I was both an insider and an outsider. I shared the same nationality not necessarily ethnic identity, with many of my research participants because we were Ghanaian immigrants. However, depending on who my research participant was, I was an outsider in terms of legal residence status, gender, age, migration, and remittance experience.

To collect the data, I used both semi-structured interviews and participant observation. I used structured interviews because in as much as I wanted my conversations with research participants about remittances to flow as naturally as possible, I also wanted to guard against random conversations during interviews. I employed participant observation because I wanted to observe aspects of remittance practice which are not easily amenable to capture in an interview.

36. See Deianira Ganga and Sam Scott, 'Cultural insiders and the issue of positionality in qualitative migration research: Moving across and moving along researcher-participant divides', *Forum: Qualitative Social Research* 7, 3 (2006), Art. 7 pp. 1–12; Jørgen Carling, Marta Erdal Bivand. and Rojan Ezzati, 'Beyond the insider-outsider divide in migration research', *Migration Studies* 2, 1 (2013), pp. 36–54; Laura Moros¸anu, 'Researching coethnic migrants: Privileges and puzzles of 'Insiderness', *Forum: Qualitative Social Research* 16, 2 (2015), Art. 15, pp. 1–19.
37. Kalwant Bhopal, 'Researching South Asian women: Issues of sameness and difference in the research process', *Journal of Gender Studies* 10, 3 (2001), pp. 279–86, p. 284.
38. Nana Akua Anyidoho, 'Identity and knowledge in the fourth generation, in Bjorn Beckman and Gbemisola Adeoti (eds), *Intellectuals and African development: Pretension and resistance in African politics* (Zed Books, London, 2006), pp. 156–69, pp. 163–4.
39. Nina Glick Schiller, Ayse Çaglar, and Thaddeus C. Guldbrandsen, 'Beyond the ethnic lens: Locality, globality, and born-again incorporation', *American Ethnologist* 33, 4 (2006), pp. 612–33.
40. Laura Moroşanu, 'Researching coethnic migrants: Privileges and puzzles of 'Insiderness', *Forum: Qualitative Social Research* 16, 2 (2015), Art. 15, pp. 1–19.

'Public avenues of trust' and establishing connections

One of the challenges I faced had to do with collecting remittance data in a context where there are vulnerable irregular immigrants. As Ilse van Liempt and Veronika Bilger note, vulnerable migrants in vulnerable positions never openly talk with researchers about their experiences.[41] I therefore decided to start in a place where these migrants are openly welcomed and feel safe; one such place is the church. Furthermore, many studies of the Ghanaian immigrant experience in the 'Global North' have been conducted in the church.[42] The church welcomes people from diverse backgrounds: rich and poor, regular and irregular immigrants, recently arrived and long-stayed immigrants among others, representing diverse groups of people. I joined a predominantly Ghanaian church in South-eastern England for the purposes of collecting data.[43] In the church, the first step I took to build trust between myself and my research participants, many of whom were irregular vulnerable immigrants, was to introduce myself to their leader, the pastor, who was the gatekeeper. After church service, I introduced myself to him on my first day and I informed him about my research and my desire to collect data from members of his congregation. He assured me of his support and gave me his blessings. He then introduced me to his congregation and told them about my intentions. I then spoke to the congregation, being as open and transparent as possible with them. I told them about my research and my objectives. After church, several of them approached me to ask about my educational background and how long I had been in the UK among other questions that I took time to explain to them.

I did not start the interviews right away. Allowing time after initial introductions and not immediately starting interviews helped in fostering and building relationships within this public space. After my introduction in May 2014, I did not start interviews until November 2014. Attending the church regularly and not collecting data until later provided the opportunity for research participants to ask questions and get to know me better,

41. Ilse van Liempt and Veronika Bilger, 'Methodological and ethical dilemmas in research among smuggled migrants', in Ricard Zapata-Barrero and Evren Yalaz (eds), *Qualitative research in European migration studies*, IMISCOE Research Series (Springer Open, New York, 2018), pp. 269–85, p. 272.

42. See, for example, Rijk A. van Dijk, 'The Pentecostal gift: Ghanaian charismatic churches and the moral innocence of the global economy', in Richard Fardon, Wim van Binsbergen and Rijk A. van Dijk (eds), *Modernity on a shoestring: Dimensions of globalization, consumption and development in Africa and beyond* (African Studies Centre, London School of Oriental and African Studies, Leiden, 1999), pp. 71–89; Rijk A.van Djik, 'Religion, reciprocity and restructuring family responsibility in the Ghanaian Pentecostal Diaspora', in Deborah Bryceson and Ulla Vuorella (eds), *The Transnational family: New European frontiers and global networks* (Berg, Oxford, 2002), pp. 173–96; Boris Nieswand, 'Enacted destiny: West African charismatic christians in Berlin and the immanence of God', *Journal of Religion in Africa* 40, 1 (2010), pp. 33–59.

43. 90 percent of members of the congregation were Ghanaian immigrants.

which as Anuradha Chakravarty[44] noted reduce blatant use of deception. In the ensuing months, I attended church religiously before I began conducting interviews so that I did not appear as a stranger to members of the congregation. I also joined the drama troupe, the ushering department, and the catering and hospitality team to further foster trust. During festivities such as Easter, Christmas, and church anniversaries, the drama troupe organizes and stages plays, usually from the Bible, to educate and entertain members of the congregation. The ushering department and the catering and hospitality team welcome worshippers to the church and provide refreshments for members during and after church service, respectively. By joining these groups, I became more enmeshed in the church community so that by the time I started data collection I did not appear as a stranger. I became one of them, someone they could trust with their stories and experiences about life in the UK and remittance practices.

The interest of the research participants in my research also helped in building trust. They asked various questions at various stages of the data collection process. They wanted to know why I was interested in the subject matter in the first place, its goals, methods of disseminating its findings, etc., and I answered these questions. By taking interest in my research and by being curious about it, they were active collaborators in the process of generating knowledge about remittance practice. Their curiosity altered, clarified my research questions, and introduced new ideas. Each time I went to church, at least one person would ask about my research. I saw this as an opportunity to engage with them and find out more about them. If they mentioned something that I thought was interesting, I asked their permission to include this in my research to ensure that the practice of informed consent was being adhered to.

Starting in the church however meant that not all non-congregrants or non-members could be captured. To ensure that non-joiners were captured, I used multiple snow-balling approach where I pursued as many different lines of contacts. Through my personal connections, I contacted a friend in London first who could vouch for me and assure potential research participants, especially irregular immigrants who were sceptical of so-called researchers of my intentions. My friend made it easier for me to interview and observe Ghanaian immigrants in other parts of the UK. I established relationships with these immigrants, and through this process, I interviewed and engaged in participant observation with immigrants in London, Oxfordshire, Milton Keynes, Northampton, and Manchester as depicted in Figure 1 regarding their remittance practices with their relatives

44. Chakravarty, 'Partially trusting field relationships opportunities and constraints of fieldwork in Rwanda's post conflict setting.'

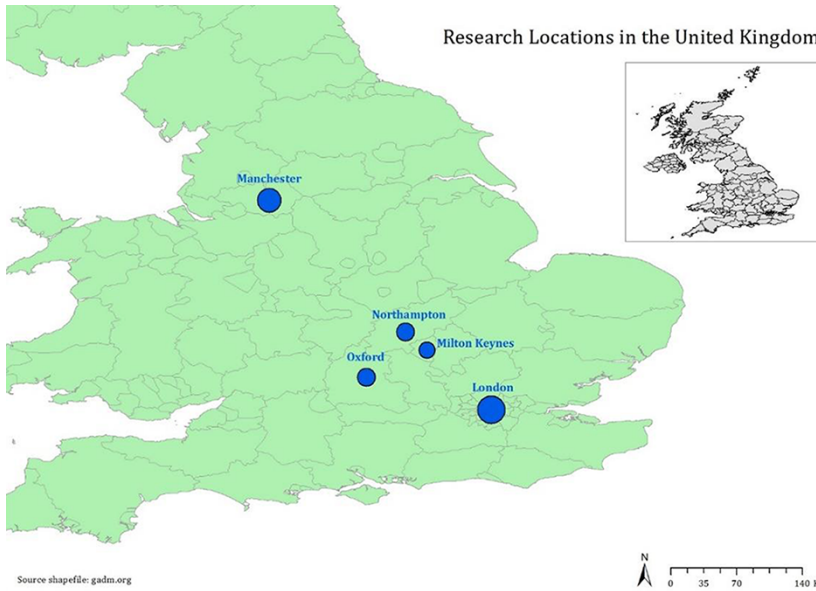

Figure 1 Field sites in the UK, May 2014–July 2015.
Source: Shapefile:gadm.org | Kerilyn Schewel and Geraldine Adiku 2017.

in Ghana. Altogether, I interviewed 70 Ghanaian immigrants of which 18 were vulnerable irregular immigrants.[45]

'Intermediate avenues of trust' and getting contact information

The second challenge I faced while conducting this study involved collecting remittance data in a context where social attitudes towards material resources, its accumulation, and distribution are treated sensitively and not openly discussed especially with strangers. The challenges that many of my research participants go through to accumulate material resources (i.e. difficulty with getting jobs that pay well, working multiple jobs, difficulty with obtaining documents that will enable them to live and work in the UK regularly, working with other people's documents, etc.) prevent them from openly discussing their income, its accumulation, and distribution. To overcome these challenges, I used mainly participant observation to complement the interviews I had conducted with research participants.

45. I spoke to 15 immigrants in Oxfordshire, 20 in London, 10 in Milton Keynes, 10 in Northampton, and 15 in Manchester.

I accompanied research participants on their errands to buy the items they wanted to send to their relatives.

The 'intermediate avenues of trust' were not the public spaces of the church. These were specific small shops where respondents buy affordable items to send to their relatives. The 'intermediate avenues of trust' involved observing research participants while they were shopping. This activity is outside of the initial environment where I had met them. Research participants were engaged in remittance-related activity, and participant observation granted me the opportunity to observe them as they went about their remittance business. I offered to assist them while they went shopping and many of them welcomed my assistance. Research participants interpreted my presence while they went shopping as me being interested in their welfare. Showing that I was invested in them and not only because of the information they could provide also made it possible to establish and maintain trust. Some of the research participants also willingly invited me along when they went shopping for their relatives and I accepted their offer. I pushed trollies, packed items into bags, carried them to cars, buses, or trains, or walked with respondents back home if shops or markets were a few metres away from their homes. Respondents knew they could count on me to help them with their grocery shopping when others were not available. This fostered our relationship and enabled me to gain insight into the process of preparing items for remitting.

Some of the research participants wanted me to send items and money to their relatives in Ghana which I did. The trust reposed in me made me feel obligated to reciprocate. Researchers have discussed the dilemma of reciprocation for contribution of research participants in research and the objectivity of the researcher as simultaneously a participant in the activities being studied.[46] There is not enough space here to engage in this debate. More importantly, sending items on behalf of research participants presented an opportunity for me to get a fuller picture of their remittance transactions. So, I consented to send remittances on their behalf. Since I only had limited space in the two 23-kg bags I was allowed by the airline, I was only able to carry a few items for these respondents. Two research participants bought extra luggage and I was able to deliver their items to their relatives. This made it possible for me to follow the preparation and processes involved in undertaking these remittance transfers.

After my interactions with immigrants, I asked them for the contact details of their relatives in Ghana with whom they engage in

46. See, for example, Sarah Maiter, Laura Simich, Nora Jacobson, and Julie Wise. 'Reciprocity: An ethic for community-based participatory action research', *Action Research* 6, 3 (2008), pp. 305–25; Audrey Trainor and Kate A. Bouchard, 'Exploring and developing reciprocity in research design', *International Journal of Qualitative Studies in Education* 26, 8 (2013), pp. 986–1003.

remittance transfers. The majority of respondents gave me their relatives' contacts because they knew and trusted me, since I had engaged with them for a relatively long time. As Karolina Barglowski, Basak Bilecen, and Anna Amelina rightly pointed out, obtaining contact details in a matched sample design might be challenging because, firstly, people may be doubtful about giving out contact details of their significant others, especially when transnational research teams are involved in the project, as the interviewers in the origin and destination countries are not known personally by the respondents.[47] This is made even more difficult if there is a lack of trust in the relationship, which has hindered research in this area. Research in this area has largely focused on remittances that African immigrants send and not what they receive. However, because I had established a trustworthy relationship with immigrants and most of them knew me personally, they gave me the contact details of their relatives. They introduced me to their network members (potential research participants) as 'me ne no nɛ ɛko asore; wɔ yɛ me nipa'.[48] There were others who refused to give me the contact details of their relatives and I did not insist.

The trust I had built with the Ghanaian immigrants I interviewed in the UK meant that most of them were willing to share the contact details of their relatives with me. I interviewed and observed 51 relatives of immigrants living in the regions in the southern part of Ghana depicted in Figure 2.[49] Since I already had the contact details of relatives of immigrants, I only spent 3 months in Ghana collecting data from at least one relative of the immigrants I had interviewed in the UK. This relatively short amount of time spent in Ghana was because I did not spend time freshly soliciting these relatives of immigrants. Their immigrant relatives had told them about me and told them that apart from being a researcher, I was also a friend and a fellow church member so they should grant me audience, which many of them did. After initially compiling the locations, the relatives were spread across 8 of the 10 administrative regions of Ghana at the time[50]

47. Karolina Barglowski, Basak Bilecen, and Anna Amelina, 'Approaching transnational social protection: Methodological challenges and empirical applications', *Population, Space and Place* 21, 3 (2014), pp. 215–26.
48. This means 'we attend the same church; she is someone I know' in the Twi language, which means that I can be trusted.
49. I conducted 19 interviews in the Greater Accra Region where the bulk of immigrants' relatives resided. In the Ashanti region (hometown of many of the respondents in this study), I interviewed 12 relatives of immigrants. This is in line with other studies that have found that many Ghanaian immigrants are Akans and hail from the Ashanti Region (see Reverse remittances in the migration–development nexus'; Boris Nieswand, 'The burgers' paradox: Migration and the transnationalization of social inequality in southern Ghana', *Ethnography* 14, 5 (2013), pp. 1–23). I conducted 11 interviews in the Eastern Region. In the Western Region, I spoke to six relatives of immigrants. In the Central Region, I interviewed three relatives of immigrants. Mazzucato, 'Reverse remittances in the migration–development nexus', pp. 454–68; Nieswand, 'The burgers' paradox'.
50. Ghana now has 16 administrative regions. This has been the case since February 2019.

(Greater Accra, the Eastern Region, the Western Region, the Volta Region, the Brong Ahafo Region, the Ashanti Region, the Northern Region, and the Central Region).[51] However, in Ghana, there were a lot of changes to the residential locations of immigrant family members. What I found striking was how family members who were originally living in the Northern and Brong Ahafo regions moved to other southern regions (Ashanti and Greater Accra), while those in the Volta Region moved to Accra. Also, some who were living in Greater Accra had moved to the Ashanti Region. They moved to settle while others went temporarily to conduct business or visit other relatives. The literature on Ghanaian internal migration suggests that inter-regional migration from the North to the South of the country is driven by economic factors particularly the search for employment, even though other reasons, like marriage, figure as well.[52]

The immigrants already did the groundwork for me by informing their relatives about me and my research. This made it easier to gain their trust because we knew someone in common. In addition, I used participant observation in the Ghana phase of the data collection as well. To foster trust with relatives of immigrants, I went shopping with most of them as they purchased items from markets and shops for their immigrant relatives. In every region, I offered to go shopping with relatives of immigrants while others invited me along. I observed their bargaining skills and the various items purchased. They offered explanations for the purchase of various items. I assisted relatives of immigrants in carrying the items to their homes. The time spent together and the fact that I knew their immigrant relatives provided many opportunities for us to bond through conversation and comradeship. Also, when I was returning to the UK from Ghana, I carried items to be given to immigrants from their relatives. I had a lot more space in the two 23-kg bags I was allowed by the airline, so I was able to carry more items for immigrants from their relatives. Two relatives of immigrants also bought extra baggage, which I delivered to their relatives in the UK.

'Private avenues of trust' and digging deep

Another challenge I encountered was the high cost involved in sending remittances formally through the banks, other financial institutions, and courier services, which predisposes immigrants and their relatives to use

51. At the time of the research, there were 10 regions in Ghana. Six more regions were created in 2019. Ghana now has 16 regions.
52. Adriana Castaldo, Priya Deshingkar, and Andy McKay, 'Internal migration, remittances and poverty: Evidence from Ghana and India' (Working Paper, Migrating out of poverty Research Programme Consortium, University of Sussex, 2012); Stephen A. Adaawen and Boabeng Owusu, 'North-South Migration and Remittances in Ghana', *African Review of Economics and Finance* 5, 1 (2013), pp. 29–45; Nieswand, 'The burgers' paradox', pp. 1–23.

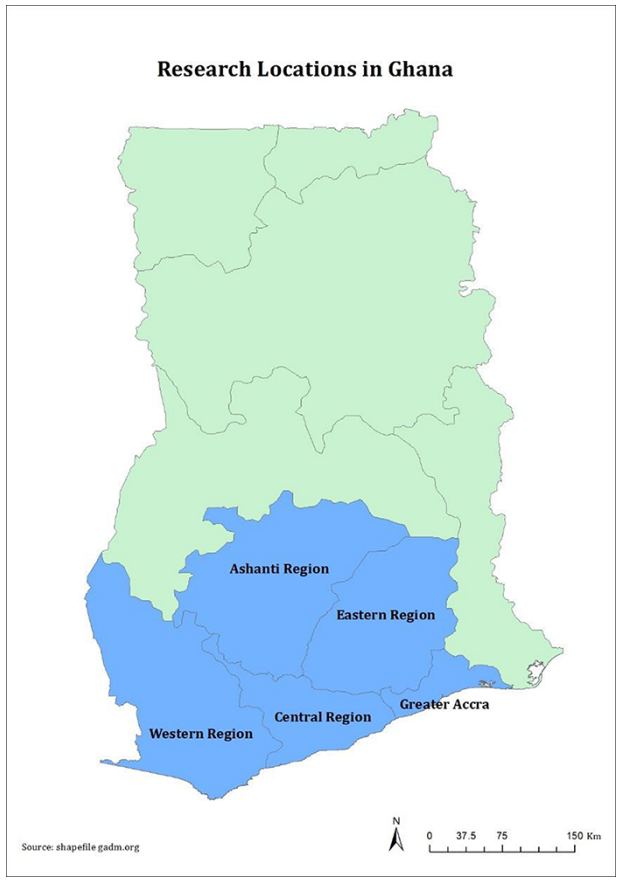

Figure 2 Field sites in Ghana, May 2014–July 2015.
Source: Shapefile:gadm.org | Kerilyn Schewel and Geraldine Adiku 2017.

informal and sometimes illegal means to send remittances. They do not disclose their strategies to strangers or people they do not trust. I used participant observation but also interviews in private spaces where research participants felt most comfortable to talk. I observed the conversations that transpired between remittance senders and remittance carriers before remittances were given to be transported both in Ghana and in the UK. Some of these conversations ended positively with potential carriers who were mainly friends, family, and acquaintances agreeing to transport items and/or money, while others ended negatively with refusal to send remittances. I also accompanied relatives of immigrants and immigrants when

they met relatives, friends, and acquaintances who had agreed to carry money and/or items and I observed the interactions that transpired.

I tried as much as possible to conduct interviews in the respondents' private places, i.e. their homes, workplaces, small intimate coffee shops and restaurants, and other private places where they felt at ease, in both Ghana and the UK. This also had the added advantage of enabling me to decipher the socio-economic status of immigrants and their family members (in terms of their residential areas, number of rooms in the house or apartments, the furniture and decorations, etc.), which was crucial to my research. Research participants trusted me, so this was easier to do, and I used the opportunity to ask respondents some essential questions.

I asked about their socio-economic backgrounds, their migration motivation, migration trajectory, the various resources they drew upon in their journey to the UK, and their conditions of life in the UK. In addition, I asked questions about remittance transfers: how often immigrants send remittances, to whom, how, and why, and how often they received remittances from Ghana, who from, how, and why. In Ghana, I asked about their socio-economic backgrounds, their socio-demographic characteristics, their migration trajectory, and how often they travelled. Furthermore, I asked questions about remittances: who they received remittances from, how often, and why? Likewise, I asked questions about remittances they sent to their relatives living abroad: who they sent remittances to, how often, and why? Gaining the trust of my research participants provided access to aspects of remittance practice, which would have been very difficult to get access to in the absence of trust. I discuss the type of data I was able to collect in the next section.

Remittance transfers between diverse African immigrants and their families

Establishing trust enabled me to obtain detailed multi-sided data. Access to respondents in both origin and destination countries often demands constant communication by the researchers in order to establish trustworthy relationships. While it takes effort, time, and money, the MSM strategy can prove to be a useful research strategy. Through trust-centred MSM, I was able to collect data not only on material remittances that move from immigrants in the UK to their relatives in Ghana but those that move from relatives of immigrants in Ghana to the immigrant in the UK. By following and tracing remittances, I was better able to comprehend the micro-level decision-making process, the rationale, and the trajectories of these remittance transfers, including the methods and strategies used in sending and receiving these exchanges between immigrants and their relatives. This approach made me privy to details that a one-sided approach might otherwise obscure.

I was also able to explore the social relationships that underlie these material remittance transactions. As mentioned earlier, I conceptualized remittances as compound transactions with material, emotional, and relational elements, which are integral parts of interpersonal, intimate social relationships. Through the above approach, I was able to develop a 2-fold typology of remittance transfers between Ghanaian immigrants and their relatives, which would have been impossible to do. The first type is the 'typical' migration story: the Ghanaian from a relatively poor background who achieves upward social mobility in the UK and is therefore able to send significant amounts of remittances to their relatives in Ghana. The second type consists of Ghanaians who, because of their precarious economic and legal position in the UK, experience significant difficulties in sending remittances home to poor relatives who need assistance. In the third type, relatively well-off Ghanaians in the UK do not send or receive remittances from Ghana because they nor their wealthy relatives need remittances. The fourth type concerns Ghanaians in the UK who do not remit but instead receive remittances from their relatives in Ghana. These immigrants are also from wealthy families but have experienced downward social mobility upon migration, hence their need for assistance.

This analysis would not have been possible had I adopted the traditional, one-way approach of conducting remittance research and especially if I had not built trust with my respondents. This enabled me to diversify my respondents and hence have access to Ghanaian immigrants from different backgrounds with different remittance practices. Also, the above analysis would not have been possible if I had asked the same questions that remittance survey questions focus on, for example, asking only immigrants whether they send remittances and not their relatives about whether they send remittances as well.

Conclusion

Theoretically, this research note advances the literature[53] by systematically examining the role of trust in gathering reliable remittance data and the challenges but also opportunities for gathering information from two geographical regions from the position and experiences of an unmarried African female scholar, in a context where there are sensitivities surrounding material transfers, irregular migration, and informal transfer of remittances. This research note has engaged some important methodological concerns in social science research that focuses on migration studies but also African studies today, such as the representation of all sides of a

53. See Mobrand, 'Reverse remittances'; Mazzucato, 'Reverse remittances in the migration–development nexus'; Osili, 'Remittances from international migration'.

research problem, particularly the inclusion of Africans on the continent in transnational research designs as participants, not passive objects. For a long time, relatives of immigrants on the African continent were considered and treated as passive recipients of immigrants' remittances that are invested in properties, businesses, education, health, and/or consumer goods. Part of the rationale for this methodological oversight is methodological nationalism. Methodological nationalism takes the nation state as the primary space where social processes occur, so research and its analysis take place within the nation state. Also, there is the erroneous assumption that it is mostly immigrants who send remittances to their relatives on the continent despite the significant contributions that relatives of immigrants make to the lives of migrants.[54]

This neglect of the important role of relatives of immigrants on the African continent to the lives of immigrants in the West is also reflected in various methodologies that are employed to study remittance transfers. Most of these methodologies focus on the immigrants' perspectives and are designed to understand remittances from this one-sided perspective. This research note however shows that by adopting a geographically diverse perspective from all actors involved in one study with the cultivation of trust at the centre of the methodological approach, a holistic picture will emerge of remittance practices. African immigrants and their relatives on the continent engage in reciprocal remittance exchanges, which fosters their social relationships. These relationships are important because remittances are more than economic transfers.

There are ethical imperatives of conducting research on sensitive issues. Researchers should dedicate time to think through the best way of addressing the concerns of research participants and not commence data collection after only a short time in the field. Time and trust are crucial in unearthing more nuanced narratives to combat the common tendencies towards inaccurate depictions of African realities. My inclusion of 'Global South'–'Global North' remittances flow in this research challenges most of the discourse on remittances and demonstrates that relatives of immigrants in Africa also make meaningful contributions to the lives of immigrants.

54. Mazzucato, 'Reverse remittances in the migration–development nexus'.