A home in the city:
Transnational investments in urban housing

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Paper to be presented in XVI ISA World Conference of Sociology
Research Committee on Sociology of Migration RC
Durban, South Africa

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1 This paper reports on results of a collaborative research program between the University of Amsterdam (AGIDS), Vrije Universiteit Amsterdam (AOE), Amsterdam Institute for International Development (AIID), and African Studies Centre Leiden, in the Netherlands and the Institute of Statistical, Social and Economic Research (ISSER), in Ghana entitled “Transnational networks and the creation of local economies: Economic principles and institutions of Ghanaian migrants at home and abroad.” (Nederlandse Organisatie voor Wetenschappelijk Onderzoek (NWO) grant number 410-13-010P).

We would like to acknowledge Ton Dietz, Rijk van Dijk, Jan Willem Gunning, Valentina Mazzucato and the members of the Links and Livelihoods for the ideas they have contributed to this paper.

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“The Ashanti, if they build a house anywhere within Ashanti Region it will always be for their extended family. For others tribes, like the Kwahu’, this is different. They may build a house, even in their own hometown, yet if they do not invite their family to live there they can use it for their own means. Hence a Kwahu will build his first house in his hometown while an Ashanti prefers to first build his house in Accra.” (John, respondent, August 2003)

1. Introduction
Investments in housing, notably on the city’s outskirts, forms one of the major influences of migrants on the local economy of Accra. Accra has noted a continuous expansion of its population through migration, Brand (1972) for instance reports that by the 1960s the city’s population already comprised more non-indigenous than indigenous residents. Yet it was only when mass migration of Ghanaians to foreign destinations really took off, in the early 1980s, that Accra noted an accelerated and significant change in its development. This development related not so much to a further population growth as to the influence of migrants on economic activities in the city, with investments in urban housing forming a highly visible exponent of this economic influence.

Aerial pictures of Accra show little sign that this influence of migrants on the city’s expansion has abated. Instead these pictures establish how the city has already extended to new territories that, from the roadside, might still seem undeveloped when closer scrutiny

3 The Kwahu, like the Ashanti, are part of the larger Akan ethnic group.
reveals demarcations of plots, some cleared, while on others work is in progress, evidenced by first efforts on foundations and piles of bricks.

The findings from this research also show the influence of migrants on housing investments in the economy of Accra. Of all respondents in this research more than half were involved with housing projects of migrants. Furthermore, of all remittances received by respondents from migrants over a one year field research period, nearly half (47%) were intended for investments in housing. The Amsterdam based research project of the Transnet research programme found that of all remittances sent to Ghana 16% were intended for housing investments, a substantial proportion given that not all migrants were investing in houses at the time (Mazzucato et al. 2004:11). Other research on Ghanaian migrants also confirms this (Henry & Mohan 2003, Arhinful 1998). For instance Arhinful found that of twenty-two Ghanaian migrants he had interviewed in Amsterdam, fifteen were putting up houses in Ghana. These respondents explained that being able to build an own house in Ghana had been one of their main motivations to go abroad (Arhinful 1998). Research in other developing countries, in which a significant part of the working population has gone abroad, since remitting to their home region, also draw similar conclusions on the importance of investments in housing by migrants, particularly for urban areas (Papademetriou & Martin 1991, Massey et al. 1998, Riccio 2001, de Haas 2003).

These findings provide a general, macro level impression of the influence of transnational ties on the local economy through investments in housing. Yet this macro picture needs to be unpacked to reveal the heterogeneity of these investments. This heterogeneity relates first, to why these investments are vested in Accra, second, to the way in which migrant investments in housing often take place through transnational relationships with local actors, whereby we need to examine why these local actors are involved.

Particularly with regard to who, how and why local actors are involved with migrant investments in housing in their country of origin, existing literature offers limited insights although investments in housing by migrants in their country of origin despite its recognition as a globally occurring phenomenon that forms a major component of the totality of remittance flows from migrants to their country of origin (De Haas 2005, Adams 1991, Seitinger 2003, Sander 2003).

Yet, while there is much discussion on whether investments in housing constitute development for developing economies, most arguments pertaining to housing not being a ‘productive’ investment, i.e. it does not augment the local economy, this discussion usually takes place at a macro level, examining the influence of investments in housing on the national, regional or urban economy, it does not build on empirical research that has actually examined, and problematizes, how these transnational investments take place at the individual level of transnational relationships between migrants and urban actors. Yet also scholars with a transnational focus on housing investments of migrants do not discuss how transnational investments take place. For instance Portner (2005) has looked at the influence of migrants on land use strategies for Mexico, discussing the extent to which migrants participate in investments in land and housing, but does not discuss how these investments take place. We argue that it is important to examine how such investments take place not
only because it better understand how investments in housing actually take place, but also how this affects the local economy.

In this paper we will attempt to address this gap, examining the role which respondents in Accra, as urban actors, play in transnational investments of migrants in urban housing. For this we organize our analysis by examining the interrelationship between socio-economic and institutional dimensions to transnational investments in housing.

Through a socio-economic perspective we examine which local actors are involved with transnational housing investments. This gives insight in the ways in which transnational ties influence the local economy of Accra with specific regard to housing, but also how such investments in the urban economy define transnational relationships. Thus some respondents indicated to devote much time in strengthening their relationship with a migrant, showing a concern for the family of the migrant, assuming a representative role for the migrant at important occasions, all to increase the trust of the migrant in them, increasing their chances to be involved with investments of the migrant in Ghana, particularly if located in Accra. Other respondents were also involved with housing investments of migrants even though they much less actively pursued social and economic ties with migrants.

The difference between these two kinds of involvement of respondents relates to the personal interest of the respondent and his/her economic motives to be involved with migrant investments in housing, but also to the aptitude of the Accra respondent. This aptitude relates on the one hand to the trust the migrant has in the respondent, and on the other to the level of human and economic capital held by Accra respondents. Roberts (1997) suggests that these are related, arguing that high levels of human capital (notably education) held by the respondent, as well as a certain level of economic capital (assets, but also perceived security of income of the respondent) may incite exchanges at lower levels of social-economic cohesion (trust, embedding institutions) between actors. This is especially significant when physical distance between the two actors making monitoring of activities difficult.

To understand the role which economic and human capital plays in transnational investments in housing, we use a typology which differentiates respondents by a number of discerning personal and network characteristics. This typology allows us to determine whether different types adhere to different levels of involvement in transnational housing investments but also why and how they are involved.

With our institutional perspective we examine the institutional context in which transnational investments in housing are embedded. This pertains on the one hand to the urban context of Accra and on the other to the way in which transnational relationships between respondents and migrants are defined. The choice of migrants for certain respondents through whom to channel their investments, but also in whose housing they may invest, may imply a strategic shift in institutions through which housing investments take place. If, for instance, a migrant asks a friend rather than an Accra based family member to supervise a housing project this may well reflect his/her intentions to confine the use of the house to his/her own conjugal family only, not wanting to provide family members with the opportunity to become

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4 See Annex A for details on the selection of variables.
involved, thereby able to stake their claim in the urban house. Yet this differentiation between friends and family does not always hold; some respondents involved with housing projects of migrants also related to migrants as family. At the same time not all respondents who relate to migrants as friends had been asked to build houses for their migrant friends. Both findings indicate that respondent participation in housing projects of migrants relates to a range of factors.

As the focus of this research is on transnational influences on the local economy, this paper will focus on migrant investments in urban housing. We therefore suffice by mentioning that with regard to investments in own housing of the 38 respondents in this research 17 had been able to put up one, or more houses, in Accra or elsewhere in Ghana. In making this investment all these respondents indicated not to have relied to any great extent on financial input from migrants. Instead some of these respondents realized their investment with savings accrued from having been abroad themselves. Where relevant we will refer to the experiences of these respondents to augment information on contemporary involvement of respondents with migrant investments in housing.

Outline of the paper
In the next section we discuss the context for investments in housing, focusing on the expansion of Accra, resulting land price increases and the role of migrants investments in urban housing on this development. In Section 3 we discuss socio-economic dimensions to transnational investments in housing, using the typology for our analysis. In Section 4 we focus on institutional dimensions to transnational housing investments. In Section 5 we summarize the main findings of our paper and return to the main issues we raise in the introduction to draw conclusions regarding the influence of transnational investments in housing on urban respondents.

2. The urban context for transnational housing investments

2.1 Introduction
To understand the role of investments in housing in Accra by migrants this section provides a brief overview of Accra’s development in the last thirty years, and the effect this has had on land tenure arrangements and housing construction arrangements. We give particular attention to developments since the 1980s as it was in this period that mass migration from Ghana, initially to Nigeria, and later to western countries, took off. This overview thereby does not seek to provide a complete analysis or overview of housing developments in Accra, as this lies beyond the scope of this research, but only to examine those issues which help explain predominant transnational arrangements and interests in housing investments in Accra. For more complete overviews of Accra’s housing sector we refer the reader to the work of Brand (1972), Quarcoopome (1992), Denteh (1992), Asare (1995), Yeboah (2000), Antwi (2002), Songsore (2003) and Grant & Yankson (2003).
2.2 Accra’s expansion
In 1972 Brand argued that Accra’s formation “...is the product of a century of contact between indigenous and colonial economic systems.” (1972:284). Thus colonial governments imprinted their influence on the development of Accra by establishing low-density residential areas and manifesting a basic urban economic infrastructure that was unbalanced by concentrating heavily on developments that reflected the primary role of the city as a temporary warehouse of goods arriving to the city from Ghana’s interior prior to being exported on to Europe. A more balanced economic development would have also sought to establish factories that processed these goods, making the city more self-sustaining.

Wellington (2000) describes the development of present-day Accra as follows:

The city of Accra, by virtue of its history and strategic geographical location in Ghana, has always found itself to be the recipient of a migratory population and external cultural influences. However, the available reports from studies done to date indicate that the city is being inundated with a new tidal wave of massive urbanisation, and by some spin-off effects of globalisation. (Wellington, 2002:85)

Both Wellington and Brand present somewhat dependencia like perspectives on Accra’s expansion, arguing that the city’s growth is primarily the result of the dominance of global markets. Nonetheless their comments do help us to understand present-day developments in Accra, including the dominance of the trading sector. It is to this trading sector of Accra that many migrants also seek to relate when they seek to secure a local livelihood in Ghana, enabling their return to the country. Their focus on establishing an urban livelihood also helps to explain their interest to invest in houses in Accra (Songsore 2003:22).

Yeboah (2000) provides an analysis of Accra’s more recent expansion, examining the period of 1975 to 2000. He concludes that Accra has grown rapidly as by 2000 it had expanded more than threefold in its geographic size as compared to what it was in 1975. Within this 25 year period most of the expansion took place from the mid 1980s onwards, following the implementation of the Structural Adjustment Programme (SAP) (2000:68). Under the SAP trade liberalization and foreign currency liberalization policies were implemented. The liberalization of trade resulted in the vast increase of imports of so-called Eurocas, second hand cars from Europe, as well as the importation of building materials (Italian floor tiles, used kitchenware) and other goods from Europe and America. Foreign currency liberalization, introduced in 1984, allowed Ghanaians abroad to remit money to Ghana through foreign exchange bureaus. Both measures positively affected the growth of the economy of Accra and, amongst others, led to a much increased investment in housing in Accra. This is reflected in the growth of the housing stock, i.e. the number of houses located in a given region. In a follow up article Yeboah (2003) shows how Accra’s metropolis zone grew by 108% between 1984 and 2000. While certainly a sign of significant growth, surrounding peri-urban settlements have seen their stock of houses rise increase between 1119% and 2874% in the period 1984 to 2000, showing the strong expansion of Accra into its hinterland. (2003:110). Figure 1 below shows this expansion of Accra.
The data relating to the physical increase of Accra are also supported with population data. Including the city’s hinterland Yeboah (2000) establishes that between 1970 and 1984 the city’s population grew by 64%, while between 1984 and 2000 Accra’s population grew by another 119% to reach a total population size of about 2.5 million inhabitants by 2000. (Yeboah 2000:111).

Source: Yeboah (2000)
2.4 Migrant investments in housing and the real estate alternative

Various practical and economic reasons exist explaining why migrants invest in houses in the city. First, most migrants return to Ghana years before becoming eligible for retirement pensions from the country they worked in and therefore need to ensure that with their return to Ghana they have set up profitable businesses to sustain them and those they support. Accra is seen as the most important economic hub within Ghana, particularly for trade. The term ‘impex’ adorns many signboards above shops in central parts of the city and many migrants seek to join this sector, enabling them to continue to travel between Ghana and countries they worked in, or counting on Ghanaian migrants abroad to provide a regular flow of goods to sell in their shops. Given their economic bias towards Accra and their strong preference for an own house rather than a rented one, these migrants (initially) invest in a house in Accra.

Second, urban houses, notably in Accra, are also regarded safe and profitable investments that, in the very least, can keep up with inflation of the Cedi, the national currency of Ghana. They can also provide a healthy income to migrants if they are rented out until they return to Ghana. If they choose to retire to their hometown, or a nearby city, at an elder age, these houses may be rented out again, providing a healthy pension.

One way of investing in urban housing is by buying a ready-constructed house from one of the major real estate companies. These companies have, from the early 1990s onwards, established various expansive and highly visible ‘gated communities’ on Accra’s outskirts such as the Transacco Valley and the housing estates of Regimanuel Gray and Manet.

These estates reflect a new dimension to housing investments for Ghana. The 1990s witnessed the rapid rise of such estates, providing fully serviced houses in the housing market, with prices indicated in American Dollars. Such houses are mainly bought by Ghanaians abroad. Thus Regimanuel Gray indicates that for 2002 75% of all their customers were Ghanaians based abroad, with Manet Real Estate produced similar statistics (informant interviews, January 2003).

Migrants make this acquisition for a number of reasons, according to the sales officers at Regimanuel Gray and Manet. First, they expect to thereby avoid misappropriation of financial resources they would have otherwise remitted to Ghana to enable the construction of an own house. Second, they also expect that with such an acquisition they avoid issues of quality of construction, unsuitability of the house’s location (surroundings, accessibility), unavailability of basic amenities (running water, electricity) but also issues around security of tenure. Both sales officers also argued that their buyers are not only able to avoid such issues by buying their houses, the pricing of housing in the estates also ensure that their neighbourhood is of a certain ‘social quality’. Finally, the gated construction of real estates allows owners to determine who are welcome to visit them.
The choice of Ghanaians abroad for ready-made urban housing rather than for an own house, in a part of the city they feel is most appropriate for their needs, and custom-designed to suit their preferences, signals how these migrants feel insecure about being able to realize an urban home, due mainly to their not knowing trustworthy, reliable and skilled alters in Accra to be responsible for their housing project and not having the will or capacity to invest a substantial amount of time in personally supervising such a house during an extended visit, or investing in a friendship or family relationship to establish a dependable relationship through which to realize their investment in a house.

In discussions with various respondents in Accra who have personal experience with raising houses for migrants, they provided accounts of incidents where a local person in Accra ‘chopped’ (embezzled) the funds of a migrant. However rather than thereby advocating that migrants buy real estate housing they use these cases to stress the need for migrants to realize the implications of putting a large investment in the hands of someone in Accra; that they need to completely trust this person and his/her capacities and that they also establish control mechanisms.

The asking prices for real estate housing is high however, and can only be afforded by a small elite in Ghana and by formally employed skilled Ghanaians working abroad (informant interviews, January 2003). In the case of the latter formal banking facilities in their host country often help them finance their acquisition. For lower paid, lower skilled Ghanaian migrants such financial facilities are often not available. Furthermore the perception that these real estate firms overcharge for the houses they build also incites the majority of migrants abroad to continue engaging alters in Accra to build their house for them. In this paper we will focus on such transnational relationships, examining which local actors are involved with transnational investments in housing (Section 3) and how these relationships are institutionally embedded (Section 4).
2.3 Land tenure and the land market

Many issues abound in urban land markets in Africa relating to speculations in land value and contestations in rights of ownership over land, linked to unclear and competing legal structures (Ubink 2004). Antwi (2002) and Dale (1997) relate this to the colonial past, as colonial administrations introduced formal tenure systems that hardly reflected existing local practices, deriving instead from European land tenure arrangements.

According to Antwi (2002), what has resulted is a ‘dual tenurial system’ in which the government maintains operations that run parallel to customary tenure systems. With government control being largely ineffective a situation has arisen where a highly informal and often contested land market has led to mostly unplanned, spontaneous residential development on Accra’s peripheries (2002, also see: Quarcoopome 1992 and Kasanga et al. 1996). Thus Grant & Yankson (2003) argue that:

“House building has been a driving force in the expansion of Accra, with individual builders prepared to build in areas that are unserviced, in anticipation of future service provisions, and to speculate on the lower costs in these areas (Briggs and Yeboah, 2001, p21). Estimates suggest that up to 50% of all buildings erected since the introduction of SAPs [Structural Adjustment Programmes] went up without building permits.” (2003:71).

Some scholars argue that the persevering role of traditional informal land transactions in the urban context has led to escalating land prices and a lacking control over land transactions and the use to which these are put. Antwi (2002) conducted a market study to test the validity of such claims and draws two main conclusions: First, for the second half of the 20th century land price appreciation has, at best, kept pace with real monetary inflation. In this period gaining access to land became complex and expensive and was no longer limited to the ritual of presenting the local chief with a bottle of schnapps to request a piece of land on which to build a house. Second, he concludes from his research that most of the purchasers he had interviewed felt that the price they had paid for land well reflected its economic value. (Antwi 2002)

These findings raise two, related, comments. First, a point which Antwi raises himself, is that land in the north-eastern parts of Accra seems to have undergone higher price inflation than elsewhere. This Antwi attributes to the preference of a large proportion of Accra’s residents not originating from the Greater Accra region, notably the Ashanti and Kwahu, for plots located in the northern areas of the city. They hope to thereby be able to avoid much of the city’s traffic congestion in travelling to their hometown area for ceremonies, business or other purposes. Their preference for land in the northern parts of the city has lead to a differentiation between buyers, as now only the relatively well-endowed can afford the asking prices in these areas. (Antwi 2002).

Second, whether land price increases have kept pace with the inflation of the national currency or not, the present economic situation implies that for the average worker in Accra the costs of an own house in Accra lie well beyond his/her reach and renting is the only economically viable alternative to accommodation in Accra (Grant & Yankson 2003). Such renting is seldom without problems: Advances in rent which landlords require from their tenants, sometimes for a period of one or two years, constitute a serious impingement on the financial resources of urban actors. Yet, even when this demand has been met, tenancy
remains insecure at all times, tenants being readily evicted, with or without the remaining rent being redeemed, if another person is willing to pay a higher rent. At the same time landlords provide no guarantees for the quality of accommodation or access to services (Marteye 2003, www.ghanaestates.com 2003).

The expansion of Accra, and with it a commercialisation of land tenure with a corresponding inflation of land prices, seems to produce a sharp division between an urban majority who is not able to invest in urban housing, and a minority which has, or will, acquire own housing. We already indicated in the introduction that one of the primary objectives for migrants to go abroad is to accumulate savings to build an own house. The high proportion of migrants amongst house-owners in new neighbourhoods of Accra is a testimony to the success of many migrants in meeting this goal. Yet their success may be achieved at the expense of many local actors. These local actors are much less able to generate savings with their economic activities. In a land market that is showing no sign of recession their chance to secure own housing has only reduced during the past two decades while mass migration to Europe and America took off.

As we already indicated in the introduction of this paper, the intention of this research is to unpack this influence of migrants, to understand why they invest in urban houses, notably in Accra when all the migrants derive from the Ashanti Region, but also to understand how they are able to make these investments; who are the local actors involved with their investments in housing. The choice (and reason) of migrants to invest in Accra, but also whom they involve in realizing these investments, relates to various institutions that this investment and the transnational ties enabling the investment are embedded in.

In the next sections we discuss these institutional contexts as they also help to explain why the respondents of this research were involved, or sought to be involved with these housing investments of migrants, when this requires a substantial personal investment of time and other resources from them towards the migrant.

3 The socio-economic dimension: Respondent involvement in transnational housing investments

3.1 Introduction
In this section we discuss respondent activity in housing investments of migrants. To explain differences between the involvement of respondents we use a typology of respondents as our analytical framework. Thereby we are able to examine to what degree the involvement of respondents in transnational housing investments relates to personal achievements (including whether they went abroad themselves), economic means, skills and the nature of the tie with the migrant for whom they are building a house. Following this section we will proceed to discuss the role of respondents with housing projects of migrants from an institutional perspective, thus examining how and why they are involved.

See Annexes A and B for characteristics of this typology.
3.2 The role of respondents in housing investments of migrants

What was the role of Accra based social ties for migrant investments in urban housing? From our research we were able to deduce that Accra respondents were involved in housing projects of migrants in various ways. Their roles relate to some or all stages in the progress of a house.

Main roles of respondents in housing projects were:

- Finding land that is suitable for building a migrant’s house on. This relates to its location, size, available amenities, affordability and, most importantly, it not being contested by others who claim its ownership.
- Ensuring that property rights are transferred to the migrant and formally recognized as such by the different actors concerned.
- Finding a suitable architect to make first designs of the house to send to and discuss with the migrant.
- Continually monitor the progress of the construction of the house, ensuring that subcontractors and workers maintain certain progress and provide quality work, and that materials continue to be in supply.
- Maintain records of expenditures to provide reports to the migrant of spending on the house, especially to ensure the migrant would provide additional financial means when resources and funds were depleted.
- Ensure that, until the return of the migrant, a ‘caretaker’ is found to live in the house, thereby maintaining and guarding the house.

Beyond the principal person responsible for the housing project a migrant might also involve other Accra based ties, asking them to check on the accuracy of progress reports provided by the principal person, or to take up the role of funds administrator, safeguarding money remitted by the migrant, providing this to the principal person at the request of the migrant.

Table 1 indicates the level and kind of involvement of the different types we have discerned with the typology of all respondents (see Annex 2 for details). Thus we are able to relate how differences in personal characteristics relate to the level of involvement of respondents in transnational investments.

In the table we differentiate between three levels of intensity in involvement of respondents, namely: when respondents had no role in migrant housing investments at all (or a very small one), if their role was confined to one or two roles, and when they held central and multiple roles in migrant investments in housing. The intensity of the role of respondents thus depends on the number of roles they have in the migrant project, but also, related, the labour input this requires.

Such a classification helps understand the intensity and nature, i.e. the number of dimensions, of transnational relationships between urban actors and migrants with regard to housing investments. In Section 4 we build on this analysis by exploring the meaning respondents attribute to transnational housing investments.
Table 1 Respondent involvement in transnational investments in housing

<table>
<thead>
<tr>
<th>Kind of involvement</th>
<th>Level of involvement</th>
<th>Main types</th>
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<tbody>
<tr>
<td>No role/a small role</td>
<td>None of the 7 respondents have, thus far, been asked by friends or family abroad to put up houses for them. The lack of involvement of these respondents relates mainly to their precarious financial situation, making them less suitable as local partners as they might be tempted to use some of the remittances meant for the housing project for own needs. Beyond their financial situation the relatively young age of some of the respondents (notably type 6) and lacking experience in supervising major investments makes these respondents less suitable for migrants. Finally for all respondents it holds that they only have few ties with migrants, and most of these ties are family rather than friendship derived. This reduces the possibilities for involvement with migrant housing projects.</td>
<td>Types 4 and 6 (7 respondents, of which 0 were involved with migrant housing)</td>
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<td></td>
<td>Nonetheless one of the respondents is trying to interest his maternal nieces abroad to buy land in which he had invested. He would profit from this sale but also expects that he is made responsible for the construction of their houses, providing a further source of income. Another respondent expects that his strong relationship with a maternal cousin abroad makes him the most likely person for the cousin to approach to put up a house in Accra once he is ‘ready’ for this investment.</td>
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<tr>
<td>Confined role</td>
<td>Four respondents have been involved with migrant housing projects in the past, and two are presently involved. These migrants are both family and friends to respondents. The role of these respondents is confined either to a responsibility for financial resources, or to providing an independent check on the progress of the migrant’s house.</td>
<td>Types 3 and 7 (9 respondents, of which 4 were involved with migrant housing)</td>
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<td></td>
<td>With regard to being responsible for funds the main role of respondents is maintain records of spending on the house. In this capacity they ensure that funds are not depleted which would hamper progress on the house. At the same time their management of the fund reduces opportunities for mismanagement of funds by the main supervisor and/or contractors, as money is only provided to them at the request of the migrant.</td>
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<td></td>
<td>Regarding their role as independent checks: Some respondents were also asked by migrants to check on the progress of the house, providing an alternative source of information to migrants on the actual progress of the house to compare with information provided by the main supervisor.</td>
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<tr>
<td>Important role</td>
<td>Of the nineteen respondents that belong to types 1, 2, 5 and 8, fourteen were involved with migrant investments in housing. There are important differences in the involvement of respondents of the different types. Where some respondents (types 1 and 5) were involved with houses of family members, and thereby did not seek economic gains by attaching themselves to migrant in this manner, other respondents (notably type 2) did have strong economic interests, either receiving money or goods for their efforts on regular occasion, or gaining a direct income: deriving regular financial compensation for their effort, even selling and, or</td>
<td>Types 1, 2, 5 and 8 (19 respondents, of which 14 were involved with migrant housing)</td>
</tr>
</tbody>
</table>
Kind of involvement | Level of involvement | Main types
--- | --- | ---
records | already completed houses, to migrants. |  
• Taking care of the house |  

| Total of all transnational transactions *: | 21,364€ |
| Average of transnational transactions**: | 562€ |

Notes: * total of all transactions received from migrants for housing  
** average value of all transactions per respondent for the whole research population  
Source: Thematic interviews, life history discussions and monthly transaction studies (2003-04)

What can we deduce from the findings we present in Table 1? First and foremost we can ascertain that of the 35 respondents presented in the typology more than half were involved with migrant investments in urban housing, either in the past and/or at present.

With regard to those respondents who were not involved with migrant houses we are able to discern that, when compared with respondent who were involved: they were nearly all less educated, many were either still young (i.e. below 30 years) or old (above 60 years). Many of those respondents who fell between these two age extremes were struggling to make ends meet and were less able to dedicate their time to the housing project of a migrant when they needed to secure their own livelihood needs.

This sketch of respondents who were not involved contrasts with that of respondents who were involved with migrant houses. Generally they holding higher levels of education, earning higher incomes, which lead to a general higher level of welfare, for instance expressed that most (13 of these 18) own one or more urban houses. The relationship between their involvement in migrant investments and ownership of assets seems to confirm the argument of Roberts (1997) on the importance of respondents having own assets to be regarded eligible for involvement in large investments, particularly when physical distances are great.

Second, we also see that the level of involvement differs much between the respondent types. Thus some respondents were involved in all, or many, stages of the project, taking responsibility for: finding a suitable piece of land, negotiating its sale and transfer of title deeds, arranging an architect and being involved in ideas on the design of the house, assigning building contractors, supervising the general progress of the project, ensuring it maintains impetus by providing funds in time, ensuring that funds are not depleted by regularly sending financial reports to the migrant, enabling timely requests for further funds, and ensuring that the house, during, but also after its completion, is guarded over by a live-in caretaker until the migrant returns, or allocates someone else to stay in the house. Other respondents had a much more confined role, only being involved in one or two stages or roles in the project. On the one hand this related to their skills, but also to the level of trust the migrant has in the respondent, for instance to provide trustworthy supplementary information on the progress of his/her house as this was being put up by another person.

Finally, the reasons for being involved or seeking to become involved with transnational housing investments differ much between respondents. This relates to their economic
situation and how they perceive involvement in migrant projects to provide an important (potential) source of income, or rather whether they perceive their involvement as a financial/time burden. Thus, whilst the respondents of types 1 and 2 constitute the richest respondents in the research population, although they earn their livelihoods in a different way, as three of the four members of type 1 are employed in the formal economy, whereas the respondents of type 2 own or operate businesses. Nonetheless, the involvement of these two types in migrant housing projects stools on very different principles. Thus the respondents of type 1 generally do not actively seek to be involved with migrant investments in housing as they do not perceive such activities as the best way for them to earn an income. They thus attempt to confine their involvement with migrant housing projects to family members who are adamant in their request for support. The members of type 2 hold two main strategies with regard to their involvement: When they become involved with housing projects of friends and family abroad they explain their involvement in terms of gaining respect and an opportunity to fortify their relationship with the migrant, expecting that at a later moment they may be reciprocated with support from the migrant, should a need for this arise. Four respondents maintain an alternative strategy, indicating that they are also willing to put up houses for migrants they do not know (well), but require adequate fees for their services.

The above analysis of Table 1 has given insight in the extent of involvement, as well as main dimensions of involvement for respondents and the types representing them. In the next section we will discuss the institutional dimensions to transnational investments. This not only pertains to the meaning of transnational investments in urban houses, but also to the influence the institutional context has on the way transnational relationships between respondents and migrants are configured.

4. The institutional dimension to transnational investments in urban houses

4.1 Introduction
The sections thus far have progressed from giving a general sketch of investments in urban housing to providing insight in the specific involvement of respondents that are part of this research in housing investments (urban and rural) and the role of transnational ties therein. However what meaning do respondents give to investing in urban housing, referring to own investments and to their involvement with housing projects of migrants? Why are some respondents active in transnational housing projects of migrants when others are not? Below we discuss these issues, beginning with a brief discussion of the economic values ascribed to investments in houses. This is followed by a discussion of the social-cultural meaning of urban houses and of the involvement of respondents in transnational investments in housing. Hereby we are able to explain how various institutions intertwine as these concern transnational investments in houses in Accra.

4.2 The economic dimension of transnational housing investments
As we already indicated in the introduction of this paper, one of the main reasons for migrants to go abroad is to invest, once financial means allow, in housing in Ghana. Thereby a distinction needs to be made between investments in a ‘mansion’ in a Accra, Kumasi or
another Ghanaian city and/or an investment in a house in the ‘hometown’ of the migrant. Arhinful (1999), amongst others, argues that the main difference between investing in a house in the hometown and in the city, beyond the financial means required to initiate and complete this project, relates to mansions that are built in the city needing to be seen as economic investments. They form the headquarters from which to operate small businesses, or are rented out to provide a steady source of income. From this research it emanates that such a division does not always hold; while for some respondents this division certainly applies, others reason that the difference is not that strong and a house in the city can also be seen as an investment that relates to the cultural importance ascribed to a person’s ability ‘to put up a structure’, i.e. to build an own house (van der Geest 1998). We return to this issue in the next sub-section on the social-cultural meaning of investments in urban houses.

With regard to reasons for investments in housing in Accra as compared and linked to other economic opportunities Akyeampong (2000) writes:

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

This is an interesting point as, firstly, it reveals the major economic reasoning of returnee migrants to establish their income activities in Accra, located near the main harbour of Tema (from which to receive and send goods) and various trading markets in Accra. Secondly, it also suggests that investments in housing, compared to more ‘productive’ (if this is defined as activities which generate an income) investments, are regarded safer. Indeed investments in housing have continued, largely irrespective of the political-economic regime in power.

Aryee is the director of the Achimota Town Council, and responsible for the development of most of the northern neighbourhoods of Accra in which many migrants of Akan ethnicities are establishing their houses. He attributes the primary incentive for investment by migrants in housing in Accra, to the 1988 introduction of a package deal by the Provisional National Defence Council (PNDC) government. This package exempted all who put up a building, for whatever purpose, from paying duties to the government for the next five years, inciting much investment in housing, particularly in Accra. In Aryee’s view the earlier, 1986 policy change of the PNDC government to allow migrants to remit and convert foreign currency through other channels than the Central Bank of Ghana; “[f]reed a lot of money earned by Ghanaians outside the country and paved the way for money to move in both directions.” (Smith & Mazzucato 2004: 4-5).

The above paragraphs offer a somewhat generalized explanation of why migrants, but also well-off Ghanaians (including some of the respondents in this research) have put up houses in Accra. These paragraphs also reveal how the institution of ‘putting up a structure’ has become increasingly complex in Ghana, influenced by various economic, social and cultural perspectives and affiliations that derive from changes in place and time of actors. Importantly, such changes have also influenced who are involved. Respondents involved with the construction of houses for friend abroad, but also real estate officers advertising
ready made houses to migrants through the internet both stress the difference between migrants choosing unreliable family members instead of their professional and trustworthy approach.

4.3 The urban ‘housing agent’: trust and incentive in transnational relations

What emerges from accounts by respondents, both family and friends to migrants, is that trust is vital for relationships between respondents and migrants. Thus Alan, a respondent who had lived and worked in Amsterdam for many years before returning to Ghana to initiate businesses in Accra, emphasises the importance of having trustworthy ties in Accra, both for business efforts and for housing investments:

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

In his view family, more often than trusted and appointed friends, adhere to the perception that those who have managed to go abroad will be well-off. Therefore their money is also expendable and any amount remitted for a specific project, such as the construction of a house, may also be used to meet other family and/or personal needs. To avoid this Alan called on two long-time friends to find suitable land for him in Accra, and take responsibility for the construction of the house on this land, prior to his return.

In the view of other migrants, respondents and informants, who have been abroad and later returned to Ghana, there is little issue with placing the responsibilities for a housing project in the hands of a close family member based in Accra. However from their explanations it also became clear that much importance was given to the Accra tie being trustworthy and having the capabilities to manage a project that is of the magnitude of an urban house.

Trust in transnational relationships can derive from one of many institutions through which the relationship has been founded and shaped. Thus some relationships hail from a shared childhood, others pertain to a period of time when both the respondent and migrant were at the same school or university, for others such trust derives from more recent shared experiences: at work, in church, or even while both were abroad. This common background has not only resulted in certain bonding, but may also provide an institutional embedding with which the relationship can be guided.

While some institutions may retain their identity for longer than others, for instance extended family ties being much less easily ignored than a friendship through attendance of the same church, this does not need to mean that a relationship embedded in a strong institution is necessarily the most suitable through which to place an investment. This relates on the one hand to the aptness of locating an activity in a certain institutional context when this might

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6 Hoving (2004) provides an alternative explanation, arguing that the principal difference between transnational investments in businesses or houses through friendships versus family ties: “...is that in case of friendship there is a matter of trust, in case of family there is a matter of obligations. This means that friends can look after your money while family members are the ones you are supposed to give your money to.” (Hoving 2004:40)
have disadvantages. Alan’s preference for friends rather than his extended family is a case to the point. It also relates to the ability of this institution to monitor the relationship.

Trust not only derives from affiliating to a same institution, it also needs to be invested in. This is where respondents who relate to migrants as friends can gain on other alters of migrants, who derive their affinity to these migrants on the basis of more ‘traditional’ institutional ties, e.g. an affiliation to the same hometown, important relationship within the (extended) family, belonging to a same ethnicity, etc.

Various respondents indicated that where they felt that their tie to a migrant might be beneficial to them they would need to actively invest in this friendship. If the migrant also regarded them as a person relevant to maintain ties with in Ghana, the relationship often developed in strength through a range of activities and commitments, of increasing value and importance. If the respondent was able to maintain his/her commitment to the migrant and avoid misusing the migrant’s trust for personal gains, the migrant might decide, at some point, that sufficient trust had been established in the relationship for him/her to select the respondent as the person he/she could best entrust the supervision of his housing project to.

The choice of the migrant for this respondent might also be strategic for the migrant as sometimes they did not want to make their family aware of this project to avoid an escalation of requests for financial support and to prevent their staking a claim in the house by being involved. Mazzucato (2004), who conducted the Amsterdam research within the TransNet programme, obtained similar findings, noting that:

‘…a friend is a way one can create room for autonomous decision-making within a context of kin relationships. One can ‘hide’ one’s investment in a house in Accra when custom dictates that one should first invest in ameliorating or re-building the compound home in one’s village in which to host one’s extended family as well as host laying-in-state and funeral ceremonies’ (Mazzucato 2004:4-5).

What incentive, return or reward is there for friends and relatives in Accra to be involved with building houses for migrants when this is a labour intensive process that requires continual attention? In contrast to other transactions, there seems to be little evidence from research data that migrants reciprocated the support from Accra respondents in the form of supervision of their house projects with return investments in housing projects of respondents. Where support for housing was provided by migrants to respondents in Accra this concerned payment of rental fees. In two cases payment of these fees could be related to direct interests of the migrant for safeguarding the accommodation of these respondents, as they took care of the children of these migrants. In another case a relative abroad responded to distress signals sent out by Akwasi, an elder, unemployed respondent, who was on the verge of loosing his tenancy if he did not pay his arrears in rent soon. The relative decided to heed the call and, for one time, remitted a substantial amount to support this man. The respondent did not expect to be able to call on this relative again however as their

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7 Interestingly enough Antwi, in his research on land buyers and sellers in Accra, finds the following: “Money from relatives abroad was the second most important source of finance [after long term personal savings] for plot purchase” (2002:10). At 11% this is of much less importance than own savings (61%). Nonetheless his findings have logic when related to my research findings, especially if the practise of ‘chopping’, or of buyers in Accra benefiting by gaining own land when negotiating for land on behalf of a migrant.
relationship was never strong, and thus he has once again focussed his attention on two close family members located in The Netherlands.

If there seems to be no direct return to investment, why do relations to migrants abroad heed the call to supervise their housing projects? Furthermore, does the inverse relation also exist where respondents pro-actively promote housing projects and their role as supervisors, negotiators or likewise with respondents?

We identify four main dimensions, which are not necessarily exclusive, that explain the involvement of respondents in housing investments of migrants:

1. Immediate reciprocity: ‘chopping’ some of the funds sent for own purposes,
2. Long-term reciprocity: anticipation of an eventual significant reciprocal investment,
3. Social security: being involved with migrant projects will establish a relationship through which support may be expected at times of crises,
4. Altruism and respect: being prepared to invest own time and other resources due to feelings of pity for the situation of the migrant, or to gain his/her respect.

Immediate reciprocity: With regard to whether respondents in Accra proactively support housing projects of migrants the case of Calvin is useful. Calvin’s friend went to The Netherlands in 1998. Since then he has tried to ensure that their relationship has continued to develop, especially to build up further trust. Thus Calvin proudly stated that; “...he knows my everything.” Nonetheless, their relationship does require continual reification, mainly achieved through regular phone calls, during which his friend often asks Calvin to do something for him; advance money on his behalf, or otherwise. Thus, Calvin argues, his friend had the chance to study his character further. Hence, when the friend was able to export a car to Ghana to serve as a taxi he chose Calvin to drive it. This, once again, was a sign of confidence in the relationship. Thus, Calvin feels, their relationship is ready for him to put up a house for his friend. He has recently spoken over the phone to him about it and while his friend indicated that presently his money was still ‘too small’, Calvin felt it was only a matter of time before the friend would want to put up a house, and that he would be asked to put it up for him.

Why would Calvin want to supervise his friend’s housing project? He explains that every time his friend remits money to him for the house he will be able to take a part as ‘chop’ for himself. Thus, if his friend remits an amount like 8 million Cedi (about 800 euro), he expects to be able to keep about 500 000 Cedi (about 50 euro) for himself. This is what he will be told to keep, and he intends to take nothing more. Other respondents also indicated that they felt that they were eligible to ‘chop’ some of the money sent for their own use. They explained that they felt that they were entitled to doing this on the basis of a mutual understanding between migrants and project supervisors that this would happen, provided such ‘chopping’ did not exceed certain limits.

Delayed reciprocity: Francis, who is completing the construction of houses of two migrants, offers a number of interesting arguments on friendship, trust and reciprocity to explain the reasons for his involvement in migrant houses. First he explained that for both migrants he already had a strong friendship with them. This meant that he could, nor would, charge them
the professional rates he charges to others in his capacity as a surveyor/real estate consultant. What profit or reward does he then get out of this work, especially if this work is his profession? Francis:

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

A more substantial indirect reward also comes from the relationships he has with them. When he first started building he sent all the receipts for whatever he had bought so the migrants could see that Francis was not ‘chopping’ any of the money. His friends abroad soon began to trust him and no longer ask to receive such receipts. Instead they have recommended Francis to other migrants. Francis relates how one friend in Amsterdam recommended him to a good female friend. However the husband of this female friend of the migrant already had someone else in Ghana to whom he wanted to entrust the housing project.

Finally, at times his friend in Amsterdam also sends him money for own use, and has recently also sent him a computer he requested to need for his work. However he especially hopes and prays that in the long term: “there might be something for him from his friend”. What does this mean? This ‘reward’ for work done needs to be understood in the light of the way their friendship has established, with crucial decisions being made together that related to relationship issues, work opportunities, accommodation, education and practising their religion. This relationship, in his view, has continued since his friend migrated to The Netherlands. Francis would often taken extra steps to frequent the wife of his friend as well as his extended family in Kumasi, supporting their needs with whatever means he had. Once his friend had saved enough money he indicated to Francis that he wanted to sponsor him to join him in The Netherlands. However Francis advised his friend to sponsor his own wife instead and has waited since for his friend to sponsor him, even though he would rather use the amount this would cost and invest it in business in Ghana.

It seems quite clear that Francis sees his investments in their relation not only as a dedication to their friendship, but also as a calculation of possible future returns. Ensuring that the relationship is maintained has meant that he has continually immersed himself in the activities of his friend, including his housing project. Immersing himself in the network of the migrant, he hopes, will also provide him with future work for other migrants.

Social security: Regarding the third dimension, that of social security, Albert, a successful businessman, relates how he supervised the housing project of a migrant friend without any agreement or anticipation that his efforts would be financially rewarded. All he hopes for is that in the event of an emergency situation, of whatever kind, he can expect the support of this migrant. And if he does not need such help then his message to those he supported is that “they should think of my children and help them.” Other respondents who also invested in migrants without being reciprocated for their efforts provide similar explanations. While none of these respondents sought to strategically involve themselves with urban investments of migrants to ensure a certain level of social security, they do regard it an important asset in their livelihood approach.
The following case of Kwasi illustrates that transnational housing investments can also result in social security for respondents in different ways. Kwasi is an elderly male respondent who will retire from a steady, but low-paying job at a supplies store, repeatedly mentioned that he wants to interest two nieces in Amsterdam to invest in Accra houses on land to which he holds the title deeds. In the final month of the research we had the chance to join him and see this land, located on the western periphery of Accra and about ¾ hour drive from central Accra. On the way he explained that the sale of the land to his nieces would provide him with a profit with which he could invest in a chain of businesses that related to the land: sand-winning, brick making and real estate developments. These would provide him with an income enabling him to stay in Accra rather than needing to retire to his hometown. The profit from these businesses would also enable him to build an own house.

When we reached our destination it became clear that the project was shrouded in complexities. First, his claim to the land turned out to be far more complex than he had initially explained. Rather than having bought the land, he had paid to have it registered, together with a partner, a female trader, who derived from the area. His claim to the land appeared to depend much on her presence, as he had to convince her to join us to see the land. Once there he was clearly unaware of the construction activities she and her brothers had already embarked upon on a part of the land. Second, despite relating to the migrants as their maternal uncle, he sought our support to initiate the contact with them, repeatedly asking us to convince the migrants of the suitability of the land, also showing the photos he asked me to make of the land.

Clearly his chances of realizing the business projects and thereafter an own house completely depended on his being able to maintain his claim to the land and the preparedness of the migrants to invest in the land and put up houses on this. Although we were unable to explore this case further, it does show the economic potential with which urban actors look at transnational investments in housing, not only for providing them with a direct income, but also for providing financial means with which to secure their own urban future.

Pity and respect: The fourth dimension, in contrast to the previous three dimensions, holds little economic rationale. Some respondents involved with housing projects of migrants do not (seek to) gain material benefits from this. For instance Oscar sets out how he took pity on a maternal niece, based in the United States. She had called him and had set out how, after a decade of absence from Ghana, she hardly knew anyone anymore to whom she could entrust the supervision of the construction of her house. Understanding that she only wanted to return to Ghana when the house was complete he decided to accept the responsibility, but refused gifts that she tried to bestow on him, as he was doing it for her, for her dignity, and not for his own benefit. For other respondents, all also financially independent, such potential benefits were not sought after as their own financial situation did not call for this, nor did they have any interest in earning an additional income through activities of migrants. These respondents only committed themselves to migrants abroad because they understood the importance for these migrants to be able to have a house of their own in Ghana after many years of being abroad. In return the respondents only expected to receive ‘respect’ from the migrant for whom they were putting up a house.
The discussion of these four dimensions has raised two main issues: First, while respondents did often indicate to relate most strongly to one of these four dimensions as most apt for their involvement in housing projects of migrants, this did not need to exclude some of the other dimensions from also applying. Thus, while the focus of some respondents was on long-term reciprocity, any gifts they received in the meantime for their supervising role were an added boon. Second, in contrast to the clear economic rationale behind the first three dimensions, the fourth dimension of being involved out of pity for the physical-social isolation of the migrant, possibly also to gain the respect of this migrant, the fourth dimension produces none, or only a few, material benefits.

4.4 The social-cultural dimension of being involved with transnational housing investments

The meaning of putting up a house in the city

Of the respondents who went abroad for economic reasons their main goal was to accumulate savings with which to establish own businesses and build an own house(s) in Ghana. Why do migrants and respondents seek to build their houses in Accra? One of the central notions of putting up a house relates to it giving its owner respect (see van der Geest 1998, Yeboah 2003). Respect has a strong institutional link. Respect is derived from activities in a range of institutional contexts varying from public donations at so-called ‘harvests’ in church, from initiating and supporting community projects, through conspicuous consumption, and by building houses.

Dahl (1999) discerns the institution of housing to change if this derives from an expression of the desire, often emanating from migrants’ western perceptions and identities, to acquire modern consumer goods. In the case of housing this relates to modern, ‘western’ mansions, located in Accra where access to western oriented lifestyles and livelihoods is best possible.

Angelina, a young female respondent, relates how her sister and husband, who migrated to The Netherlands, have almost completed a large ‘mansion’ on the western outskirts of Accra. A trusted friend designed and supervised the construction and on occasion she went to the building site to verify that the construction work was still progressing. When asked why they had chosen to build a house in Accra and not elsewhere, Angelina replies:

“The idea of settling in Accra has eaten up their minds. As everyone there [abroad] is doing it they too will do it, they don’t want to be in the village anymore.”

At the same time traditional perspectives also encourage the building of houses in the hometown, certainly not in the capital of the country. Thus elders in a small Akan town explained to van der Geest (1998) how:

“If one builds a house, it should not be just anywhere, but in one’s hometown. Building houses in various places but not in the hometown is shameful and senseless. The house symbolises and expresses belonging, so it should be in the place where one belongs.”

Their comments relate to various forms of belonging and being affiliated to one’s hometown and the matrilineal family. This is most visible at family funerals when visitors (and family) come from near and afar to support you. Being able to provide lodging in

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8 As opposed to some of the other respondents who went abroad for educational purposes.
one’s own house on such occasions commands you much respect as people note that you have shown your ties to the hometown by having a house in it and you have shown respect to the deceased by being able to comfortably house the visitors of the funeral. When you yourself die, ‘your name will be remembered’ through the building you have put up. (1998:352).

Julie, who works for a government agency, seems to adhere to this notion of what cultural meaning a house should have, even if she has put up a house in one of the northern neighbourhoods of Accra and not (also) one in her hometown. She explains that she was able to put up the house with savings from the allowances she received while following tertiary education in various countries in Europe and America and later also from her Ghanaian salary. Julie: “This house has been built with Pounds, Dollars, Cedi and even some Deutsche Mark!” Her main reason for building the house was that her occupation is based in Accra and having an own house would ensure that accommodation was secured, while she would also save on years of rental fees. She feels that many others who work in Accra who are not originally from Accra and its hinterland have also put up houses in Accra for this reason.

Now that Julie has passed the age of fifty she feels an increasing urge to also put up a house in Kumasi. There, unlike Accra, she feels she can retire comfortably, expecting that her neighbours will take care of her as she feels that there is more of a ‘village’ notion defining the relations in the neighbourhood then there is in Accra. After retirement it would also be difficult to stay in Accra as friends and ex-colleagues may live far away, even if this is still in Accra, making it expensive and time-consuming to visit and support each other. Furthermore, living expenses are higher in Accra than anywhere else in Ghana. Taking these factors together Julie concludes, with regard to the meaning of investments in houses, that:

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

When we ask James, who has been abroad many times, namely as a migrant, a businessman and a visitor, on the meaning of putting up a house in Accra he replies that this much depends on who is putting up the building. In his view it is an issue of prestige for those who are ‘illiterate’ and have managed to go abroad to locate their house in, or near, their hometown. A house does not have such a meaning for a person who has studied and is ‘enlightened’. For such people the choice to put up a house in Accra is first and foremost a practical choice. Jack, who works as a manager with a commercial bank, relates this ‘enlightened’ perspective to the importance of the hometown in the following comment:

For the family you need to invest in the hometown, make a contribution to the family house and also build a house of your own. But we will live here [in Accra] all our lives and therefore we need to invest here first. I won’t go back to my hometown as it does not fit my retirement plan of becoming a consultant when I retire…I don’t fit there [in the hometown] with their drinking and the kind of talk they have. Even chiefs stay here in Accra and only go back for ceremonies, weekends and holidays.
Amoo-Adare (2004), a female Ghanaian architect, argues that spatial configurations of houses, following western norms, which orientate on ‘nuclear household models’, produce different meaning to houses changing institutional practises relating to the house which pertain to extended family, gender, reproduction, care-taking and livelihood identities. Clark (1999), on the other hand, argues that family systems amongst the Ashanti, who represent a major proportion of those involved with housing developments on Accra’s outskirts, have always negotiated the conflicting interests of an individual’s agency versus kinship obligations. Indeed she adds that the Ashanti do not only contest kinship alliance, but they also initiate economic activities, including labour migration, which affect to whom they are attached and with whom they affiliate themselves. Furthermore, in reference to ethnographic work of Fortes of the 1940s Clark is able to show the interest of the Ashanti to pursue livelihoods outside their hometown, leading to early forms of urbanisation which; “…he [Fortes] called ‘highly diversified’ and its domestic organisation ‘very elastic’.” (Clark 1999:66-68).

Discussing general changes in size, pattern and role of the Ghanaian family Addai (1995) argues that changes towards a conjugal pattern are especially prevalent in household arrangements in urban areas:

“Quite apart from the fact that families are being forced by certain external constraints (economic hardships, children’s education, etc.) to control their numbers, certain modern patterns of life-styles are also evolving fast. Compound houses are becoming more and more obsolete and in their place bungalow-type structures designed for conjugal life-styles are in vogue…The urban family has ceased to be, to any appreciable extent, a unit of economic production…Each generation has…witnessed a decline of parental control over children. This increases freedom and individualization of family members and their release from the strict supervision of the rural neighbourhood is naturally reflected in the instability of the contemporary African family.” (1995:73,79)

Addai thus concludes that in neither internal nor extra-family relationships within the urban context, is there evidence for the family to function as a ‘corporate social entity’. Instead he notes a marked shift towards individualism in terms of responsibilities and the organisation of activities (1995:79-80).

For housing this translates into a trend or lifestyle where in Accra family members increasingly arrange to house their own nuclear (conjugal) family, this according to Filson, research director at the Ghana Investment Promotion Council (pers. comm. 22 April 2004). His comment resonates in the findings of this research as respondents indicated that they had undergone certain social changes, no longer desiring to live under one roof with their extended family, especially if this also had financial consequences as they anticipated that family members staying in the same house would depend on them for sustaining their livelihoods. Thus migrants and wealthier urban actors who never went abroad, particularly those hailing from more distant regions to Accra such as the Ashanti Region9, hope that by establishing themselves in Accra a physical distance can be maintained between them and their family in the hometown, ensuring that they have enough room for manoeuvre to maintain the livelihood they desire, while still assuming their financial and organizational

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9 Ashanti Region is the region from which the migrants in the Amsterdam research, as well as most respondents in the Accra research, derive.
responsibilities towards their families at important occasions like family funerals in their hometown.

5 Summary and conclusions

This paper has sought to examine what socio-economic and institutional dimensions relate to transnational housing investments involving respondents. Thus we discussed the economic scope of housing investments for urban respondents, analysing differences between the eight types. We also paid attention to changes in cultural notions attached to house building and the economic and social implications of respondents being involved with migrants’ housing investments, and of these investments being made in the urban economy rather than the (semi-) rural economy of the hometown of migrants.

What has emanated from this paper is that some transnational investments in housing are still embedded in more ‘traditional’ institutions such as family, hometown or ethnic ties, while other transactions relate to transnational ties manifested in the urban domain through institutions such as education, church or professional associations.

At the same time, while transnational ties may find their origin in a certain institutional context which enables the manifestation of a relationship, subsequent economic activities between respondents and migrants may be less explicitly embedded in this institution. One important reason may be that manifesting relationships through certain institutions may not only provide benefits, but may also imply certain commitments. And these benefits and commitments may not always be separable from others also relating to the two actors through the same institution. Thus, as this paper has also shown, for important investments such as in houses, preference is sometimes given to relationships embedded in institutions, such as friendships with an urban origin, to which few other actors in the network of the migrant relate.

The strategic choice for one or the other relationship through which to concentrate the investment in a house may also be influenced by a history of exchanges which builds up to the moment when a migrant decides to invest in a house, or an urban actor is able to incite a migrant to do so. Requests from migrants asking Accra respondents to build houses for them are seldom based on a common institutional embedding alone but often also steeped in a relationship of past reciprocal actions. It is in this relationship that urban actors who seek to be engaged in migrant investments also invest in many ways, as the case of Francis has shown.

With the onset of such a crucial and economically significant investment migrants may also involve one or two other relations to perform a monitoring task on the accuracy of progress reports provided by the main person involved. This overcomes the limits of migrants to control the process as posed by the physical distance between their location abroad and Ghana.

The last section of this paper showed that differences exist between respondents in terms of the reasons for their involvement. Thus some respondents showed little interest in putting up
houses for migrants as they had little interest to gain from their engagement to migrants, preferring to allocate their time in other ways. Despite having numerous ties abroad these respondents sought to limit the number of requests from migrants to supervise their houses. Other respondents, also belonging to the most affluent of the research population, did seek to become actively involved in housing investments of migrants. For some housing construction forms an integral part of their portfolio of income generating activities. Others felt that their involvement would reinforce their ties with the migrants, whether family or friends, which might prove beneficiary some time in the future, but they also expressed a commitment to ensuring that migrants would be able to successfully establish their houses.

For the less affluent respondents being awarded the responsibility of supervising the construction of a migrant’s house, however time-consuming, provided an opportunity to improve their own livelihood if the migrant reciprocated their investment of time with a substantial financial investment in them, for instance sponsoring their trip abroad or investing in their business, or sending them a car for their personal use.

Respondents who were excluded from involvement with migrant housing projects were generally respondents whose income situation was insecure, who had relatively few ties abroad (often only comprising family members), and who were often less well educated. Nonetheless in some of their cases migrants who were close family members supported their appeal for financial support to overcome crises with urban accommodation, mainly pertaining to respondents being asked to pay an advance in rent for a considerable period of time.

What emerges from our analysis of transnational investments of migrants in urban housing is that urban actors relate very differently to these investments, the most vulnerable generally being excluded from housing investments of migrants, others seeking to become involved in housing projects of migrants to gain immediate or long-term benefits from their relationship with the migrant, which can include certain social security. Finally, some respondents indicated that only compassion for migrants motivated them to be involved with migrant houses as they saw little benefit in investing their time. We conclude that investments of migrants in urban houses have heterogeneous effects on the local economy which relates to the arrangement and capacity, the role and motivations with which urban actors are involved.

**References**


### Variables used for the typology

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<thead>
<tr>
<th>Main characteristic</th>
<th>Variable description</th>
<th>Selection arguments</th>
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<tr>
<td><strong>Individual characteristics</strong></td>
<td>‘Age’ (coded): indicates the age of respondents in categories of 10 years (starting with the 15-24 age group)</td>
<td>This variable relates to the stage in the life-course of respondents, which influences various kinds of capital they may expect to have accumulated, as well as the degree of dependency, and vice versa, on others.</td>
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<td>‘Education’: distinguishes respondents by 5 main levels of education: ‘1’: primary school, ‘2’: jr. secondary, ‘3’: technical/sr. secondary, ‘4’: sr. secondary or technical training, ‘5’: tertiary education (university)</td>
<td>We include education as a variable to express the human capital of respondents that influences their ability to derive gains from transnational as well as other social ties.</td>
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<tr>
<td></td>
<td>‘Welfare 2’: indicates the economic wealth of respondents. This is measured on a scale of 1 to 5: ‘1’ implies no own house(s), no own car. ‘5’ indicates ownership of various houses, also in Accra and/or Kumasi beyond other assets such as cars.</td>
<td>This variable, together with the first variable, expresses the level of financial (and physical) capital of respondents. This, as also argued by social network analysis scholars, affects the type and intensity of relationships respondents can establish and maintain with social ties, including transnational ties.</td>
</tr>
<tr>
<td><strong>Network characteristics</strong></td>
<td>‘Size network’: provides the results of respondents with regard to the size of their social networks, the product of the combination of the name generator and monthly transaction studies tools.</td>
<td>Along with ‘percentage foreign alters’ and ‘density’ the variable ‘size network’ expresses the variation in composition of network of respondents. The size of networks expresses the capacity of respondents to maintain ties with others.</td>
</tr>
<tr>
<td></td>
<td>‘Density’: measures the extent to which individuals in the networks of respondents know each other.</td>
<td>The variable ‘density’ is an indication of the degree to which ties in networks of respondents are interwoven, which is usually an indication of the homogeneity of networks. This indicates the ability of respondents to get their ties to commit to them through involving other ties in the network. On the other hand, a low density indicates that there is a separation of networks into different parts that do not relate to each other. This enables respondents to select whom they involve in different economic activities.</td>
</tr>
<tr>
<td></td>
<td>‘Total number of ties abroad’: measures the total number of migrants in networks of respondents.</td>
<td>Measuring the absolute number, rather than relative proportion, of ties abroad this variable indicates the extent to which respondents can (potentially) relate to ties abroad.</td>
</tr>
<tr>
<td></td>
<td>‘Percentage of family in all ties abroad’: indicates to what extent respondents have family ties abroad (conjugal, paternal, extended, in-law and patrilineal ties).</td>
<td>This variable indicates the importance of family versus friends as transnational ties of respondents. The difference between family and friends abroad, we argue, may differ per economic domain. In housing investments friendships play a large role while for social security migrant family members may be more important.</td>
</tr>
</tbody>
</table>
### Annex 2

#### Individual characteristics for clusters

**Personal Characteristics**

<table>
<thead>
<tr>
<th>Gender (respondent count)</th>
<th>1 (n=4)</th>
<th>2 (n=7)</th>
<th>3 (n=7)</th>
<th>4 (n=4)</th>
<th>5 (n=6)</th>
<th>6 (n=3)</th>
<th>7 (n=2)</th>
<th>8 (n=2)</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>3</td>
<td>5</td>
<td>3</td>
<td>3</td>
<td>4</td>
<td>3</td>
<td>1</td>
<td>2</td>
<td>25</td>
</tr>
<tr>
<td>Female</td>
<td>1</td>
<td>2</td>
<td>4</td>
<td>1</td>
<td>2</td>
<td>1</td>
<td></td>
<td></td>
<td>13</td>
</tr>
</tbody>
</table>

**Age (years)**

<table>
<thead>
<tr>
<th>Average</th>
<th>Std dev</th>
<th>Average</th>
<th>Std dev</th>
<th>Average</th>
<th>Std dev</th>
<th>Average</th>
<th>Std dev</th>
<th>Average</th>
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<th>Average</th>
<th>Std dev</th>
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</tr>
</tbody>
</table>

**Education (level achieved)**

<table>
<thead>
<tr>
<th>Average</th>
<th>Std dev</th>
<th>Average</th>
<th>Std dev</th>
<th>Average</th>
<th>Std dev</th>
<th>Average</th>
<th>Std dev</th>
<th>Average</th>
<th>Std dev</th>
<th>Average</th>
<th>Std dev</th>
<th>Average</th>
<th>Std dev</th>
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</table>

**Wealth 1 (monthly income, euro)**

<table>
<thead>
<tr>
<th>Average</th>
<th>Std dev</th>
<th>Average</th>
<th>Std dev</th>
<th>Average</th>
<th>Std dev</th>
<th>Average</th>
<th>Std dev</th>
<th>Average</th>
<th>Std dev</th>
<th>Average</th>
<th>Std dev</th>
<th>Average</th>
<th>Std dev</th>
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<tbody>
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</tbody>
</table>

**Wealth 2 (assets held)**

<table>
<thead>
<tr>
<th>Average</th>
<th>Std dev</th>
<th>Average</th>
<th>Std dev</th>
<th>Average</th>
<th>Std dev</th>
<th>Average</th>
<th>Std dev</th>
<th>Average</th>
<th>Std dev</th>
<th>Average</th>
<th>Std dev</th>
<th>Average</th>
<th>Std dev</th>
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</tbody>
</table>

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

#### Network and relational characteristics for clusters

<table>
<thead>
<tr>
<th>Personal &amp; Network Characteristics</th>
<th>Main clusters</th>
<th>1 (n=4)</th>
<th>2 (n=7)</th>
<th>3 (n=7)</th>
<th>4 (n=4)</th>
<th>5 (n=6)</th>
<th>6 (n=3)</th>
<th>7 (n=2)</th>
<th>8 (n=2)</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Size of network</td>
<td>Average</td>
<td>30.8</td>
<td>43.3</td>
<td>25.0</td>
<td>39.0</td>
<td>39.0</td>
<td>18.3</td>
<td>29.0</td>
<td>27.0</td>
<td>32.9</td>
</tr>
<tr>
<td>Density</td>
<td>Std dev</td>
<td>6.3</td>
<td>9.8</td>
<td>8.6</td>
<td>5.4</td>
<td>7.1</td>
<td>7.4</td>
<td>0.0</td>
<td>1.4</td>
<td>12.0</td>
</tr>
<tr>
<td>Average</td>
<td>Std dev</td>
<td>0.5</td>
<td>0.6</td>
<td>0.4</td>
<td>0.4</td>
<td>0.4</td>
<td>0.6</td>
<td>0.9</td>
<td>0.3</td>
<td>0.5</td>
</tr>
<tr>
<td>Total number of ties abroad</td>
<td>Average</td>
<td>9.0</td>
<td>17.3</td>
<td>8.4</td>
<td>10.3</td>
<td>13.2</td>
<td>5.0</td>
<td>9.5</td>
<td>7.0</td>
<td>10.8</td>
</tr>
<tr>
<td>Proportion family of all ties abroad (%)</td>
<td>Std dev</td>
<td>(29%)</td>
<td>(40%)</td>
<td>(34%)</td>
<td>(26%)</td>
<td>(34%)</td>
<td>(27%)</td>
<td>(33%)</td>
<td>(26%)</td>
<td>(33%)</td>
</tr>
<tr>
<td>Average</td>
<td>Std dev</td>
<td>0.8</td>
<td>3.4</td>
<td>2.5</td>
<td>2.2</td>
<td>2.9</td>
<td>1.7</td>
<td>2.1</td>
<td>2.8</td>
<td>5.1</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Proportion family of all ties abroad (%)</th>
<th>Average</th>
<th>Std dev</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>80%</td>
<td>20%</td>
</tr>
</tbody>
</table>

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