

UNIVERSITY OF BIRMINGHAM

**An exploration of decision-making processes and experiences for remitting
funds abroad: a case for Malawi Diaspora in the UK**

By

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ABSTRACT

This thesis employs a mixed methods approach to investigate remittance patterns over time and the experiences of Malawian migrants in the UK when sending money abroad. The investigation begins with the motivation factors that drive Malawians to migrate to the United Kingdom, as it is argued that migration patterns influence remittance patterns. Qualitative method was used to delve deeply into the context, perspectives, and experiences of participants and patterns of remittance over time, and then to expand the knowledge with the added benefits of a broader study by quantitative method.

The study has demonstrated that remittance behaviours are complex and an approach that takes a broader view on the determinants and perpetuation of remittances and impact on the senders over time operates on multiple levels simultaneously than through individual theories. I have argued that determinants of remittances, patterns of remittances and impact of remittances on senders are strongly related to the phases in the individual life course that vary with the individual's migration trajectory.

Malawians, I argue, led ambiguous lives in which they struggled to reconcile their feelings about the impact of remitting on their lives and the positive impact their remittances have on the lives of their relatives. While individuals experienced social and economic mobility upon arrival in the UK, sending remittances to Malawi had a negative impact on their economic, psychological, social, and physical wellbeing, and the small positive effects of remitting did not compensate for these difficulties.

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CHAPTER 1: INTRODUCTION TO THE THESIS

1.1 Background to the Study

In the past decade, the world experienced significant growth in remittances emanating from developed countries to less developed countries. These funds are deemed as the largest financial sources of external development in these developing countries. According to The World Bank (2020), by 2019, about \$559 billion in remittances had been sent to low and middle-income countries, thus indicating a 5.1% increase over 2018. The flows were expected to reach \$589 billion in 2021 and \$605 billion by 2022. In 2020, remittance recorded a modest decline of 1.7% in the immediate aftermath of widespread lockdowns and travel bans because of COVID-19. Global remittance receipts, by both developing and high-income countries, reached \$695 billion, in 2018, and \$719 billion in 2019. Despite the early projection of a 20% drop because of COVID-19 in worldwide remittances in 2020, only a 2.4% remittances decline was recorded in 2020 from \$719 billion in 2019. In 2021 and 2022, remittances were expected to reach \$751 billion and \$774 billion, respectively (World Bank 2020). Remittances now outpace both foreign direct investment (FDI) and official development assistance (ODA), according to the World Bank (2006).

A 2015 analysis by the World Bank showed remittances are higher or equal to foreign exchange reserves and less volatile than official aid in many developing countries (World Bank, 2016). As a result, remittances can aid to even out consumption (ibid). Further, as highlighted by Cohen and Sirkeci (2012), “remittances can cushion the impact of financial crisis and support communities that might otherwise share in the misery of the moment” (p15). The authors argue that remittances are particularly critical when households find it difficult to survive and countries of origin struggle to

create jobs for their young populations and improve infrastructure. During financial crises, remittances are especially important because of the decline in foreign aid, the collapse of national labour markets, and the rise in inflation rates. (Cohen and Sirkeci, 2012:16). Remittances are thus a critical source of funds for less developed countries, but we know surprisingly little about the ways in which being a remitter impacts on their lives and wellbeing.

This study explores migrants' decision processes and experiences when remitting funds to Malawi. The study focuses on the experiences of Malawian migrants residing in the UK to explore why they begin, stop, and re-start remitting across the lifecycle, explore the patterns of remittances over time and the impact of remittances on the sender.

The motivation for this study is my background as a migrant who has settled abroad. As I interacted with fellow migrants through Hometown Associations, I discovered that we have a lifestyle of regularly remitting funds to our families in home countries. Throughout this study, Hometown associations (HTAs) refer to immigrant organizations and alliances based on their region, city, or town of origin. HTAs' main goal is to ensure immigrants stay in touch, maintain connections and mutually support people they share a common place of origin. I wanted to explore how this remittance lifestyle impacts us as migrants, as we try to live transnational lifestyles. In this thesis, a transnational lifestyle refers to successfully managing one's existence in two different societies by taking advantage of the cultural and economic benefits of both the home and recipient countries.

Having arrived in the UK in 2001, following my wife (a nurse) who was recruited by the NHS, I was very surprised by how much money we were sending to our home country every month, and the impact it had on our lives. To make sense of what we were going

through as a family, I started having informal discussions with fellow migrants to see if they were experiencing the same pressures to send money home. I found their stories were like my own as they spoke about why they had come to the UK and how they had to send remittances to home countries regularly to support their families. I developed a great interest in understanding what motivated us to come to the UK and the life experiences of Malawi immigrants in the UK concerning their families left behind. Through these experiences I identified many unanswered questions around topics such as pre- and post-migration experiences, family ties, obligations, expectations, among other things. Following these informal discussions, it became clear that remittances were a recurring theme and came at a cost to immigrants.

The challenges faced by myself, and my peers motivated me to undertake a PhD to make sense of these experiences. I started by critically reviewing the academic literature on remittances and preparing a review of the major theories. I was surprised that while there was a lot of literature on remittances, most of it focused on the theoretical determinants of remittances and their impacts on recipients. Very few studies looked at the impact of remitting on the senders' lives. From the review of the literature, I developed further questions on the patterns of remittances and the impact of remittances on the sender. These questions revolved around what jobs the senders did in Malawi, the jobs they did in the UK, how much time they had for leisure in the UK, their income levels, stress levels, family tensions, exploitation, their financial security, and their levels of satisfaction with life.

Research on migrant remittances mainly comprise theoretical (Lucas and Stark 1985) and empirical literature (Rapaport and Docquier 2005) and policy documents (Kapur 2003) published by various national and international institutions. It covers issues such

as determinants of remittances, types of remittances, channels of remitting, cost of remitting, contribution of remittances to development, migration, brain drain and policy-related issues. To date, the main debate on remittances in the literature focuses on remittances determinants and their impact on development, especially in developing countries.

Lucas and Stark (1985) were the first to propose a theory on the motives for remitting with their paper “Motivations to remit: Evidence from Botswana”. Their investigation of remittances at a micro-level, posit that the main determinants for remitting are pure altruism (that is, migrants care of relatives well- being at home out of love), pure self-interest (investment in the home country), and enlightened self-interest. Other research has investigated the determinants that influence the amount of remittance. Durand et al. (1996) propose that the amount of remittance is mostly influenced by the migrant’s age, number of dependents being looked after in home countries, marital status and the migrant’s earning ability in the receiving country. Likewise, Brière et al., (2002) investigated factors that determine the magnitude of remittances, and demonstrated that the composition of the household, gender and receiving countries conditions play a significant role. Other researchers have investigated the differences in motive to remit between permanent and temporary migrants (Oser 1996, Glytsos 1997). Yet further studies have looked at what remittances are used for (Russel ,1992 Escobar and Martinez 1990). Massey et al., (1987), and Lipton, (1980), argue that remittances are mostly used for household consumption, whereas Taylor (1992) found evidence that remittances were also being used for capital projects. In addition, other research has concentrated on investigating the developmental impact of remittances (Durand et al., 1996, Yahyaoui 2023, El-Sakka and McNabb, 1999; Hunt, 2004). These investigations posit remittances finance economic development.

In terms of methodology, a common theme in these studies has been the reliance of quantitative research methods which focus on migrant behaviors. They further assess their behaviors in association with migration and how the behavior is linked to remittance. Such quantitative approaches have been criticized for failing to uncover the complex implications and elucidations surrounding remittance. In migration studies, for example, Findlay and Graham (1991), Massey (1987) contend that a variety of methods are needed to reveal the different implications of the social issues. While these economic approaches help to shed light on the reasons and the patterns of remitting, little attention has been devoted to the examination of diaspora lifestyles in remitting that leads to development (Page and Mercer, 2012). The impacts of sending remittances on the senders have received less consideration. International migrants' inclination for and/or obligation to support their kin living in low-income countries negatively affects migrants' living standards in host countries, including affecting employment and housing decisions (Houle and Schellenberg, 2008). As a result, policymakers in remittances need to learn more about how remitting impacts sender's lives. Thus, Lindley (2009), has called for research that looks at the migrant remitter as the key actor in the remittance process.

Similarly, Haas (2007) argues that literature has presented a one-sided focus on remittances, mainly focusing on their economic impacts. Little attention has been devoted to consequences of remittances on education, health, gender, social structures and care arrangements (Haas, 2007: 1). The emphasis on remittances' economic effects and the over usage of quantitative approaches has left the experiences, strategies and attitudes of the migrants when remitting funds being under-explored. The studies have also assumed that remittance reasons remain static over time. I argue that the propensity to remit is impacted by the stages in the individual

life course. Life's events like education, migration, getting married and entrance into the labor market, have strong impacts on outcomes later in life (Mayer, 2009; Bailey, 2008).

This study aims to explore the decision-making processes and experiences of migrants' remitting funds abroad from a diaspora perspective, focusing upon the Malawian diaspora in the United Kingdom. This main aim will be pursued through the following objectives:

1. To understand the reasons individuals, begin, stop, and restart remittances over time.
2. To explore patterns of remittances over time
3. To examine the impact of remitting on senders' wellbeing over time, and contribute to policies on how remitting impacts the lives of senders over time.

Consequently, I make two arguments in this dissertation. Firstly, reasons for remitting by Malawian migrants in the UK are not static but change over time. Therefore, I emphasise that when studying motivations for remitting funds, migrant's lifecycle stages need to be considered. Secondly remittances though beneficial to recipients, come at a cost to senders, who find it difficult to balance their personal struggles in the receiving nations with their desire to assist their relatives who remain behind.

1.2 The Outline of this Thesis

The structure of the rest of the thesis is as follows: The thesis consists of nine chapters. Chapter One provides the introduction and highlighted the aims of the research, the research questions and raised the main dilemmas confronting Malawians in the UK

when remitting money to their country of origin. Chapter Two looks at statistics on international migration and remittances, a brief review of remittances to developing countries and the rationale for studying Malawian diaspora in the UK. Chapter Three outlines theories that have been applied to explain the relationship, association and interconnectivity between international migration and remittances. The aim is to highlight the economic disparities between the host and countries that receive the remittances and the need to remit funds abroad, recognizing that remittances are greatly influenced by migration. It then examines the theories which have sought to explain different aspects of remittances and specifically focuses on defining remittances, explaining why they are made and exploring current theories underpinning remittance research and limitations of those theories to explain remittance behavior over time. The chapter further considers existing evidence about the factors that affect the volume and frequency of remittances, mechanisms used and type of recipient, before looking at conditions under which remittances are generated. Chapter Five outlines the framework which is used to analyse motivations for remitting over time, patterns of remittances over time and the impact of remitting to the senders over their migration trajectory. Chapter Six provides the methodological framework of the research. It addresses the methods used to carry out the research, focusing on the selection of mixed research methodologies, sampling approach, and data collection procedures, including the accessibility issue. Chapter Seven explores reasons why individuals begin, stop, and re-start remittance over time and describes the volume and type of remittances transferred, the stability and the frequency of the transfers, the main transfer methods used and remittance receivers and their affiliation with senders. Chapter Eight presents findings from an economic, psychological, social and physical health perspective on what it means to the senders to make these

remittances. The main themes raised in this research are summarised in Chapter 9. The three main goals that guided this study are covered in detail under the themes that are presented in this chapter. The chapter also provides several policy recommendations relating to alleviating the impact of remitting to the senders as they pertain to Malawi immigrants in the UK. A brief account of how this research has contributed to existing knowledge, as well as recommendations for future research, is also provided.

CHAPTER 2: OVERVIEW OF INTERNATIONAL MIGRATION AND REMITTANCES WITH A FOCUS ON MALAWI

In this section, I examine statistics on international migration and remittances, demonstrating that increases in international migration have resulted in corresponding increases in international remittances. I further show that remittances are a substantial part of less developed countries' Gross Domestic Product (GDP) a crucial source of finance for many less developed countries. I then outlining the rationale for studying Malawian diaspora in the UK demonstrating that at household and national levels, remittances are a significant source of income for Malawians and provide insurance in case of crop failure. An overview of characteristics of the Malawi economy will also be presented.

2.1 Overview of International migration and remittances

Migration is defined by the United Nations as the movement of individuals or groups from one place to another because of persecution or economic reasons. The United Nations Statistics Division (1976) distinguishes between “long-term migrants” and “short-term migrants”. By definition, “long-term migrants” are individuals who travel from their home nation to other countries for a period of not less than a year, making this nation their new home of usual residence (United Nations, 1976). On the other hand, short-term migrants are,

“Persons who move to a country other than that of their usual residence for a period of at least three months but less than a year, except where the movement to that country is for recreation, holiday, visits to friends

and relatives, business, medical treatment, or religious pilgrimage” (UN Statistics Division, 1998: 10).

Scholars have also distinguished between forced migration and voluntary migration. They define forced migration as a coerced or involuntary movement of people from their homelands or home regions for reasons induced by conflict, natural disasters, or economic hardships (Mukasa, 2012). Voluntary migration involves a person’s free will to migrate to another country by using their own money or through the community’s financial support. According to Parkins (2010), migrants who voluntarily move to other nations are not only willing to migrate but also are well informed about circumstances in those countries and can cater for their basic needs in their next destination. According to Portes (1988), voluntary migrants have sufficient capital and are willing to use it in destinations where they will be compensated to help develop themselves and their families.

Long-term migrants can settle in receiving nations and send money home; thus this chapter will focus on them. Studying migrants' behaviour over time helps reveal trends that may occur over long periods but not over short periods, which matches with the study's goals of investigating remittance lifestyles spanning migrant lifecycles. Changes can be tracked to determine cause-and-effect linkages. Voluntary labour migration will be the emphasis, motivated by greater work possibilities in the receiving nation and the desire to enhance one's standard of living in a stable political system, better education, health, or retirement amenities. Voluntary migrants assimilate better into recipient nations than involuntary migrants (Bakewell, 2021). Due to these characteristics and their diverse socioeconomic origins, this group is ideal for investigating remittances.

Data on migration is collected by international organisations such as the United Nations, the International Organisation for Migration (IOM), and the Organisation for Economic Cooperation and Development (OECD). However, they collect and compile the data in different ways. As a result, although the data on global migration is extremely thorough, it has a uniformity issue. The issue of data consistency does not pose a significant threat to understanding migration overview because the primary goal of this analysis is to examine some descriptive statistics to gain a broad perspective on global migration. Data compiled by the United Nation's Population Division has been used for this thesis because of the timely nature in which it is published, annually through the yearbook reports. The data used in the overview of migration presented below was obtained from the Population Division of the Department of Economics and Social Affairs of the United Nations Secretariat titled "Trends in Total Migrant Stock website" (United Nations, 2020).

International migration, when people move by crossing state boundaries to stay in other countries, differently affects both destination and receiving nations' demographics, culture and economy. According to United Nations Populations Division (2022), by 2020 the world had recorded about 281 million migrants up from 272 million in 2019, an increase of 3.5 percent. However, international migrants account for about 3.6 percent of the world population, one of the smallest population shares. COVID-19's impact on international migrants' population is difficult to quantify, in part because the most recent data available are from mid-2020, which is still early in the pandemic. COVID-19, on the other hand, is thought to have reduced the international migrant population by about 1 %. Thus, if COVID-19 had not caused a 1% decrease, the global international population could have reached 283 million by 2020. (World Migration Report, 2022).

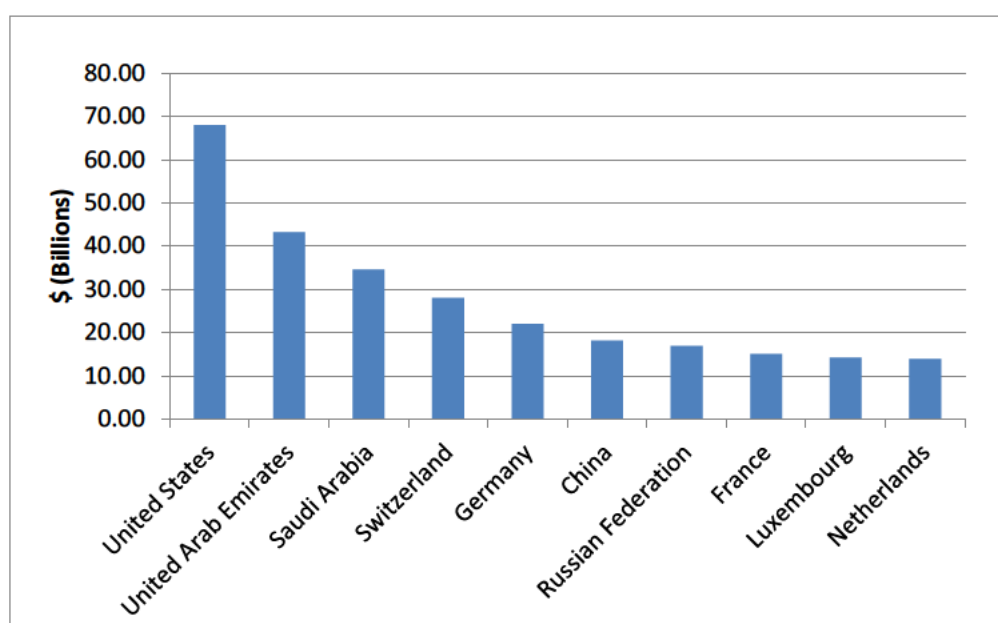
Europe received 87 million international immigrants in 2020, the highest number internationally. Northern America was the second highest with about 59 million migrants. Northern Africa and Western Asia follow with nearly 50 million immigrants (United Nations, 2020). The bulk of international migrants come from nations with a middle-income economy. According to the World Bank (2020), about 177 million worldwide migrants arrived from middle-income countries, accounting for almost 63% of all international migrants. Low-income nations accounted for 37 million international migrants, roughly 13% of the total. Cumulatively, the USA is the most popular destination for migrants. It hosts about 51 million immigrants, followed by Saudi Arabia and Germany, with 16 million and 13 million migrants, respectively. The Russian Federation hosts 12 million migrants, while 9 million live in Great Britain and Northern Ireland. Consequently, remittances are expected to be persistent and to keep flowing and increasing as long as the flow of migration is increasing since they are sent by the cumulative stock of migrants, not just fresh migrants, making the study of impact of remitting on senders even more important.

While opponents to immigration claim that it fosters brain drain and family breakups when one or more family members leave for better opportunities, among other things, Taylor and Massey, (1996), argue that one of the positive effects of migration are remittances. By their nature, remittances are non-reciprocal funds sent to home countries by migrants on their own or through their employers (IMF, 2003; IFAD, 2007). The World Bank (2016) reports that migrant populations are one of the remittance flow determinants. If the population of migrants to a destination country is higher, then there is a higher outflow of remittances.

As shown in Figure 2.1, The United States was the top country in terms of value of remittances in 2020. It (USA) recorded an outflow of funds of about \$68 billion. The

USA was closely followed by the United Arab Emirates, which recorded \$43.24 billion remittance outflow. Saudi Arabia was ranked in the third position with \$34.60 billion followed by Switzerland with \$27.96 billion. Germany was the fifth with total outflows of \$23.94 billion. As a result of the enormous amounts of remittances that these nations send to developing nations, their role is crucial for those nations.

Figure 2.1: Top 10 Senders of Remittances

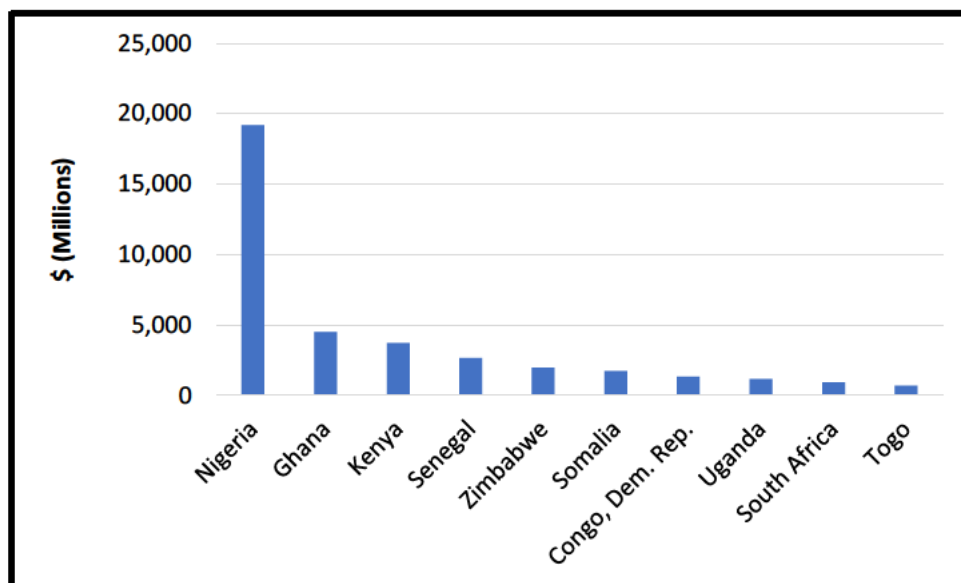


Source: World Bank (2020)

Remittances to developing countries

The World Bank (2022) estimates figures of remittances received by Sub-Sahara African countries (see Figure 2.2). Some \$19.21 billion of recorded remittances (through formal channels) went to Nigeria, followed by Ghana, which received about \$4.5 billion while Kenya and Senegal received \$3.7 billion and \$2.7 billion. The four countries together recorded over two-thirds of the total of remittances sent to Sub-Sahara Africa. Zimbabwe received \$1.9 billion, Somalia \$1.7 billion and Democratic Republic of Congo \$1.3 billion.

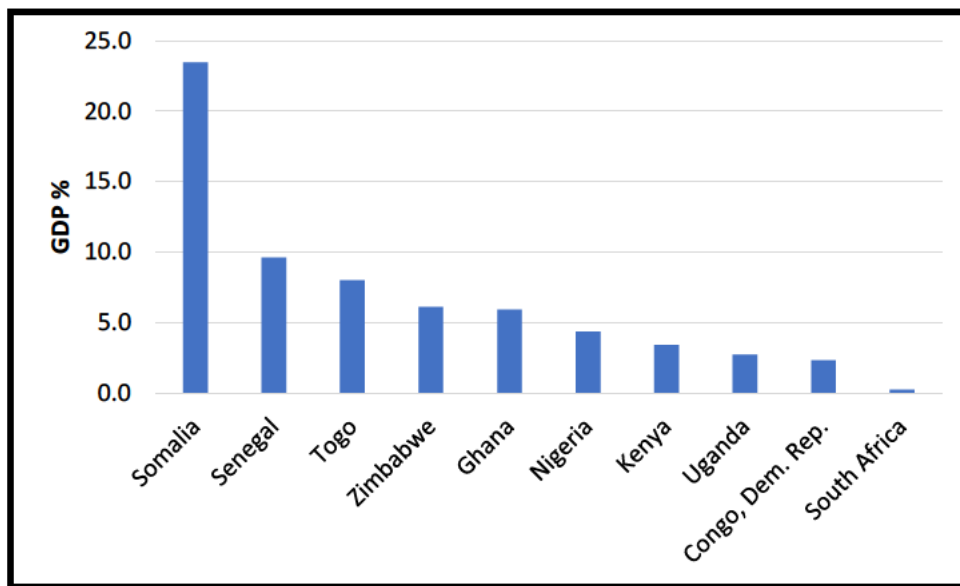
Figure 2.2: Top ten recipients of remittances from Sub-Sahara Africa (2022) in billions USD



Source: World Bank 2022

Remittances are also a substantial part of less developed countries' Gross Domestic Product (GDP). As shown in Figure 2.3 below, the highest beneficiaries were Somalia 24 percent, Senegal 9.6 percent, Togo 8 percent, and Zimbabwe 6.1 percent. The Figure demonstrates that, when taken as a share of GDP, remittances are a crucial source of finance for many less developed countries. These flows are deemed to help in the processes that reduce poverty by improving the living standards of recipients. Page and Adams (2003), argue that remittances contribute to poverty reduction processes through incremental effects that increase their demand, employment and earnings. These authors estimate that an increase of 10% of remittances per capita will generate a 3.5% reduction in poverty per head, because of the multiplier effects on GDP growth.

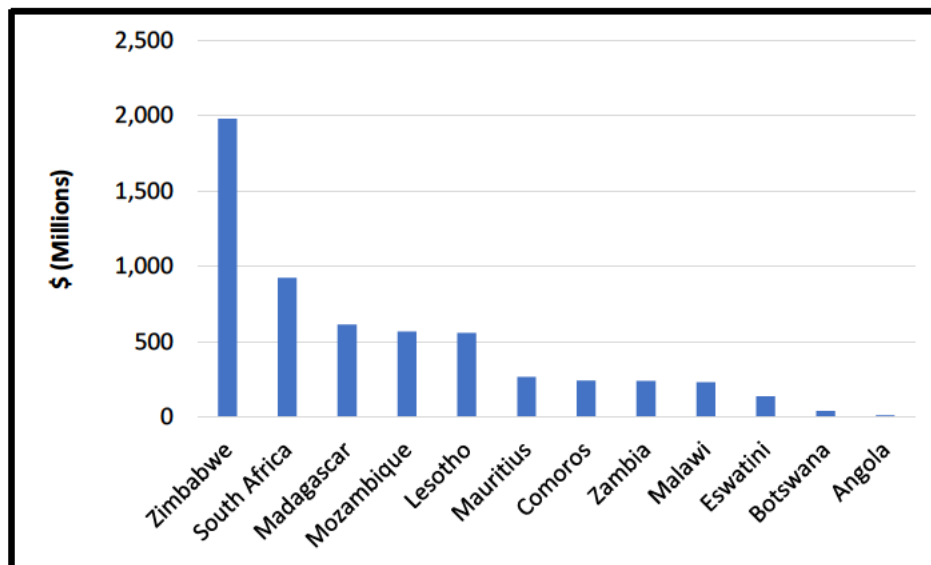
Figure 2.3: Top ten recipients of remittances from Sub-Sahara Africa as a share of GDP (2022)



Source: World Bank 2022

Despite Malawi not being among the top ten recipients from Sub-Saharan Africa, remittances to the country do appear to be significant within the Southern Africa area. Angola, Botswana, Lesotho, Malawi, Mozambique, Namibia, South Africa, Swaziland, Zambia, and Zimbabwe make up the southernmost part of the African continent known as Southern Africa. According to World Bank forecasts, Zimbabwe received £1.9 billion in remittances to Southern African nations in 2021, with South Africa ranking in second with £1.0 billion. Malawi's £233 million is the ninth-highest amount in Southern Africa, Figure 2.4.

Figure 2.4: Recipients of remittances from Southern African countries (2021)



To conclude, the World Bank (2022) asserts that remittances are now taken as a crucial wellspring of development finance, for most developing countries with a larger Diaspora, which have become substantially more reliant on them. As indirect impacts accumulate over time, making remittances evermore crucial, the African developing region also stands out as one of the most sensitive to global crises like COVID 19 and the war in Ukraine (ibid). The significance of remittances to Sub-Saharan African nations was shown in 2020 when, despite a decline in regional flows of 8 percent, excluding Nigeria, during the COVID 19 pandemic, remittances increased by 12 percent to \$26 billion. The increase was supported by a strong desire to assist families in home countries affected by the pandemic. Remittances further serves to caution economic challenges to Sub-Sahara African countries by providing income to household in needy times. Kenya, for instance, saw a 20% spike in remittances in 2021 as a result of a severe drought in the northeast of the country, and Tanzania saw a 20% increase as a result of an increase in COVID 19 cases. Like Gambia, which

reported an increase of 5% partly as a result of the region's worsening financial crisis, Mozambique reported an increase of 66% as a result of support for Cabo Delgado locals fighting an uprising against liquefied natural gas projects (World Bank, 2022).

2.2 Rationale for studying Malawi Diaspora in the UK

Among Sub-Sahara African countries Malawi raises interest in exploring the motivation of remittances by the following rationales. First, at household and national levels, remittances are an important source of income for Malawians. In terms of households approximately one-fourth to one-third of households receive remittances. According to Chipeta and Kachaka (2005), remittances make up 6.3% of Malawian households' total income. Furthermore, remittances might lessen the burden of household crises like illness. Conroy et al., (2005) argue that illnesses like malaria normally occur during the growing season and missing work at this time would have a significant negative impact on agricultural output. Second, income is highly erratic on a microeconomic level as a result of the economy's reliance on agriculture, which is heavily influenced by weather patterns, and without insurance entire regions can suffer severe economic decline, Davies and Davey, (2008); thus, remittances offer a form of insurance in case of crop failure. Consequently, the reliance on agriculture in the Malawian economy makes remittances more important. Third, the number of Malawian worldwide immigrants have grown fast, and remittances have increased dramatically (e.g., \$78 million in 2017 to \$233 Million in 2021), with remittances making up a significant portion of Malawi's foreign income and accounting for 3.5% of its GDP (World Bank, 2021). Remittances are crucial to Malawi and cannot be overstated. They have an impact on consumption patterns within households and perform the crucial economic function of reducing problems on both a household and a community level. Lastly like many Sub-

Sahara African countries, Malawi has an extended family culture where family members are responsible for not only their nuclear family but also every member of their extended family. Relatives help one another by providing care for the elderly, providing monetary donations, and other in-kind resources to the household. When a household experiences a negative event, relatives may provide gifts and transfers; grandmothers and aunts may provide advice on child nutrition and care, while other family members might give money to fund a child's education (Malde et al., 2015:1).

The Malawian Diaspora in the UK is small compared to other migrant communities from Sub-Saharan Africa, but they are not the only relatively small groups of migrants that engage in remitting, for example Ghanaians, Kenyan, Zambians and Zimbabweans also engage in remittance behaviours. Most research is undertaken on larger communities such as those from Poland, Indian, Pakistan, and Romania. It is important to study remittance practices by smaller communities because they may have different characteristics compared to larger communities. Studying the experiences of the Malawian Diaspora may provide a framework to inform future work on the remittance practices of other smaller communities in the UK.

Malawi country profile

Malawi is a landlocked country situated in the south-east part of the African continent, and it measures about nine hundred kilometres from North to South and from the East to West it is about 80-150km. Lake Malawi, the largest lake in the country covers about a fifth of the country's total land area. As shown in Figure 2.5, Malawi borders Zambia to the East, Tanzania to the northern side and Mozambique on the western side (World Fact Book, 2022).

Figure 2.5: Map of Malawi and neighbouring countries



Source, word fact book 2022

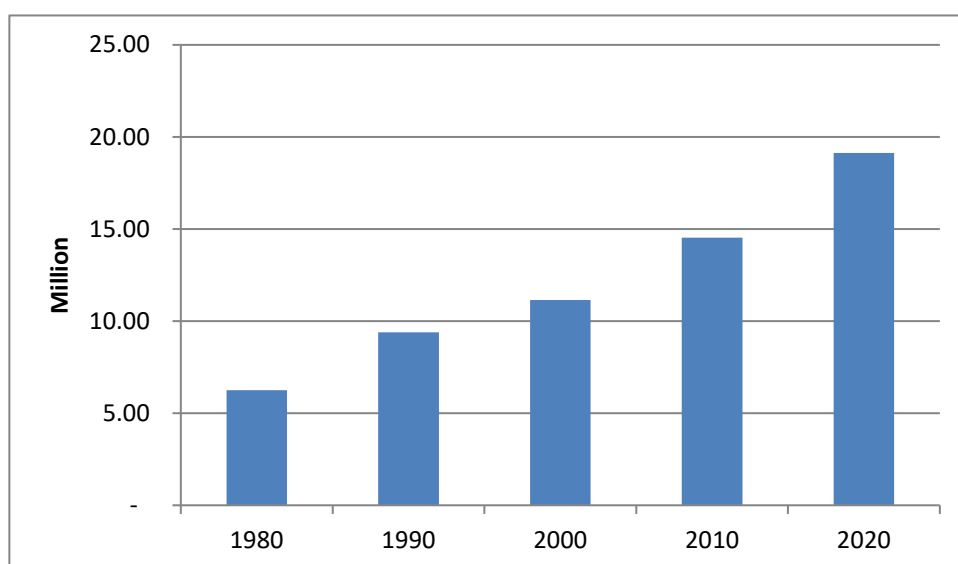
Most of the population originate from the surrounding Southern African region. Bantu tribes from central Africa began migrating into what is now Malawi as early as 200AD. They migrated with their earlier agricultural tools that they used to practice agriculture. However, the Maravi Bantu tribes did not begin to settle in Malawi until the sixteenth century. The Chewa, who dominate the central and southern regions, and the Tumbuka, Tonga, and Ngoni, who dominate the north, make up most modern Malawians (World Fact Book, 2022).

Around 80% of the population identify as Christians of various denominations, following the influence of British missionaries and scientists in the 19th century. Some 15% are Muslim, after the influence of Arab slavers and ivory traders in 18th century. A further 5% of people have a pre-colonial belief system in which they worship God through their ancestors (Mkandawire, 1999; Phiri, 2004).

Malawi has experienced rapid growth in population. The population has grown from 6.25 million people in 1980 to 19 million in 2020. Current estimates from the World Bank, puts the population of Malawi at 20 million (see Figure 3.1).

These population growth trends have a direct impact on migration. Internal migration to urban areas and immigration will increase unless rapid economic growth creates jobs and other economic opportunities for the expanding population.

Figure 3.1: Malawi Population growth



Source: World Bank 2022

Economic situation

The World Bank considers Malawi least developed. For instance, the country's 19 million population had a GDP of 636 USD in 2020 (World Bank, 2020), up from 583 USD in 2019 (World Bank, 2019). Malawi is one of the world's five poorest countries, with over half the population living in poverty and 25% 'ultra-poor.' About 50% of children are acutely or severely malnourished. Malawi's \$49 monthly minimum wage is among the lowest in the world (World Bank, 2017). Small farms and low production

exacerbate poverty. Agriculture accounted for 29% of GDP in 2019 (FAO, 2022). Over 80% of the population relies on agriculture for work and subsistence. Agriculture accounts for 95% of exports (National Statistical Office, 2015).

Malawi's economic underdevelopment may have been caused by British colonial political, social, and economic supremacy (Kaunda, 1995:309). The colonial economy relied on settler estates and plantations to grow cash commodities like tobacco and coffee. Malawian small farmers cultivated mostly food for themselves. Under the Federation of Rhodesia and Nyasaland (1953–1963), Malawi was a work pool for Zimbabwean mines and a dumping ground for South Africa's cheap manufactured goods. Thus, the colonial state had a settler-dominated economy that exported raw commodities and had no industrialization (Kaunda, 1995). According to Acemoglu et al. (2001), African states are poorer than the rest of the world because colonialists constructed and maintained inadequate institutions long after independence. I contend that these dysfunctional institutions play a causal role in migration decisions by helping the weak labour market flourish.

Migration patterns

Malawians have historically migrated for labor, notably during colonial times when they were employed in Zambia, Zimbabwe, and South Africa. Government policies since 1891 have encouraged the migration of unskilled workers. Chipeta and Kachaka (2005) found that Malawi's government supported external migration, facilitated by agreements with labor associations in South Africa and Zimbabwe, aiding recruitment for farms and mines.

Chipeta and Kachaka (2005) note that post-independence in 1964, Malawi continued its labor export strategies, signing agreements such as a Memorandum of Understanding with the United Arab Emirates for labor export. Additionally, they signed

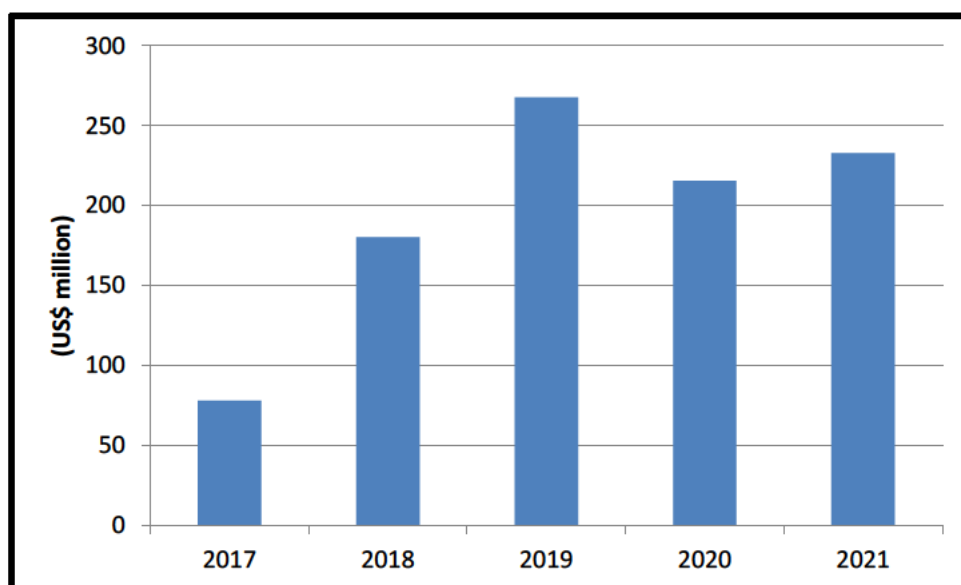
an Employment Agency Agreement with Tyche Business Services LLC, permitting them to recruit Malawians for work in Gulf Cooperation countries. Malawian emigrants tend to migrate to places like Asia (particularly India and Afghanistan), Europe (especially the UK and Ireland), and North America (primarily the USA and Canada), suggesting a preference for destinations with strong historical and cultural ties.

In recent years, Malawi has seen a significant migration of skilled professionals. According to the World Bank (2015), over 278,000 Malawians lived abroad in 2015, with 42% having tertiary education and residing mainly in OECD countries. Academics, medical professionals, and finance experts are prominent among these skilled migrants, with healthcare professionals, particularly nurses, leading the exodus. Denton (2006) and Kasalika (2014) report that 60% of annually trained nurses in Malawi migrate to the United Kingdom, resulting in a substantial 75% vacancy rate in local healthcare institutions. Research attributes this migration to personal, economic, and political factors. Yeates (2012) argues that deteriorating health conditions in the less developed countries and wide health inequalities can also be linked to health professional migration. Other determinants include career advancement, financial improvement, and access to better research facilities (Kangasniemi et al., 2007; Robinson, 2008; Gibson and McKenzie, 2011; Hall, 2005).

Remittances in Malawi

Remittances to Malawi from Malawian migrants abroad have increased over time. The World Bank (2021) finds that the total remittances received in Malawi in 2021 amounted to USD233 Million. Figure 3.2 below shows that remittances recovered after a decline in 2020 because of COVID-19 effects.

Figure 3.2: Remittances to Malawi from 2017 to 2021



Studies on Malawians' remittance activities in the UK are rare; instead, attention is focused on Malawians' remittance activity within Malawi. For example, in 2006, the Malawian Migration Baseline Survey (MBS) looked at the association between remittances and migration by interviewing 9,546 respondents, 736 of them being migrants. MBS found that 27% of households sent remittances to a worker living away from home while about 15% households received remittances. It is further indicated that 17% of households both sent and received remittances. The fact that one-fifth of households send and receive remittances, rather than simply redistributing income, demonstrates that remittances can be used by both receiving and sending households as insurance devices, in times of shocks (e.g., drought, employment loss) where remittances are sent to mitigate the risk.

Chipeta and Kachaka (2005) analysed Malawian household living standards survey data to find that remittances were significant, but many poor households did not rely on them. Remittances accounted for 4.9% of per capita spending for 20.3% of impoverished Malawian families. Chipeta and Kachaka (2005) add that counter-

cyclical remittances to Malawi help the country and its people during economic downturns. Recent research by Kangmennaang et al. (2018:67) demonstrated that migration and remittances improve household food security and asset accumulation in Northern and Central Malawi. They also found that remittances and migration reduced household food security by lowering the number of mouths to feed. Remittances also stimulated agricultural investment. Clearly, remittances have a big influence on households.

In conclusion, Sub-Saharan African countries are more dependent on remittances to reduce poverty. Remittances by Sub-Saharan African migrants have expanded dramatically, accounting for more of their earnings overseas. Almost the past decade, remittances to Malawi have surged by almost 200%, providing food security and agricultural insurance for many impoverished people. Remittance inflows are unpaid and have no commitments, unlike FDI and ODA. While most private capital transfers decline during an economic downturn in the recipient nation, international remittances may rise to meet dependents' consumption needs. More crucially, remittance inflows are minimal in the short term but equal or surpass ODA and FDI over time. (Zuniga, 2011; De and Ratha, 2012; Gaiha et al., 2014).

Although there is some knowledge of remittances in Malawi especially on how they (remittances) improve the quality of lives for recipients, there is no evidence of the impact of remitting to Malawi by Malawians. Furthermore, there is a general shortage of empirical studies examining how the lives of the Malawians making these remittances are impacted over time, how their relationship with recipients evolves, and the role receiving countries play to help remitters overcome the challenges they face; thus, this critical gap needs further consideration.

CHAPTER 3: MIGRATION AND REMITTANCES

3.1 Migration Theories and their link to remittances

In this section I outline the theories that have been applied to explain the relationship, association and interconnectivity between international migration and remittances. The aim is to highlight the economic disparities between the host and countries that receive the remittances and the need to remit funds abroad, recognizing that remittances are greatly influenced by migration (Cohen, 2005). I explore the reasons for migration, and the link between migration and remittances. Scholars have argued that remittances are complex as they involve both origin and receiving countries and highlighted the need to address all the complex dynamics of motives and uses of remittances by understanding the reasons for migrating in the first place.

Several theories can be used to explain the association and interconnectivity between remittances and international migration. Because of their explanatory potential, five of these theories will be discussed in detail below. They include international migration system theory (Kritz and Zlotnik, 1996; Castles and Miller, 1998) Dual labor market theory (Piore, 1975), network theory (Cassarino, 2004; Willems, 2005), the new economic labor migration theory (Stark, 1991; Taylor, 1996) and Conflict model of Migration theory (Sirkeci and Cohen, 2016). Table 3.1 provides a comprehensive list of migration theories and the role of remittances in them.

Table 3.1: Migration theories and role of remittances

Migration Theory	Author/Authors	Period	Characteristics	Role of remittance in the theory
International Migration Theory	Krutz and Zlotnik; Castles and Miller	1996-1998	The migration system is made up of sending and receiving countries that are linked to each other through historical, cultural, colonial, and technological ties.	Although the theory does not specifically mention remittances, it can be argued that sending remittances strengthens the link between the migrant and his household in home country.
Dual market theory	Pore	1970s	Migration is caused by the following factors: Structural transformation, Motivational issues, Economic dualism, Demographic shifts in labour supply.	Once the first migrants have settled in the receiving country, they may send remittances to home countries to support family members that they have left behind.
Migration network theory	Fawcett, Massey, Haug, Aparicio	1989-2011	According to this theory, social networks are important in determining migration patterns and the choice of destination.	Networks drive migrants to send money home and shape their behaviour by informing them of acceptable cultural norms, saving and investment opportunities, and cheaper remittance channels.
New Economics of Labour	Stark, Taylor, Fletcher	1985-2001	The decision to migrate is jointly made by the family and the migrant themselves to diversify category of the labour resources into different labour markets.	Thus, in situations where local economic conditions are unfavourable and income levels are inadequate, families depend on the migrant kin's remittances in meeting their basic needs.
Rational choice theory	Brown and Moore; de Jong; Opp	1970s	Migration is a rational decision that seeks to maximise individual benefits.	Individuals tend to migrate for a variety of reasons, including remittances. The theory examines the destination country through the lens of the migrant's personality, which is more than just economic.
World systems theory	Wallerstein; Sassen; Massey	1974-End of the 1990s	International migration is a natural result of the emergence and development of the capitalist market in developing countries.	Migrants' money is intended for consumption of current or long-lasting goods and services.
The theory of neoclassical economics	Stark and Taylor; Harris and Todaro	1930-1970	Economic factors, particularly wage differentials between the countries of origin and destination, influence migration.	Following migration, remittances are no longer intended to cover current expenses, but can instead be used to purchase property or establish new businesses.
The institutional theory	Massey	1980-1990	According to the theory, migrants choose a destination state based on the institutions that will assist them once they arrive.	Remittances are not considered the primary purpose of migration from a theoretical standpoint.
Cumulative causation	Myrdal; Taylor	Starting with 1957	The following factors influence migration: Unequal income distribution. High quality of life in developed countries are more likely to migrate from the relatively developed country of origin.	The motivation to remit decreases as goals are met and the likelihood of return is low.
Push-Pull theory	Ravenstein	1885-1990	Migrants migrate from agricultural to industrial areas. The primary driver of migration is economic in nature.	In a situation where there are large differentials in the level of development of agricultural and industrial regions, remittances play an important role in benefiting households, covering current consumption expenditures.
Human capital Theory	Sjaadstad	1969	The rational person migrates in order to maximise his or her benefits and gains.	Migrants who have maximised their gains may send remittances.
Prospect theory	Kahneman and Tversky	1979	Migration decisions are influenced by changes in wealth relative to a reference point.	Prospect theory predicts that remittances will be resilient because the underlying motives are not profit-oriented, as opposed to private capital flows.

Adopted from Bunduchi et al. 2023 (p34)

International migration system theory

The international migration system theory was developed by Kritz and Zlotnik (1996), and later expanded by Castles and Miller (1999). The theory posits that, migration system is made up of sending countries and receiving countries that are linked to each other, by flows of migrants from both ends, historical, links, cultural, colonial and technological links (Fawcett and Arnold, 1987; Massey et al., 1993; Fawcett, 1989). Massey, et al., (1998:19), argue that international migration system theory shows that individual rational actors decide to migrate because of a cost–benefit analysis or calculation that leads them to expect a net positive return or maximize expected utility. Lee (1966:50) further asserts that people move to places where they expect to be more productive based on their skills and ability.

Furthermore, Parkins (2010) identifies four factors that affect the decision to migrate from a migration systems perspective. These include, factors affecting the country of origin, factors affecting receiving country, personal factors and intervening obstacles. Castles and Miller (1998) and Lee (1996) further argue that colonisation, political influence, trade, investment, and cultural ties between sending and receiving countries cause migration. In the case of Malawi such links will include colonization, and trade. Although the theory does not mention remittances as one of those links, it can be argued that sending of remittances enhances the link between the migrant and his household in home country.

Dual Labor Market Theory

Dual Labor Market theory as outlined by Piore, (1979), asserts that migration is caused by the pull factors of labor demands of modern industrial societies. These pull factors are impacted by four conditions: structural inflation, motivational issues, economic dualism, and labour supply demography (Massey et al., 1993). Migration is said to be

caused by a permanent demand for migrant labor driven by the economic conditions of developed nations. Piore, (1979:35), suggests that the dual labor approach to migration divides the labor market into primary and secondary segments. The primary labor market has secured and well-paid jobs, while the secondary market mainly consists of insecure, low-paid, low- skill and generally unpleasant jobs. Thus, migration is driven by Labour demand, not supply. Workers in receiving countries refuse low-skilled jobs because of their social status. Migration thus becomes desirable to workers willing to take up these low skilled jobs and active recruitment policies respond to market demands to fill jobs (Lucia, 2011).

Critics of the theory, however, argue that by focusing solely on pull factors, the theory ignores push factors such as low wages, high unemployment, and political unrest which are realities in many sending countries such as those in Sub-Sahara Africa (Likupe, 2011). Second, the theory does not explain why development economies with similar economic structures have different migration rates. Third, not all migration is caused by recruitment activities; some migrants move of their own accord and do not always take existing jobs. However, the theory explains chronic foreign labour demand and structural unemployment in receiving countries (Arango, 2000).

The Dual Labor Migration theory may help to shed light on the pull factors in the receiving countries that motivates migrants from Sub-Sahara Africa, including Malawi to migrate. Although the theory does not link migration to remittances directly, it may be argued that once the first migrants have settled in the receiving country, they may send remittances to home countries to support family members that they have left behind. In the case of Malawi, these pull factors would be colonial ties to the UK, the availability of well-paying jobs for health professionals, who top the list of skilled migrants to the UK, and so forth.

Network theory

A further theory that looks at the causes as well as perpetuation of migration is the Network Migration Theory. According to this theory, social networks are important in determining immigration plans and the choice of destination (Fawcett, 1989; Massey et al., 1993; Faist, 2000). These networks refer to “composite interpersonal relations in which migrants interact with their communities or friends”, (Haug, 2008:588) are important in understanding the volume and patterns of migration once it has started (Goss and Lindquist, 1995). Goss and Lindquist (1995), further explain that the first group of migrants faces difficulties such as adapting to new environment and establishing new networks. Once this pioneering group is established, migration is made easier for subsequent migrants through the development of new communication channels and establishment of migrant communities which reduce the risk and cost of moving.

As a result, the existence of these networks influences migrants' choice of destination country (Dustmann and Gritz, 2005), because as they expand and strengthen through additional migrants, subsequent migrants benefit from the experiences of these now established communities. Guilomoto and Sandron (2001) found that migrant networks are sustained through regularisation, dependency and other external factors such as labor market changes. They explain that regularisation of the network through norms and rules reduces the cost of migration through for example, children sending remittances to their parents at home, or parents and relatives providing help to the first migrants. Networks also provide a good strategy of risk diversification within the family by putting an external job within easy reach of community members in the country of origin, thereby making migration a source of income (Massey et al., 1993). Similar to this, Aparicio (2011) contends that networks drive migrants to send money home and

shape their behaviour by informing them of acceptable cultural norms, saving and investment opportunities, and cheaper remittance channels. This is done through their hometown association.

Critics of this theory however argue that the theory does not explain why networks develop between countries in the first place, and how migration of the first migrants occurred without networks (Likupe, 2011; Light et al., 2017). They assert that economic, social and political policies of government that promote or discourage migration must be evaluated. The networks in the case of Malawi would consist of church organisations, hometown associations, such as Malawi association UK, Malawi Nurses in the UK, and Malawi Healthcare Support UK (Dolfin and Genicot, 2011). With the advancements in social media communication, these networks would assist in educating potential migrants in Malawi about the circumstances in the UK, encouraging them to migrate and motivating those currently living there to send more remittances through peer pressure (Likupe, 2011).

New Economics of Labor Theory

From the 1980's researchers started challenging the assumptions of the neoclassical micro theory by arguing that a person's decision to migrate does not only rest on themselves, but rather jointly with other larger units which include family household, institutions and networks (Harbison, 1981; Hugo, 1981; Taylor, 1999)

One such theory is the New Economic of Labor Migration (NELM), developed by Stark et al. in 1985. According to this theory, the decision to migrate is jointly made by the family and the migrant themselves (Stark et al., 1985). The authors argue that this joint decision is taken to benefit the wellbeing of the whole family, by diversification of their labor resources into different labor markets. The household achieves diversification by assigning different family members economic activities in both local and international

markets where the conditions of work and wages are different (Stark et al., 1985: 175). Thus, in situations where local economic conditions are unfavorable and income levels are inadequate, families depend on their migrant kin's remittances in meeting their basic needs. Families at home might also receive remittances from their kin working abroad to improve the financial and possibly social position of their family (Stark, 1991; Taylor and Fletcher, 2001).

The New Economics of Labor Migration Theory (NELM) explicitly links a person's decision to migrate with remittances (Taylor and Fletcher, 2001). In addition, migration is theorized by households as an effort to overcome the challenges faced in local market and production sector (Taylor, 1996). Some of the local market challenges and failures include imperfect insurance markets that compel households to finance production from their pockets and insure them against unlimited risks. Remittances can be used to finance productions, introduce new technologies, buy the necessary inputs, and finance labour services to reduce the impact of local market challenges. Additionally, the remittances from migrants provide households with easy cash that is unrelated to the revenue they receive through farming. NELM theory leads to hypotheses about migrants' as well as the impacts of remittances on migrant sending economies (Taylor, 1995). The NELM is important in case of Malawi, because it may explain migration of Malawians to the UK as a collective family decision for the advancement of the family, which could explain why Malawians feel obliged to send remittances even when experiencing hardships

Conflict model of Migration

The conflict model of migration examines the movement of people through the lens of societal tensions, disparities, and inequalities. This perspective suggests that migration is often influenced by underlying conflicts, such as economic disparities, political instability, or social inequalities. (Sirkeci and Cohen, 2016) Individuals or communities may be compelled to migrate as a response to these conflicts in an effort to seek better opportunities, security, or improved living conditions. This model highlights the role of societal factors in shaping migration patterns and emphasizes the impact of conflict on the decision-making processes of migrants (Sirkeci and Cohen, 2016)

The conflict model of migration, when applied to remittances, considers how migration and the subsequent financial transfers made by migrants back to their home countries are influenced by societal tensions and disparities. Migrants may leave their home countries seeking better economic opportunities or escaping adverse conditions. The remittances they send back can serve as a response to address the financial needs or hardships faced by their families in the context of the conflicts that prompted migration.

Summary

The migration theories under consideration take significant concerns about migration causes and remittances into account. Together, the ideas highlight the connection between migration and remittances; but, taken separately, none of the hypotheses provides a comprehensive picture of Malawian migration to the UK and remittances. As a result, the theories presented will aid in illuminating the significance of migration in influencing remittances.

The International Migration Systems theory, for instance, can be used to understand Malawian migration, which was primarily sparked by colonial and technological ties to the UK. Equally crucial in explaining Malawian immigration to the UK is the dual labour market theory. The analysis of Malawi's migration pattern reveals that skilled workers, particularly doctors and nurses, migrate from Malawi's secondary market to the UK's primary market, where their qualifications and skills give them an advantage (Denton, 2006; Kasalika, 2014). The Network Migration Theory can help to further explain how Malawian migrant networks already present in the UK may encourage further migration of Malawians by disseminating favourable information about the conditions there. Migrant networks may also directly affect remittances by providing new migrants with information on sending channels and efficient ways to remit. NELM theory is particularly crucial since it sheds light on Malawian families' decision to collectively decide to move some family members abroad to serve as insurance against shocks by sending remittances. The Conflict theory elucidates how migrants escaping conflict subsequently send remittances to their families, offering crucial economic assistance. These funds alleviate poverty, fulfill basic needs, and strengthen the local economy.

The theories fall short of explaining why Malawians are motivated to start sending remittances, why they stop and restart, or even continue to remit over the course of their migration trajectory, except for the New Economics of Labour Migration theory, which specifically links migration to remittances. Furthermore, once the migrants have settled in the UK, the theories do not address the effects of remitting over time. These gaps are important factors to study.

3.2 The Nature and Determinants of Migrant Remittances

Introduction

Having discussed migration theories and their link to remittances, this section moves on to examine the theories which have sought to explain different aspects of remittances. The chapter specifically focuses on defining remittances, explaining why they are made and exploring current theories underpinning remittance research. The chapter will conclude by highlighting remaining gaps in knowledge.

Definition of remittances

There is no universal agreement on what is meant by "remittances." Thus, it is challenging to determine the total amount of remittances sent to a specific nation or region (Taylor and Fletcher, 2001). Although most definitions limit remittances to financial transfers or cash payments, other scholars have taken a more expansive approach to include additional goods and services, including for instance, Adams (1991) describes remittances as "money and things" that are sent by people who work outside of their home nations to the household in home countries. According to Levitt (2011), remittances should also encompass ideas, behaviours, identities, and social capital that are transferred from receiving countries to countries of origin. Taylor and Fletcher (2001) adopt an even more expansive perspective by incorporating monetary and financial transfers as well as other transfers, including as those of consumer products, capital goods, skills, and technological knowledge, in their definition.

Traditionally however, there is an emphasis on money transfers hence the World Bank and the IMF, view personal remittances as:

“Compensation of employees and personal transfers. Compensation represents remuneration in return for the labor input to the production process contributed by an individual in an employer-employee relationship with the enterprise, whereas personal transfers comprise of all current transfers in cash or in kind made or received by resident households to or from non-resident households.” (IMF, 2010a and World Bank ,2016: 17).

In this thesis the The World Bank definition which is widely accepted in the research community has been adopted. The complexity of remittance is nevertheless reflected in the World Bank and IMF definition. Measurement challenges exist in practise due to the complexity (Adams and Page, 2005; Ghosh, 2006; Balde, 2011).

The concept of giving “Why do people help others?”

As previously stated, migrants regularly send money to relatives abroad; in this study, I will refer to this behaviour as the "remittance lifestyle," because remittances are a way of life for migrants. Research about why people give and indeed more specifically why migrants send remittances to relations in home countries can be grouped into two main categories. The first category looks at macroeconomic reasons. This body of research focuses on the interplay of macroeconomic factors both in the origin and receiving countries that influence the decision to remit funds abroad. The focus of these studies has been on variables such as political situation in both countries, exchange rates, interest rates, number of workers, wage rates and the economic situation in both countries (Hagen-Zanker and Siegel, 2007).

The second category focuses on microeconomic reasons from both the sender and receivers’ perspectives. Considerable research has been undertaken on microeconomic determinants of remittances. Literature on micro reasons suggests a

plethora of motives to remit which fall into two broad categories of altruistic and self-interested motives (Hagen-Zanker and Siegel, 2007).

In the next section, I discuss macroeconomic determinants of remittances to help give a broader view of what drives remittances in general. I will show how the number of migrants, political situation, interest rates and exchange rates, impact on patterns of remittances.

3.2.1 Macroeconomic Reasons for remittances

While the study will focus on micro level determinants of remittances, a brief look at macro level determinants will help to give a broader view of what drives remittances in general.

Population of migrants in receiving country

Unsurprisingly, World Bank statistics shown that the amount of remittances leaving the receiving country increases as the population of migrants increases (World Bank, 2006; Freund and Spatafora, 2005). Freund and Spatafora (2005) estimated that a 75 percent increase in remittances would result from a doubling of the migrant population based on the IMF's balance of payments statistics covering 104 countries. Others such as Keely and Tran (1989), in support this argument, posit that remittances will continue to increase despite restrictive migration policies in the receiving country. They argue that family migration cannot be restricted, and undocumented migration may subsequently increase too, causing remittances to increase even further.

These findings indicate a correlation between remittances and migrant population size, carrying policy implications for both sending and receiving nations. Policies are often crafted with the aim of boosting remittances, believing they can foster economic growth, especially in less developed countries. Governments in recipient countries

have sought to incentivize higher remittance flows through measures such as reducing transaction costs, as seen in the 2009 agreement by the G8 Heads of State. This agreement aimed to halve remittance transaction costs and enhance transparency and competition in the money transfer sector. Improving migrants' ability to compare transaction fees is suggested as one strategy to promote transparency and increase remittances, as argued by McKenzie and Yang (2015).

Similarly, migrant sending nations have used monetary policies such as foreign exchange and taxation to affect remittances to receiving countries. Banks from origin nations have permitted migrants to create foreign currency accounts to boost remittances. These accounts let migrants hedge local currency rates. According to Russell (1986), Yugoslavia, Greece, and Turkey had foreign currency account schemes to solicit remittances. According to O'Neill (2001), Bangladesh granted nonresidents foreign currency savings accounts. In addition, migrant-sending nations urge Hometown Associations to donate money together. According to Chauvet et al. (2013), several Mexican towns matched migrants' public works donations one-to-one to stimulate remittances.

Political and economic situation in home and host country

Political and economic conditions in the origin country significantly influence the flow of remittances. The International Monetary Fund (2005) suggests that political instability and weak rule of law in the origin country increase uncertainty and deter investors, making these countries less attractive. Consequently, the need for remittances rises, leading to increased transfers. Lueth and Ruiz-Arranz (2007) found that lower political risk in the receiving country correlates with more remittance transfers, while political instability and an unfavorable business climate in the origin country also spur more remittances. Similarly, World Bank studies (2006) noted high

remittance levels during the civil war in Cote d'Ivoire and a post-war increase in Sierra Leone, suggesting that remittances rise with political instability in the sending country and stability in the receiving country.

Remittances also reflect domestic economic crises and shocks. As the economy deteriorate, individuals may relocate to other nations for better economic conditions, increasing remittances (Kapur, 2003; IMF, 2005). Kapur (2003) reported that remittances surged from US\$ 643 million in 1997 to over US\$ 1.4 billion in 2001 during Ecuador's late 1990s economic slump. World Bank data reveals that Albanian remittances peaked in 2007 amid the global crisis but decreased steadily afterward (World Bank, 2008). However, other World Bank research demonstrate that economic crises lower remittances. Due to the economic crisis in 2009, remittances to Nepal slowed, however they rebounded and rose 18% in 2010 (World Bank, 2010). Thus, stronger economic circumstances in the receiving nation help migrants obtain jobs and earn more remittances. Economic conditions in the origin nation are important because shocks may drive migrants to send more remittances or migrate.

Interest rates

Research on macroeconomic determinants of remittances finds that variation in interest rates between receiving and sending countries will impact on remittances. For example, in a study of remittance flows to Egypt, El-Sakka, (1999), found that high interest rates in the host country had a negative impact on remittance flows through official channels. The difference between domestic interest rates and host country interest rates restricts the flow of remittances, as migrants find they were better off keeping their savings abroad. Likewise, an increase in interest rates of the origin country compared to that of the receiving country increases the return on investment in the origin country, encouraging migrants to remit more for investment purposes.

Aydas et al. (2005) and Allyene et al. (2008), also found that remittances increased with attractive origin country interest rates. More recently, Jackman (2013) found that volatility in the interest rate increase the variation in remittance flow. He concluded that “countries with volatile exchange rates and interest rates are considered “risky” by investors and as such, should experience more volatile investment-related remittance flows” (P44).

Exchange rates in home and host country

Additionally, researchers have identified exchange rates as an important determinant of remittances. In a study using data from immigrants residing in Germany, Faini (1994), demonstrated that interest rate differences and exchange rate differences between origin and receiving countries drove remittance volumes. These results were consistent with findings by Yang (2008), who, using data from Filipino migrants, showed that remittances received from overseas increased when migrants’ currency appreciate against the Philippine peso. Pozo and Vargas-Silva (2008), on the other hand, found mixed results. They pointed to inadequate evidence that remittances increase as exchange rates in the origin nation deteriorate in a study that employed data from migrants to the United States. Instead, they found strong evidence that migrants remitted less when their home currency depreciated. Similarly, Swamy (1981) found no evidence that exchange rates affected remittances when analysing data from Greece, Turkey, and Yugoslavia.

Evidence suggests that remittances are more sensitive to macroeconomic variables in the country of destination than in the country of origin. Vargas-Silva and Haang (2006), argue that economic conditions in the receiving country are most important in the flow of remittances. Their investigation of macroeconomic determinants found that inclusion of the receiving country economic variables made country of origin variables

insignificant. These studies are useful but focus mainly on migrants from Latin America, Asia Europe and Caribbean countries, few have considered migrants from Sub-Sahara Africa and this study in part fills that gap.

3.2.2 Microeconomic remittance theories

Remittance literature identifies six microeconomic motives: altruism, exchange, inheritance, strategic, insurance, and investment. Initially, the motivation behind remittances formed the basis of remittance theory, replacing general theories despite concerns about theoretical foundations. Consequently, motives and theories have become synonymous in the literature, inseparable from each other (Chowdhury, 2011; McCracken et al., 2017). These motives are broadly categorized into altruistic and self-interested. Altruism reflects migrants' concern for their families' welfare, aiming to enhance their living conditions, while self-interest involves contractual agreements between migrants and recipients (Grigorian and Melkonyan, 2008). Migrants motivated by self-interest remit money expecting returns, while altruistic ones do so regardless (De la Briere et al., 2002; Lucas and Stark, 1985). Research primarily focuses on testing these theoretical propositions after discussing the evolution of remittance theory.

Altruism

Barro and Becker (1974) and Johnson and Whitelaw (1974) were first in identifying altruistic motives in their pioneering research of general intra-family transfers. However, Lucas and Stark's (1985), study of data from the National Migration of Botswana were first to apply this theoretical proposition to remittances. They argued that much of the literature before their study considered pure altruism as the only motive to remit. Likewise, Rapoport and Docquier (2006), argue that altruism has often

been taken as a significant motive in most empirical studies. Taking pure altruism as a sole motivation (Vargas-Silva and Ruiz, 2009), argue that migrants remittances will be driven by the conditions of household wellbeing such as consumption, they suggest that a decrease in the household's income, encourages more transfers.

Lucas and Stark (1985:913), however argue that “unless qualified, this idea has no empirical content; it does not begin to answer why some migrants remit more, why some remit longer than others and why others do not remit at all”. In their study they found no evidence that remittances increased to lower income families. They concluded that pure altruism cannot adequately explain remittance motivations. Funkhouser (1995), added three predictions to the initial theory by Lucas and Stark (1985). First, remittance grows in line with migrants' wages, demonstrating a positive trend for both. Additionally, as per capita household income rises, remittances decrease, demonstrating the inverse relationship between remittances and per capita GDP.

Tempered Altruism -Self Interest

As observed above, altruism alone is insufficient to explain the full picture of why remittance transfers are made. Lucas and Stark (1985), argue that self-interest is another determinant for remittances. They divide self-interest into “pure self-interest” and “enlightened self-interest” (also called “tempered altruism”). Accordingly, they posit that, in “pure self-interest”, migrants send remittances to improve their social standing or maintain contact with family in the hope of inheriting their wealth, particularly if inheritances are contingent on good behaviour. Remittances are therefore viewed as consideration for favours and respect from within the family structure. Lucas and Stack (1985) and Chami et al., (2003) further argue that some migrants have investments in home countries that need looking after. In this case

remittances are used to maintain the investments and at the same time compensate the agents looking after the investment. In the “enlightened self-interest”, remittances are a part of symbiotic contractual arrangements between the migrant and the family at home. The contractual arrangements take the form of co-insurance, loan repayments, and exchange of services (Kaijage, 2008).

Co-insurance

Remittances are also reported to be driven by a co-insurance agreement between the family of a migrant working abroad and his family in the country of origin. Based on the concept proposed by Lucas and Stark (1985), Stark (1991) suggests that migrants send remittances to the households in their home countries in time of economic shocks, and in turn the household send financial support to the migrant in times of unemployment and initially by funding the cost of migration. Stark further states that for the coinsurance contacts to work there must be close ties between the migrant and the household. Supporting the argument by Stark, Vargas-Silva and Ruiz (2009) state that:

“The insurance motivation suggests that by leaving the household and moving to another region or country, the migrant will be subjected to risks that are mostly uncorrelated to those that the household faces; hence, the migrant and the household are able to diversify their risks. The emigrant can buy insurance against bad economic times in the host country by sending remittances to the household or have a coinsurance agreement with the household in which the emigrant supports the household during tough economic times in the home country and the household supports the emigrant during tough economic times in the host country” (P78)

Amuedo-Doranates and Pozo (2002) in their investigation into whether, remittances served as insurance contracts for Mexican migrants, found evidence that migrants sent more remittances when there was uncertainty in the income of the receiving country. They argue that the evidence implies that remittances were being transferred to purchase both self-insurance and family-provided insurance. Additionally, Gubert (2002) using data from Mali also found empirical evidence in support of insurance as a motive for remittances.

Loan Repayments

Remittances are also said to be motivated by an implicit family loan agreement. Poirine (1997) argues that these informal financial agreements occur in three stages: (a) migrants send remittances in repayment of loans for higher education and migration costs; (b), migrants send remittances to their children to finance their education in preparation for their future migration, and (c) remittances are sent by second generation migrants as an upkeep to their parents, their former lenders, who have retired to home countries. Empirical support for this argument was found from studies in Botswana, Tonga and Western Samoa (Lucas and Stark, 1985; Poirine, 1997). However, Brown's (1997) study of migrants from Tonga and Western Samoa in Sydney, found no evidence of children sending more remittances to parents who had invested more in their education.

Exchange of services

Remittances are also sent to pay households in home countries for services provided. Rapaport and Docquier, (2005) argue that temporary migrants remittances are usually sent home to buy different services such as health, education and childcare. Lucas and Stark (1985) tested the exchange motive in a study of migrants from Botswana. They found that for those sons who left their livestock to be looked after by a relation

in home countries, remittances were sent as a compensation for that service. However, Hagen-Zanker and Siegel (2007), argue that the exchange motive has not been extensively examined.

Proponents of the exchange model, argue that giving support costs the giver, and receiving support benefits the receiver, thus, each party has his/her own objectives when engaging in trade of different goods and services to maximize individual wellbeing (Bianchi et al., 2007). According to social exchange theory, parties who follow rules of exchange develop loyal, trusting, and mutual commitments (Cropanzano and Mitchell, 2005). These two researchers posit that reciprocity or repayment in kind is the most common exchange rule. Gouldner (1960) contends that reciprocity can be grouped into three broad types (a) reciprocity as a transactional pattern of interdependent exchanges, (b) reciprocity as a folk belief, and (c) reciprocity as a moral norm.

Reciprocity as a transactional pattern occurs when an exchange requires a two-way transaction in which favours are expected to be returned (Molm, 1994; Rapaport and Docquire, 2005), Folk belief, on the other hand, holds that people receive what they merit (Gouldner, 1960). Individuals in these interactions are motivated by a belief that over time all exchanges reach an equitable position, in that those who are unhelpful are punished, whereas those who are helpful are rewarded by receiving help in future (Malinowski, 1932). Reciprocity as a norm, views reciprocity as acceptable norm of how one should behave. The perceived acceptable behaviour causes participants to behave reciprocally towards each other. Theorists have argued that reciprocity is a universal concept (Gouldner, 1960; Tsui and Wang, 2002; Wang et al., 2003).

Strategic Behavior

Stark (1995) argues migrants send remittances to family members in the origin country in order to increase their own income in the host country. “High-skill workers would benefit from dissuading low-skill workers from migrating; they should be willing to make transfers to the low-skill workers to induce them to stay put. Migrants thus remit to non-migrants motivated not by altruistic considerations but rather by pure self-interest; remittances protect the wage of the high-skill workers from being ‘contaminated’ by the presence of the low-skill workers in the same pool”. (P93). Docquier and Rapoport (1998:583) also consider that, “high skilled migrants may remit more money to their unskilled relatives in home countries to discourage them from migrating, fearing that their migration might result in depressed wages for them”. The authors, however, state that “the relevance of this argument is difficult to assess, and no empirical study has attempted to test its presence”.

Transnationalism

Transnationalism is a relatively new remittance theory. Castle et al. (2013) argue that globalisation has improved migrants' ability to maintain long-distance connections, resulting in rapid transnational community growth. Castles et al., (2013) and Hassan, (2015) further argue that strong transnational ties encourage migrants to send remittances to their home countries. Developments in telephone, internet, satellite, and the global remittance banking system make it easier for migrants to stay in touch with their home countries (IOM, 2010). Abdi and Ati (2021) argue that the theory explains migrants' dual citizenship and how sending remittances helps them stay connected to their home country. Supporting this argument Abdi and Ati (2021), found that Somali and Iraqi migrants in Sweden sent remittances to maintain their connection

with their homeland. In this study, Transnationalism theory will be used to explain how migrants stay in touch with family and relatives in their home countries.

Moral Obligation

Remittances are also motivated by a sense of moral obligation (Kleist, 2018; Carling, 2014). According to Thamalingam (2011) sending remittances due to traditional and moral obligations can be characterised as a practice of forced transnationalism (Carling, 2014:10). Kleist (2018:59-60) asserts that Swedish Somali diaspora engages in development out of moral obligation. She adds that the Somali diaspora supports their kinship through remittances due to their culture and religion. Empirical studies among migrants from other countries support the findings that migrants regard remittances as an obligation that they must fulfil regardless of how difficult their situation is (Lindley, 2009; Stodolska and Santos, 2006; Wong, 2006).

Status and honour

According to Stevanovic (2012), remittances are also motivated by desire to maintain status and honour, desire to maintain hierarchy and as a mechanism of social control. In her thesis, Stevanovic (2012), argues that sending remittances “allowed Bangladesh men to maintain their roles as providers and breadwinners, enabling them to reinforce gender and hierarchical norms” (p281). She goes on to say that the remittance practise has the potential to raise the prestige and honour of migrants by assisting them to mask the downward mobility they frequently experience in the receiving countries. She asserts in her conclusion that contrary to what past theories emphasised, remittances are part of a moral economy that values sharing and giving.

A summary of remittance theories and the characteristics is presented in Table 3.2

Table 3.2: Remittances theories

Theory	Author/Authors	period	Characteristic
Altruism	Barro and Becker Lucas and Stark	1974; 1985	Migrants' remittances are driven by the conditions of household wellbeing such as consumption
Self Interest	Lucas and Stark Chami et al	1985, 2003	Migrants send remittances to enhance their social status or keep a connection with close relative at home in the hope of inheriting their wealth
Co-insurance	Vargas-Silva; Ruiz	1986, 2009	Migrants send remittances to home countries to the households in time of economic shocks, and in turn the household send financial support to the migrant in times of unemployment and initially by funding the cost of migration.
Loan Repayments	Poirine, Lucas and Stark	1985, 1997	Remittances are repayment of loans for higher education and migration costs
Exchange of services	Lucas and Stark; Rapaport and Docquier	1985, 2005	Remittances are sent to pay households at home for services provided
Strategic Behavior	Lucas and Stark	1985	Remittances are sent to protect the wage of the high-skill workers from being 'contaminated' by the presence of the low-skill workers in the same pool
Transnationalism	Castle et al, Hassan	2013; 2015	Remittances are sent in order to maintain ties with home
Moral Obligation	Kleist, Carling	2014, 2018	Remittances are sent due to traditional and moral obligations
Status and honour	Stevanovic	2012	Remittances are sent by desire to maintain status and honour,

Following an examination of the theoretical foundations of remittance theory, the following section investigates empirical literature that has primarily focused on testing these original theories rather than developing new ones.

3.3 Empirical Literature: Testing the theoretical motives

Having examined the theoretical grounding of remittances in the previous section, this section moves on to provide an empirical review of motivations for remittances. Rather than deriving new theoretical proposition or extending original theory propounded by Lucas and Stark (1985), most studies on remittances have focused on examining the motivations for remittances using utility maximisation of individual migrants (McCracken, et al., 2017). Both microeconomic and macroeconomic viewpoints are used in these studies. Studies using a microeconomic approach put an emphasis on personal characteristics like age, education, and skills (Ameudo-Dorantes and Pozo, 2003; Adams, 2008; Faini, 2007), and household variables like family size, the number of immigrants from other countries, and the number of children in school (Agarwal and Horowitz, 2002; Chan and Liao, 2022), while those using macroeconomic approach use factors like interest rates and GDP per capita (Kagochi and Chen, 2013; Ali and Alpaslan, 2017; Lotfalipour et al., 2022).

Most studies confirm the prevalence of altruistic remittances. Agarwal and Horowitz (2002) analyzed self-interest and altruism in Guyana, finding that the number of migrants in a family significantly affects remittances, supporting the altruistic motive. Antoniadou et al. (2018) observed altruistic remittances to India among migrants with explicit loan obligations in their home countries, although they found no consistent relationship between remittances and altruism in Indian migrant workers in Qatar. Chan and Liao (2022) used data from the China Health and Retirement Longitudinal Study (CHARLS) to investigate intergenerational transfers in China, corroborating the altruistic motive. Nakamura and Suzuki (2022) tested altruism during the COVID-19 epidemic, discovering consistent benevolence among Japanese foreign care workers (FCWs) without any crowding-out consequences, where remittances decline as

recipients receive more government financial aid. It's noted that altruism often coexists with self-interest (see below). Researchers generally agree that solely considering the wealth of donors and recipients when assessing altruism is problematic, as it oversimplifies decision-making processes and may miss other important factors (Zanker and Siegel, 2007).

Studies have consistently found that self-interest and altruism often coexist as motives for remittances. For instance, Czaika and Spray (2013) used the Indian National Sample Survey to explore migration patterns in India, revealing that remittances to India are influenced by both self-interest and altruism. Similarly, Nyanzi (2016), analyzing data from the World Bank's World Development Indicators (WDI), discovered that remittances to African countries are driven by a combination of altruism, self-interest, and tempered altruism/enlightened self-interest, aligning with the findings of Czaika and Spray (2013). Henry et al. (2009) found Jamaican migrants in the USA were motivated by altruism, self-interest, and tempered altruism/enlightened self-interest. Conversely, Kagochi and Chen (2013), focusing on Kenya, concluded that self-interest plays a more significant role than altruism in determining remittance volumes in Sub-Saharan Africa. These studies present mixed results regarding remittance motives, and they do not address whether these motivations remain constant or change over time. Investigating this aspect is crucial for enhancing our understanding of the evolving factors influencing remittances.

Investment motive has also received attention in recent studies by scholars. According to a study by Ali and Alpaslan (2017) based on 47 developing and emerging economies, remittances drive investment while investment itself causes more remittances. The finding suggests that remittances are driven by investment motives in addition to altruistic motives. This might be as a result of the multiplier effects

produced by the household spending that receives remittances, which might be driving greater investment. A different possibility is that the households themselves are making modest capital investments (Ali and Alpaslan, 2017:77). These findings are in line with Le's (2011) theoretical work, which shown that remittances can serve as a useful source of financing investment projects, especially when the local financial system is sufficiently developed. Further, a study by Mannan (2017) of rural Bangladesh Migrants in Italy reinforced Alpaslan (2017) findings. The study's findings indicate that the three primary drivers of remittances to Bangladesh are altruism, investment, and kinship.

Research on remittance exchange motives has yielded conflicting results. Remittances and the skipped generation home as an indicator of money for services were by Piotrowski (2009) using Nang Rong project data from Thailand. Skipped generation homes have grandparents care for their grandkids without parents (Casper and Bryson, 1998). Their findings contrast a vast body of literature that suggests money is exchanged for services (including childcare). They observed that extended relatives, especially maternal grandparents, cared for absent migrants' children without receiving monetary remittances. Extended relatives offered childcare not for an exchange of services, but because they felt obligated to care for their grandkids, perhaps out of altruism towards family. Chan and Liao (2022) found no evidence for the trade motivation using CHARLS data.

Alba and Sugui (2011) revealed exchange motive in Filipino foreign workers, however altruism emerged as the main motivator. Sharma and Grote (2018) discovered exchange motive in internal migration from Vietnam and Thailand. They concluded that they were not able to identify one specific motivation for remittances. This adds to the fact that remittances can be made by many motivations.

Insurance motivation empirical investigations have also revealed conflicting results. Brauw et al. (2011) revealed that Ethiopian internal migrants remitted to self-insure against income shocks and invest in inheritable assets. Remittances were higher and more common among source families with more animals but not land. Remittances to livestock-rich households may have been bequests. Batistaa and Umblijs (2015) discovered that risk-averse immigrants with greater income risks paid remittances to richer immigrants in the Greater Dublin Area, supporting self-insurance. However, their findings could not rule out a trade motivation, supporting the idea that remittances are sent for several reasons. Sharma and Grote (2018) observed insurance motives in internal migration from Vietnam and Thailand. In contrast, Ambrosius et al. (2021) found no indication that Mexican migrants in the US used remittances as an informal self-insurance risk-coping method during the COVID19 epidemic. Their data also showed that during the pandemic crisis that affected both origin and destination nations, migrants' sending capacity drove remittances more than their families' employment and income losses in the country of origin. This contradicts altruism theory, which indicates remittances would rise as receivers' incomes fell.

Mixed findings exist regarding the loan repayment motive for remittances. Earlier studies, such as Lucas and Stark (1985), Poirine (1997), and Zanker and Siegel (2007), provided evidence supporting this motive. Sharma and Grote (2018) also found that internal migrants from Vietnam and Thailand sent remittances partly for education loan repayment. However, Czaika and Spray (2013), using data from the Indian National Sample Survey, and Pratikshya Bohra-Mishra (2012), studying migrants from Nepal, did not find evidence of a loan repayment motive. Bohra-Mishra's (2012) study even showed that migrants from debt-ridden households were not more inclined to remit, suggesting a lack of support for loan repayment. These findings have

significant implications for the sustainability of remittances as an income source for low-income households, implying that remittances may cease once loans are repaid. Therefore, it's crucial to investigate whether such remittances will continue over time or if new motivations will emerge to sustain them after loans are settled.

Aside from Stark's (1995) theoretical proposition, no empirical study has attempted to test the presence of the strategic motive. Shimada (2008) also contested Stark's (1995) assertion that only skilled immigrants are motivated to migrate and make strategic remittances, implying that both types of workers can earn higher wages. They demonstrated that “not only workers with high effort and high productivity, but also workers with low effort and low productivity, have incentives to migrate to the labour receiving country and make strategic remittances, and as a result, neither of these two types of workers can obtain higher wages than those available in the labour receiving country under asymmetric information” (Shimada, 2008:19).

3.4 Limitations of existing theories in explaining remittance behavior

The previous two sections looked at theoretical and empirical literature on the motivation for remittance. Empirical studies test remittance motives using microeconomic studies of migrant households and macroeconomic studies of aggregate economic variables. Theoretical studies examine the development and underpinnings of remittance theory. The review helps identify limitations and gaps, which this thesis will address. Filling these gaps will help us understand remittance motivations and develop remittance policies. Based on the preceding review, there are key aspects and gaps to emphasise.

While altruism and self-interest provide strong reasons for remitting on a broader scale, they provide little evidence for the differences in remittance practices across different groups and classes of migrants. Specifically, altruism and self-interest are inadequate to explain remittance behavior. First, they cannot explain the wide range of contextual variables in migratory dynamics; family household structure and migration and remittance norms and values (Carling, 2008:584). Various forms of migration and classes of migrants exist. In terms of type, migrants could be internal, international, permanent, temporary, seasonal, familial, displaced etc.; while in terms of class migrants could be professional, laborers, political refugees etc. Reasons for migrating also vary greatly such as work, education, family unification etc. As a result, remittance practices associated with each of these types, classes and purposes differ. Migrants send money home for a myriad of reasons. Some remit to their relatives because they are destitute (relatives), or to improve their family's standing in their home country. Alternatively, others may remit to cover migration expenses while others may remit for investment purposes. A broader explanation of remittance reasons may thus be insufficient because, contrary to what most remittance theories propose, not everyone sends money to support their families in home countries. Focusing our understanding of remittance behavior to altruism and self-interest, as Carling (2008: 584) argues, creates a distorted reality of family and household variations. Altruism therefore fails to explain why migrants remit even when good reasons exist not to.

An additional weakness of remittance economic theories is that they fail to account for the influence of social networks in remittance behavior. Although researchers have argued that migrant networks provide a link between home and diaspora (Massey, 1990; Massey et al., 1987), they have fallen short of linking these networks to

remittance motivations. Social ties between migrants and relatives left behind kinship, status and power between senders and recipients have not been given prominence as remittance drivers according to Lindley (2010). Remitting is a social practice that is entrenched in a variety of complex and fluid social relationships (Lindley, 2010; Sahlins, 2004), and it should not be examined in isolation. Family dynamics need to be considered in understanding motives to remit because of their influence on remittance behavior.

Further, economic theories do not account for the role of culture and religion in remittance behavior. Remittances occur within cultural and social context. Theories of altruism and self-interest fail to account for the influence of culture and social institutions such as extended families, local associations and communities. In this context, remittances become a vehicle where responsibilities, expectations, and societal ramifications are exchanged. According to Carling, moral beliefs play a significant role in defining migrant remittances. "Migrants face significant pressure to remit, and families at home feel entitled to support," (Carling, 2008: 584). Furthermore "religion is an important aspect to most migrants, as they try to make sense of new situations in the receiving countries" (ibid). Williams (1988), argues that "religion is important in helping immigrants preserve their identity and cohesion in a group".

Additionally, studies have also shown that migrants continue to remit even when experiencing financial difficulties in the receiving country (Kankonde, 2010). Economic theories cannot explain why some migrants send remittances despite severe economic hardships at their destination. Kankonde (2010: 229) posits that it is because "Previous research has failed to capture or disregard various paradoxes and contradictions in the patterns of migrants' remitting behavior."

Furthermore, economic theories and empirical studies do not explain why some remittance motivations change over time while others do not. Different studies of motivations to remit for one country have produced different results. Alleyne (2006) found that Jamaican remittances (from 1982 to 2002) were motivated by altruism, while Henry et al. (2009) studying the same (from 1995 to 2008) found a mix of altruism and self-interest. These studies' contradictions raise the question of whether remittance motives are static or dynamic over time. This is an important area of research that has received little attention in literature.

Furthermore, motivations to remit even in difficult circumstances are heavily influenced by the social and emotional connotations of remittance-sending behaviour (Amoyaw and Abada, 2016). Economic theories, however, do not consider the role of emotions in motivating remittances, nor do they consider how these emotional determinants change over time. The need to undertake research in this area leads to the development of the first objective of this thesis.

To understand the reasons individuals, begin, stop, and restart remittances over time.

CHAPTER 4: FACTORS INFLUENCING REMITTANCE MOTIVES

The choice to remit or not is personal. Studies have shown that host and home countries' economic and socio-cultural factors influence the variability of amounts to remit and channel of remittance used. In this section I consider existing evidence about the factors that affect the volume and frequency of remittances, mechanisms used and type of recipient. I then show how existing research and existing gaps has shaped the second research objective on remittance patterns over time. Most research on remittances does not make a distinction between the determinants of the likelihood to remit and determinants of the amount remitted. They consider factors such as marital status, years of education, employment, age, degree of integration and the period spent in the receiving country as determining both the probability to remit and the amount to remit (Holst and Schrooten, 2006). There is a dearth of literature looking exclusively at the evolution of remittance patterns alongside migration lifecycles and how time impacts factors that shape remittance patterns.

Remittances, typically small and frequent, pose an intriguing trend, as noted by Yang (2011), given the substantial fixed costs associated with each transaction. This study aims to investigate the underlying causes of this phenomenon, which have been insufficiently documented. Yang (2011) observed that 353 Salvadoran workers sent an average of 16.9 remittances annually, totaling 4,271 transactions. Similarly, Bendixen (2008) found that half of 5,000 US Hispanics remitted an average of 15 times per year, with each transaction averaging £325. Research on US-based Hispanic immigration consistently reflects these patterns, as seen in studies by Orozco and Fedewa (2006), Menjivar et al. (1998), DeSipio (2000), Clark and Drinkwater (2001), Bendixen and Associates (2001, 2004a, b), and Amuedo-Dorantes, Bansak, and Pozo

(2005). While these surveys primarily focused on the US and Caribbean Islands, except for Clark and Drinkwater, interesting findings also emerge from studies on Sub-Saharan and North African migrant remittances. For instance, Bollard et al. (2010) reported that 12,000 African immigrants across nine OECD countries sent an average of \$1,263 annually. However, the significant findings fail to explain changes in remittance volumes over time, a gap this study aims to address.

4.1 Patterns of Remittances

Education

Researchers have identified education as an important determinant of remittances. They posit that the level of education of the migrant impacts the amount of remittances sent home. Evidence to support this hypothesis is found in studies by Adams, (2008) and Faini, (2007), who using data from a variety of developing countries, found that skilled migrants remit less than unskilled migrants. They argue that skilled migrants are better able to bring their families to their destinations than unskilled migrants, and as such they need to send less money home. Durand et al., (1996) using data from Mexican migrants in the United States, also found that propensity to remit reduced with increasing levels of education. Such findings have been challenged by Bollard et al., (2010). In their study of migrants from 11 OECD countries, they found evidence that educated migrants remit more than uneducated ones. Furthermore, Bredtmann et al., (2019) found that educated migrants remitted more than less educated migrants using unique microdata from five Sub-Saharan African countries. Although these results are contradictory, they show that education level of migrants matters but these

studies imply such patterns are fixed. There is a dearth of studies examining the ways that the passage of time influences the decision to remit.

Income- Financial Capacity

A common theme in the literature is that migrants with higher incomes are more likely to remit, and in large amounts. For example, Makina (2007) using data from Zimbabweans in South Africa, found a significant relationship between income and the amount of remittances sent. Likewise, Brown and Piorine (2005) and Gutierrez (2020) also found a positive relationship between the income of the migrant and the amount remitted to home countries. In terms of other household assets however, Menjivar et al., (1998) found that home ownership was not positively correlated with the propensity to remit, but instead it had a negative relationship to the amount remitted. They argue that the reason for this could be that homeowners spend more money on buying and maintaining a home, compared to those who rent, and have less disposable income available to remit. They also contend that as immigrants' investments in the receiving country grow, their obligations to relatives in home countries decline resulting in reduced remittances. While these studies show income shapes levels of remittance, they do not help us to understand how time influences income levels and in turn the patterns of remittances.

Age

The decision to remit is also affected by migrants' age. Eshetu and Beshir (2022) as well as Merkle and Zimmermann (1992) found that remittances rise with age, but that the increase becomes smaller when the migrant is aging. An explanation for the decrease could be due to the remittance decay theory which suggests that the longer migrants reside in the receiving country the less they remit. Similarly, Ameudo-Dorantes and Pozo (2003), using data from Mexican migrants in the United States,

found that elderly Mexican migrants remit more than younger ones. They argue that this is because older migrants earn more money than the younger ones, and hence tend to remit more. In contrast, Elbadawi and Rocha (1992) found that remittances decrease with age, while Bidawi et al. (2022) found that age had no effect on the amount remitted. Furthermore, Ghosh (2006) suggests that younger migrants remit more likely because they face greater pressure from relatives to support families in home countries, whereas older migrants are more likely to be concerned with their own needs. Despite inconclusive findings age is an important determinant of the volume of remittances. What the studies do show however is how time affects the decision making of older and younger migrants in deciding when and how much to remit.

Gender

A range of gender differences have been identified in studies on remittance. These include in terms of who migrates, where they will reside, when they move and the money they need (Sylvia Lopez-Ekka et al., 2011). IOM et al., (2007), argue that although both male and female migrants send same amount of remittances, female migrants, send more money more regularly than males. Supporting this argument, Orozco et al., (2009), state that:

“to do this, women have to send a higher proportion of their income, because they generally earn less than men. Indeed, female labor migrants are frequently confined to low-skilled jobs in domestic and care work, hotel and catering services, the entertainment and sex industry, agriculture, and work on factory assembly lines. All these occupations tend to be characterised by poor working conditions, low pay, wages being withheld, and considerable insecurity, all of which influence women’s ability to remit, and the amount of money they can send” (P2).

Similarly, when Anh (2018) used Vietnam National Migration Survey to analyse the rate at which male and female migrants send their remittances to home countries, he found that female migrants always remit a higher portion of their income. The same findings were also reported by Abrego (2009) when he studied remittances among the Salvadoran migrants residing in the USA. However, the findings are not conclusive. For example, Semyonov and Gorodzeisky (2005) found that Filipino male workers remitted more money than their female counterparts. The authors argue that this might indicate that men are more able to send more remittances because they generally earn more. Research is needed to explore how time impacts on the decision-making processes of the respective genders in shaping remittance patterns.

Marital status

Marital status is one of the few factors where a consensus can be identified.

Khan and Akhtar (2021), and Amoyaw and Abada, (2016); both found that married migrants remitted more than single ones. Similarly, Durand et al (1996) using data about remittances from United States to Mexico, found that married migrants are more likely to remit. They also find that single migrants mostly bring their money in the form of savings upon their return to their country (Durand et al., 1996). Likewise, Parfait et al. (2006), in a study of 3,369 married women from Cameroon, Benin, Malawi, Mali, Rwanda, Uganda, Zambia, and Zimbabwe, found that women's likelihood to remit increased only when the spouse still lived in the country of origin. If a spouse accompanies the migrant to the receiving country, the propensity to remit reduces (Durand et al., 1996, DeSipio, 2000). These findings support the theory that migrants' motivation to remit is based on providing for their families in their country of origin and confirm the importance of cross border family networks to remittance activity.

However, Durand et al., (1996) find that while the presence of a spouse affected the amount of remittances sent, having children in the household did not. More recently Sharma and Grote (2018) using a household survey from three provinces in Vietnam and Thailand also found that married individuals were more likely to remit than their single counterparts. Although these studies acknowledge that married people remitted more than single people and married women remitted more than men, their emphasis was on the amount of remittances rather than the women's wellbeing or remittance behaviour over time.

Religion

Likewise, research has found religion to be an important determinant for remittances. Ecklund (2006), suggests that religion provides a moral ground for helping others. Cadge and Ecklund, (2007), build on this argument by suggesting that religious people are more likely to engage in voluntary actions that bring common good to others or to the community. Based on this assumption that religion drives people to want to help others, and that migrant's remit purely for altruistic reasons, Kelly and Solomon (2009), found that religious migrants had a higher propensity to remit. Empirical examinations on the relationship between religion and remittances have also confirmed that religion affects remittance behavior. Kelly and Solomon (2008) found a positive correlation between regular church attendance and remittances in the New Immigrant Survey (NIS-P) pilot sample of new legal immigrants to the US. The authors further found that immigrants of different religious affiliations remitted differently. Although literature has shed light on the link between religion and remittances, more needs to be investigated in terms of how this link affects patterns of remittances over time.

Hometown associations

Besides religion, hometown associations have been shown to have an impact on remittances. Haas et al., (2012:46), defines Hometown associations (HTAs), as “associations which are formed by migrants from a specific region or town in the receiving country”. Most of the studies on HTAs have tended to focus on HTAs as development facilitators in the country of origin. Alarcón (2002) studied the development of Mexican hometown associations in the U.S.A. In particular, he looked at factors that contributed to the establishment of the associations as well as usage of collective remittances sent by the association. Likewise, Fox and Xochitl (2008) show a potential link between collective remittances and community development in countries of origin. They suggest that this link is mostly influenced by the nature of the migrant community.

Collective remittance studies have primarily been divided into three categories: collective remittances with a state-driven character, collective remittances organised by transnational non-state institutions such as religious institutions and pan-diasporic organisations, and collective remittances initiated from below, organised by migrants and local diaspora networks (Galstyan and Ambrosini, 2022:1). Collective remittances led by the government efforts are generally direct to pre-determined needs and objectives, such as large-scale infrastructure projects, highway construction, agricultural projects, schools, and water provision (Adriaans, 2019). Various diaspora communities form "transnational non-state institutions" to influence diasporic agendas and policies (Ambrosini, 2022:13). Transnational non-state groups' collective remittances complement government operations in direction, target audiences, and engaged networks without disregarding state goals (Ambrosini, 2022:16). Local diasporic communities create collective remittances through formal and informal

networks between migrants. Formal local networks include charities and socio-cultural institutions, whereas informal networks include family and neighbours who aid persons in their home countries (ibid 2022).

Evidence has shown that social networks such as hometown associations can exert pressure on migrants to remit money to home countries even in times when the migrants are experiencing financial difficulties (Brown et al., 2014). Apart from exerting pressure to remit, Aparicio (2011) argues that these networks have a potential to provide useful information, for example about the cheapest channels for remitting. Besides, Galstyan and Ambrosini (2022) further argue that Networks include not only direct connections, but also chain connections: organisation leaders knew someone who knew someone who knew someone who needed help. Furthermore, networks provided a forum for discussing the failures of their (diaspora's) governments and the need to assist those in need. Though the studies show how the HTAs influence the migrant's decision to remit they fall short of showing how they influence the patterns of remittances over the course of time.

Length of stay

There has been little research on the motivations of remittances over time. Debates on volume remittances over time have focused on identifying the migrant's trends in sending remittances to their home countries as their time away from home increases. This is commonly called the "remittance decay hypothesis". Researchers that push this argument argue that when migrants stay longer away from home, their probability of sending remittances and the amount they remit to their home countries reduces (Stark, 1978; Gounder, 2015). Stark (1978) explains that remittances decline over time because of weakening commitments and attachments that migrants have with their home country. Lucas and Stark, (1985) further posits that where remittances target

specific things such as repayment of cost of education or costs of migration that are specifically defined as loans, they will be expected to decline with time once obligations have been liquidated. Demographic factors also cause remittance decay (Arun and Ulku, 2011). Since deaths and chain migration weaken migrant links to migrants' home country, Carling (2008) implies that remittance beneficiaries in the origin nation decline with time. According to Jones and de la Torre (2011), remittance decay is observed in relation to long-term stays overseas, property purchases, and having more family members abroad. They also found that, with migrants long stay abroad, cultural values changed, although migrants increased their visits and communications with their countries of origin.

A few studies have reported increasing remittances with increased length of stay abroad reported as "an inverted U-curve relationship between time and both the amount of and the probability of remittances" (Liu and Reilly, 2006). In this vein, De la Brière et al (2002), found that the amount sent home by Dominican emigrants increased with length of stay in the host country. Agarwal and Horowitz (2002) note that this kind of relationship occurs because of the initial costs the migrants incur in host countries like finding a job, accommodation, and low or uncertain income before they are established. In such cases the migrants' probability and amount they remit is low until they settle.

Other studies have found no link between length of stay and remittances. A study of Tuvaluans in New Zealand, by Simati and Gibson (2001), and of Tongan and Western Samoan migrants by Brown (1997) found no changes in remittance patterns over time. Similarly, using data from the Zimbabwean migrants in South Africa Makina (2013), found no relationship between the time of stay abroad and remittances pattern. More recently Zewdu (2021) also found no evidence for the remittance decay hypothesis.

Though these studies have looked at the impact of time on remittances, they have only concentrated on the impact of time on the volume of remittances.

4.2 Remittance channels

Both formal and informal money transfer techniques and channels are used to send remittances. A formal channel or technique is an official registered entity like the banks, and other exempted money transfer operators, while any other channels are informal. Informal channels may be legal or illegal. Most studies have focused on the characteristics of the channels looking at why some channels are used more often than others. They conclude that security, familiarity, speed and the ability for both the recipient and migrant are the main factors people consider before remitting money. Freund and Spatafora (2005), found transaction cost to be a strong determinant in the choice of channel when they used remittance data from IMF's Balance of Payments statistics that included about one hundred and four countries' data between 1995 and 2003. Likewise, Buencamino and Gorbunov (2002); El Qorchi et al., (2003); Hernandez-Coss (2005); Pieke et al., (2005), found the above variables to be strong determinants in influencing choice of channel.

Amuedo-Dorantes and Pozo (2005) suggest that migrants select remittance channels based on maximizing benefits, influenced by various personal, payment, demographic, and employment factors. These factors include the amount of remittance, migrants' gender, age, education, residence status, occupation sector, intended use of remittance, duration of stay abroad, and the extent of their social networks in the receiving country. While these variables are crucial in channel selection, research has not explored how the choice of channel may impact the

decision to remit initially, remittance patterns over time, or changes in channel preferences over time.

Remittances are affected by the cost of sending. Studies by World Bank have shown that there is great variation on the amount of fees charged between providers and countries, with African migrants paying the most. The World Bank remittance report of 2015 found that on average African Migrants lost 12% of remittances in fees. Remittances to Sub-Saharan Africa were the most expensive to send with an average cost of 9.3% to 13% of the amount remitted. Consequently, the OECD (2015), argues that the high remittance fees encourage senders to avoid the formal channels and resort to informal channels that are risky for financial integrity. Works by other researchers such as De Luna Martínez et al., (2006) and Langan and Kilfoil, (2011) confirmed that formal remittance sending services offered by banks and MTOs were most of the times more expensive than informal remittance channels.

4.3 Migrant remittances and Policy

Migrant's remittance practices are also impacted by policies in both the origin and receiving countries. One type of policies tries to increase the flow of remittances while the other tries to influence how remittances are used. These policies are implemented with the belief that an increase of remittances particularly to less developed countries will contribute to improved economic growth.

Policies to maximise remittance inflows

Governments often utilize monetary tools like foreign exchange and taxation to shape remittance flows. Migrant-sending countries have facilitated the opening of foreign currency-denominated accounts to incentivize increased remittances, providing migrants with a hedge against local currency fluctuations. Russell (1986) noted

established foreign currency account schemes in Yugoslavia, Greece, and Turkey for attracting remittances, while O'Neill (2001) reported Bangladesh's creation of foreign currency savings accounts for non-residents. Policies promoting collective remittances through Hometown Associations (HTA) are also implemented. Chauvet et al. (2013) identified some municipalities matching migrants' contributions to public works on a like for like basis which encourage higher remittance sending.

Receiving governments, optimistic about the developmental impact of remittances, have implemented policies to encourage increased remittance sending. For instance, the G8 Heads of State agreed in 2009 to reduce remittance transaction costs from 10% to 5%, aiming to enhance transparency and stimulate competition in the money transfer sector. To promote information and transparency, efforts have been made to empower migrants to compare transaction fees. McKenzie and Yang (2015) argue that migrants choosing lower fees may result in higher remittance sending.

Policies on remittance usage

Governments not only aim to boost remittance amounts but also strive to direct them toward specific objectives. Page and Plaza (2006) highlighted the Mexican government's "Padrino" project, encouraging successful Mexican American entrepreneurs to invest in one of the thousand projects endorsed by the president's office for the Mexican diaspora.. In Mali, Chauvet et al., (2013)., hometown associations have also contributed to school projects, health centers, and water projects.

This section examined empirical literature on the factors influencing remittances. The review concentrated on the social and economic factors that influence motivations to remit, volume remitted, and channel used to remit. The preceding literature review aids in identifying limitations and gaps that will be addressed in this thesis. While literature

has focused on change in the volume remitted over time through the “remittance decay” hypothesis (remittances decreasing with time), there is little evidence looking exclusively at the evolution of remittances patterns alongside migration lifecycles.

Furthermore, no studies have looked at how the frequency of remittances changes over time and how this is influenced by gender, age, likelihood of returning home, and other social and economic variables. Research in this area is critical because remittance frequency is closely related to remittance volume.

Scholars have explored elements that impact remittance channel choice, but not how these channels have developed or how social economic aspects like age, gender, marital status, etc. affect channel choice over time. Though studies have shown the high cost of remitting money, especially to Sub-Saharan Africa, they have not proved how it affects migrants' welfare or remittance patterns over time. This is an important area of study as it may challenge the remittance decay concept and explain why remittances persist even when family relationships erode.

The need to undertake research in this area leads to the development of the second objective of this thesis.

To explore the patterns of remittances over time

4.4 Conditions under which remittances are generated: State of Knowledge

The previous section discussed micro determinants of remittances and remittance channels. In this section, I review what is known about remitters' experiences abroad in general. I examine conditions under which remittances are generated which include

de-skilling, working long hours, financial exclusion and poor stressful working conditions.

Aside from Lindley's (2011) investigations into how remittances affected the lives of Somalis living in London, research on the impact of remittances to senders has tended to focus on migrants living conditions abroad. Lindley's study, while useful, focused on the impact of remittances on refugees (involuntary migrants) rather than the long-term impact of remittances on voluntary migrants, which is the focus for this study.

Scholars contend that migrants, despite their difficulties in host countries, always strive to send money home because they are an important source of income for family, friends, and the economy of their home country (Carling, 2014; Yang, 2011; Yeates and Owusu-Sekyer, 2019). Robinson (2004) argues that, although migrants send high percentages and proportions of their income to their relatives in home countries, the conditions under which they live and work in the receiving countries are mostly not desirable. He states that migrants normally work very hard, take risks and sacrifices, and mostly work in poorly paid low status jobs.

Scholars have drawn conclusions from migrants' housing, employment, consumption, and expenditure patterns, and sometimes their participation in communal or inclusive activities in their host countries. Richmond et al. (2021) observed that Ghanaian migrants' standard of living in the UK dropped by 19.8% when they remitted £150 per month. The authors used six statements about migrants' living conditions abroad: financial stability, ability to travel abroad for holidays, ability to pursue further education, choice of UK housing tenure, ability to make economic investments, and ability to make charitable donations. The six variables utilised to generate the Living Condition Index (LCI) were not exhaustive of factors that impact migrants' living circumstances, which limited Richmond et al.'s study. Other factors including migrants'

mental, physical, psychological, and working situations were not included. Second, because the LCI was static, it didn't account for migrants' living situations changing over time. The research focused only on Ghanaian migrants in the UK. Other African migrant groups' UK and central African living situations, such as Malawi, may reveal additional insights.

Studies also show that tertiary educated migrants are often deskilled after migrating and only work in precarious, low-paid, seasonal, and recruiting agency-dependent labour markets. According to Liversage (2009), some migrants are marginalised for a long period before returning home or remigrating. Due to their need to remit, migrants may work long hours and decrease expenditures to maximise their revenue (Datta et al., 2006a; de Lima et al., 2007). However, highly skilled migrants who were deskilled can eventually find better work (Liversage, 2009; Parutis, 2014a; King et al., 2016). Baghdadi (2012) contributes to the subject of migrant work circumstances by stating that skilled migrants who delay entering the new labour market soon lose professional abilities, making eventual entrance extremely harder. However, integration initiatives, volunteering, and temporally freelance jobs help people into profitable labour sectors. In addition to deskilling economic migrants' housing options are frequently inflexible, leading to migrants living in overcrowded, low-quality housing (Pemberton et al., 2014). Diko and Tipple (1992), described the precarious living conditions of Ghanaian migrants in London, observing that, while before migrating to the UK, they (Ghanaian migrants) lived in high-status houses, in UK they frequently become tenants of council flats. They add that, to save money (most of which they send to home countries), most of them live at the lower end of the London rental property market. According to Robinson and Reeve (2006) and Pemberton (2009), the need to reduce outgoings frequently reduces housing options, resulting in migrants living in cramped housing

lacking basic facilities, furniture, and security. They go on to say that the poor condition of migrant housing and overcrowding can irritate long-term residents, who blame migrants rather than negligent landlords for the deterioration of housing stock. Pemberton et al. (2014) also warn of occupational exploitation of migrants. Studies show that economic migrants are consistently, systematically, and widely exploited (Anderson et al., 2006; Datta et al., 2006a; Datta et al., 2007; Wilkinson, 2012).

Migrant workers often encounter immediate termination, lack of leave benefits, difficulties accessing medical care, and challenges in reclaiming housing deposits. They endure poor and sometimes hazardous working conditions, including long and irregular hours, risking unemployment and housing loss if they don't comply with employer demands. Additionally, domestic workers in the UK face demanding expectations, like constant availability, restricted mobility, and employers withholding essential documents, limiting their options for seeking other jobs (Poinasamy, 2011).

Datta et al. (2006), argues that most migrants work overtime besides their normal hours. In their study, Datta et al., (2006), reported that once migrants had secured a job, they worked longer hours. Although most workers worked 40 hours a week, 42% of them worked overtime. He also found that most of these workers worked an additional 16 hours a week, and that only 27% received a higher pay rate for overtime. Extreme overworking of 18-hour day and 7-day week have also been reported among migrants (Constable, 2007; Wee and Sim, 2005). According to these authors, most migrants overwork in order to pay off debts for their training and travel. Consequently, using survey data from 129 Ghanaian migrants living in the United Kingdom, Ehwi et al., (2021) asserted that sending remittances to home countries has a detrimental effect on migrants' living conditions in their host countries.

Remittances also affect migrants' ability to save. In 2015, DFID surveyed 602 migrants from Ghana, Romania, Somalia, and Bangladesh and found that they saved a portion of their wages. However, poor income and high remittances prevented many Somalis from saving. Romanian, Ghanaian, and Bangladeshi migrants who were able to save put aside 30–40% of their wages and sent part of them home. Further, Atkinson and Messy (2013) for OECD found that several migrants borrowed money to finance monthly remittances and make ends meet when costs exceeded incomes. This thesis addresses migrants' saving levels and how they are affected by their remittance lifestyle as well as its impact on their wellbeing.

In addition to labour market and financial inclusion concerns, migrant workers encounter several post-migration stresses that affect their health (Wu et al., 2021; Zou, 2020). Cohen (1977) describes stresses as internal and external pressures that disrupt balance and psychological well-being and require prompt action to correct. Acculturative stress is widespread among migrants. It is “a stress reaction in response to life events that are rooted in the experience of acculturation” (Berry, 1997:6). Migrant workers must adapt to host-country socio-cultural differences. According to Berry et al. (1987) acculturation is psychological and cultural change caused by group contact. According to Du and Li (2015), acculturative stress can also develop when migrants struggle to communicate with family and friends in their native country due to socio-cultural barriers.

Migration experiences include pre-migration decisions, the process of physically migrating, and post-migration. Migrants experience stress at each of these stages. According to Bhugra (2004:109), migrants face challenges like psychological instability, language barrier when communicating to citizens or people who have mastered the host country's language and personality challenges. When these

challenges are combined with loss of social support in the migrant's receiving country, they add up to other challenges including discrimination and economic difficulties.

Nilvarangkul et al. (2010) also found that migrant workers face stress when they encounter poverty, job insecurity, loneliness, and bad relationships. Researchers have investigated migrant workers' stressful lifestyles but not how remittances influence them over time. This study partially addresses this gap.

This section reviews empirical literature on migrants' conditions in receiving countries as they generate remittances, focusing on housing, employment, spending habits, and participation in community activities. While these studies shed light on migrants' living situations and remittance generation, they overlook how these conditions impact their daily lives and wellbeing over time. With remittances to low- and middle-income countries surpassing overseas development assistance for over a decade, there's a significant connection between remitting and migrant living conditions. Understanding the long-term effects of this practice on senders is crucial as it suggests that migrants' current challenges may persist or worsen.

Migrants' living conditions abroad can impact their relationships both in their home countries and within their families in the receiving countries. Drawing from systems theory (Cox and Paley, 1997; Minuchin, 1988), applied to families, which emphasizes their interdependence and reciprocal influence, it's evident that family dynamics are crucial in migration experiences and the continuation of remittance practices. For instance, in the case of the Malawian Diaspora in the UK, ongoing social support patterns are vital for maintaining kin ties and receiving remittances. However, there's a lack of research on how migrants' overseas conditions affect these relationships and their lives overall, highlighting the importance of further investigation in this area.

The need to undertake research in this area leads to the development of the third objective of this thesis.

To examine the impact of remitting on senders wellbeing over time.

As discussed above there has been very little research on the experiences of remitters, and no studies have looked at the experiences of remitters in detail, particularly in the Malawian context. I will examine this area (experience of being a remitter over time) using three key areas: migration theories, life course theory and subjective wellbeing theory.

CHAPTER 5: TIME'S IMPACT ON REMITTANCE DETERMINANTS AND ON SENDERS: TOWARDS A NEW CONCEPTUALIZATION

As highlighted in the preceding chapter, the intricacies inherent in migrant remittances defy singular theoretical explanations for the motivations driving remittances and the resultant impact on senders. Consequently, it is proposed that a comprehensive understanding of remittances demands the adoption of an integrated approach utilizing diverse theoretical perspectives. To facilitate this analytical endeavour, a framework designed to accommodate such integration becomes indispensable. The ensuing discussion sets out a framework, encompassing the the New Economics of Labour theory, the Aspirations-Capabilities theory the Life Course Perspective theory, and the Subjective Wellbeing theory.

5.1 New Economics of Labour theory

As previously mentioned, the New Economics of Labour theory (NELM), provides a foundational perspective for understanding the dynamics of migrant remittances. NELM posits that individuals engage in labour migration primarily as a rational economic response to maximize their utility and wellbeing within the constraints of their socio-economic context. This theory underscores the significance of economic motivations in shaping migration decisions, emphasizing the role of income differentials and employment opportunities as key determinants (Stark et al., 1985). The theory additionally asserts that the migration decision is a collaborative process involving both the migrant and the family unit (Stark et al., 1985). This collective decision-making aims to enhance the overall wellbeing of the family by strategically diversifying their labour resources across various markets.

In the context of migrant remittances, the NELM theory informs the examination of how the economic circumstances of migrant individuals influence their decision to remit funds. According to NELM, migrants remit as a means of optimizing their economic welfare, either to support family members left behind or to invest in future opportunities. The theory suggests that remittance behaviour is intricately linked to the income differentials between the host country and the home country, as well as the migrants' employment prospects (Stark et al., 1985). Furthermore, it posits that remittances may serve as a stabilizing factor in the home country by supplementing household incomes, thereby influencing local economic conditions and reducing the necessity for outward migration. By integrating the NELM theory into the theoretical framework, this study aims to elucidate the intricate interplay between economic considerations, labour migration, and remittance behaviours. This theoretical lens provides a comprehensive foundation for investigating the motivations behind remittances and their broader implications within the framework of labour economics.

In supplement to the New Economics of Labor (NELM) theory, the Aspirations-Capabilities theory offers a valuable framework for elucidating the intricacies of remittance-driven lifestyles. This theoretical perspective will be expounded upon in the subsequent discussion.

5.2 The Aspirations-Capabilities theory

The Aspirations-Capabilities Framework is a theory of migration that seeks to understand the complex dynamics underlying the movement of individuals from one place to another. Developed within the field of migration studies, this framework draws inspiration from the works of Amartya Sen (1999) and Nussbaum (2006) who

emphasized the significance of aspirations and capabilities in shaping human development (De Haas, 2021). According to the theory, capabilities encompass the ability of individuals to achieve their aspirations. They involve a combination of personal, social, and economic resources. Limited capabilities in the home region, such as lack of access to education, healthcare, or employment opportunities, can drive people to migrate in pursuit of enhancing their capabilities (De Haas, 2003; 2006). Aspirations refer to the goals, desires, and ambitions that individuals hold for themselves and their communities. Migration often arises from unfulfilled aspirations in the home region. Individuals may seek better economic opportunities, education, or a safer environment to realize their aspirations (De Haas, 2021).

Malawians in the UK may migrate to fulfil aspirations by sending financial support to their families or communities, showcasing their capability to generate income abroad and share it for better living standards, education, and community development. The Aspirations-Capabilities theory explains the interconnectedness of migration and remittances, illustrating individuals pursuing aspirations and utilizing acquired capabilities to contribute financially to their home communities.

In addition to theories that link migration and remittances, the life course perspective offers a comprehensive lens through which to analyse the multifaceted connections between migration, remittances, and the evolving life trajectories of both migrants and their families. This will be discussed next.

5.3 Life course perspective and Remittances

As demonstrated in Chapter 3, socio-cultural and economic factors are important in explaining remittance practices. Although studies have looked at remittance

determinants (altruistic, self-interested, or both) and patterns of remittances, little emphasis has been paid to whether these determinants and patterns are static or dynamic across time. Migration is associated with different stages in the life course (Fischer and Malmberg, 2001; Edmonston, 2013). According to Landolt and Thieme (2018), decision-making processes to migrate, remain, or live transnationally can change over time. Ryan and Mulholland (2013) add to the debate by arguing that migrants' career opportunities and expectations change over time and are frequently mired with life and family plans and obligations. As a result of the importance of life course events in migration, it is important to relate remittance sending patterns to a life course perspective. Remittances, as Clark and Drinkwater point out, are "intrinsically linked to the migration process" (2006: 734), thus connections between migration and remittance decisions (see Carling, 2008) imply that motivations to remit will change throughout one's life.

Edmonston (2013) highlights two key features of migration that support a life-course perspective study. Firstly, migration impacts both the origin and destination communities, influenced by the social and economic conditions of the country of origin. Secondly, migration is time-bound, occurring within specific historical contexts and affecting individuals across their lifetimes, as well as those left behind. Additionally, future migration intentions can shape present behavior. Adopting a life-course perspective ensures that the role of time is central in analyzing remittance patterns and their impact on the wellbeing of Malawians in the UK. This approach examines the determinants of remittance propensity, patterns, and their effects on senders across migration stages and individual lifecycles.

The life course itself involves several interconnected social pathways or approaches like family, education and other life domains. However, the life course perspective extends past social structures and explains how a person's life course appears in the social environment (Setster, 2003). According to George, (2016) the Life Course approach is unique and has different core principles that ensure flexibility and understanding of the various social guidelines on the changes of life in an environment. George, (2016) further argues that life course perspective connects the past with the present and extends on the ecological model that links the life of a human being with the social and physical contexts. Hendricks (2012:226) sums it up by stating that:

“A life course perspective is about examining changes, whether they be biological, developmental (including social and psychological factors), historical, or geographic and attempting to identify which factors affect the arc of change, and what transformations change bring. Some of what goes on occurs because of intrinsic dynamics called ontogenetic forces that are inherent, built into our biology, and moving us along life's path. Some change can be attributed to when, where, and how we live, who we are, and where we fit into the social structures in which we are ensconced.”

From a life course perspective, events and turning points interrupt many independent trajectories which are defined in terms of time, the order in which they occur, and their duration (Setster, 2003).

Life course theory is guided by five general principles, according to Bengtson et al., (2005). Life span development recognises that development and ageing are lifelong processes and that early experiences can shape a person's life. The second is agency, the idea that people shape their lives through their actions. This fundamental principle

acknowledges that people make life decisions. However, life stages and fundamental geographical and historical factors influence these decisions. The third principle, time and place, recognises that people's lives are shaped by history. Significant occurrences such as war can change a person's happiness, experiences, and perceptions. Life-changing moments can provide prospects or restrict options. The fourth principle, life timing, recognises developmental events, life transitions, and patterns change over time. Finally, linked lives and understanding implies that people's lives are interconnected and that social changes affect them. The following section elaborates on three key time parameters and how they are related to remittance.

Trajectories can be defined as “long-term patterns of change and stability” (George, 2004: 675). They describe the sequence of changes in terms of behavioral, social and biological perspectives. The migrant's pattern of sending money to their home countries is regarded as behavioral trajectory. Common behavior patterns include periods of sending, suspending, and resuming regular remittances. Increase or decrease the volume or frequency level over time.

Transitions are changes from one state or one assigned role to another. Events, turning points, and transitions form inflection points on the trajectories (Settersten, 2003). In most cases, the meanings linked to transitions in life are socially constructed. Additionally, the transitions in life involve social responsibilities and role changes that affect a person's life (Resnicow and Vaughan, 2006). As such, it is worth noting that some transitions in human life influence remittance behavior. For instance, as we note in Chapter 4 remittances may rise with the age of the migrant, whereas getting married increases remittances in women (Durand et al., 1996; Ameudo-Dorantes and Pozo, 2003).

Turning points are “a change in direction in the life course, with respect to a previously established trajectory that has the long-term impact of altering the probability of life destinations” (Wheaton and Gotlib, 1997: 5). Even though both transitions and turning points can be used interchangeably or may be used to mean the same thing, they are different in certain respects. The first difference is that turning points are substantial changes that normally happen in different directions, whereas life transitions are significant. Secondly, turning points encompass a human being’s future life (Settersten, 2003).

Trajectories, transitions, and turning points, different timings of an event or a transition in life may shape a migrant’s life and choices in different ways for different individuals. For example, having children, buying a house, finishing education, starting a new job, or investments in the origin country in preparation for return may have different impacts on remittance behavior and patterns.

5.4 Life course perspective and migration stages

life course methods have had a growing influence on migration research in recent years (cf. Elder, Johnson, and Crosnoe 2004; Mayer 2009). Migration is not viewed as a single event of moving abroad, but rather as a process of decision-making, actual migration and integration, and maybe return or onward migration. The life course perspective highlights mutual connections across the life courses of interacting persons "connected lives" as an explanation for individual migration decisions and behaviour (Geist and McManus, 2008; Kley, 2011; Wingens et al., 2011a; Coulter and Scott, 2015). Research on migration intentions and behaviour from the micro-perspective of individual decision-making and action has usually followed a model of migration process stages, but the stages varied. According to Kley (2010:470),

significant variations appear to follow different types of moves, different ways of measuring intentions, and different time horizons of the anticipated move.

Four studies have focused on a three-stage model of migration these are summarized in Table 5.1. Rossi (1980, 1955), using data from Philadelphia metropolitan areas, and Kley (2010), using data from migrants from two German cities, conceptualised a three-stage model of migration decision-making, with the stages being the desire to move, the concrete intention, and the actual move.

Table 5.1: Stages of migration and characteristic

Author	Stage 1	Stage 2	Stage 3
Rossi (1980, 1955) Kley 2010	Desire to move	Concrete intention	Actual move
Brown and Moore (1970).	Decision to find a new home	process of finding house	Actual move
Friberg (2012).	Initial stage of temporary work abroad	Open-ended transnational commuting	Permanent settlement
Bhugra and Jones, (2001).	Pre migration,	Relocation	Post- migration

In the same way, Brown and Moore (1970) looking at interurban migration proposed a three-stage model. In the initial phase, the stress of the current residence prompts the decision to relocate. The disparity between the collective needs of the household and the characteristic of its environment is the source of stressors relevant to migration behaviour. To deal with the stressors, the household may relocate in part or entirely (Brown and Moore, 1970). The second stage involves the process of finding housing and other opportunities, and the third step is the process of movement.

Friberg (2012) added to the debate by developing three migration stages from the time migrants leave to the time they settle in the host country using data from Polish migrants in Norway. The stages include “initial stage of temporary work abroad, open-

ended transnational commuting, and permanent settlement". The initial stage is triggered by a desire to build a better life abroad, because of financial difficulties at home like loss of work, or unpaid debts and desire to accomplish one's dreams that cannot be achieved with their poor earnings in home countries. The open-ended transnational commuting stage is characterised by commuting between work in the host country and visiting the home country. Open borders, work arrangements, effective communication approaches and affordable air tickets promote transnational movement. The commuting phase must however be accepted with caution as few international migrants can commute because legal and financial reasons prevent such mobility. Conditions that facilitate the commuting phase between Poland and Norway, on which the model was based, do not apply to migrants, particularly from Sub-Saharan Africa. The third stage (settlement) is motivated by familial reasons. For instance, migrants who had not travelled with their families abroad reunite with their kin. The stage is further characterised by lifestyle changes, changes in household needs, consumption and how they spend their leisure-time activities. In all cases, the transition to settlement is followed by a reorientation in the receiving country in terms of economic and social investment (Friberg, 2012: 1602)

Bhugra and Jones, (2001), also proposed a three-stage migration process pre-migration, relocation and post- migration. Pre-migration involves the decisions a person makes and the preparation activities they are involved in before they move. Environmental circumstances or stressors such as low wages, poor living conditions push the individual to move (Bhugra and Jones, 2001; Lewis, 1954; Ranis and Fei, 1961). Bhugra and Jones, (2001) further posit that the second stage (relocation phase) is often characterised by a sense of bereavement, and a discrepancy between what someone expects and the achievements they make (Bhugra and Becker, 2005:19).

Post migration, on the other hand refers to “absorption of the immigrant within the social and cultural framework of the new society”. During this stage, rules associated with the person’s culture and their more roles in the society are learnt (Bhugra and Becker, 2005:19). The phase is characterised by changes in the needs of households, in terms of housing and social life. Some migrants may choose to settle in the receiving country while others are willing to return to their country of origin at some point (Friberg, 2012:1603). Migrants may also face racism, unemployment, poor housing and many other challenges that hinder their ability to live a better life in the host countries (Bhugra and Becker, 2005:21).

Each stage of the migration process has unique characteristics. As a result, migration stages are expected to emerge because of changes in the life course. For example, the first stage of considering migration may be triggered by childbirth, completion of school, job abandonment, and the partners' desire or necessity to move. The second stage of migration planning may occur as a result of anticipating life-course events that establish new contacts with a potential destination, such as the start of a new job or tertiary education. The third stage, move realisation, may be triggered by financial, social, or psychological resources (Kley, 2010:474).

Examining specific life-course events and stages of life may help us understand the migration process's influences. Both life course events and migration stages are expected to influence determinants of migrant remittance behaviour and the impact of remitting to the sender. For this study, Bhugra and Becker (2005) three stage framework has been adopted as it aligns well to the study objectives.

Having explored the influence of evolving life trajectories on both migrants and their families in relation to remittances, the subsequent section delves into the application

of subjective wellbeing theories. This examination aims to elucidate the effects of remittance activities on the overall wellbeing of the individuals sending the funds.

5.5 Conceptualisations of Wellbeing

Various understandings of wellbeing exist, and despite professional and common understandings, there is a lack of consensus on a definition (Acton and Glasgow, 2015; Dodge et al., 2012). Additionally, there is variability in the spelling of wellbeing (e.g., wellbeing, well-being, or well being), potentially reflecting the current instability and nuanced nature of the concept (Jackson, 2013).

Conventional definitions and frameworks of wellbeing have been categorized into either eudaimonic or hedonic paradigms (Roffey, 2012). Eudaimonic approaches prioritize individual meaning and self-realization, conceptualizing wellbeing as the extent to which one's actions are perceived to be meaningful (Ryan and Deci, 2001). Hedonic methodologies, also known as 'subjective wellbeing,' centralize concepts such as happiness, life satisfaction, and pain avoidance. In this context, wellbeing is construed as the pursuit of pleasure and the avoidance of negative affect (Dodge et al., 2012). Contemporary research (Huta 2016; Matteucci and Filep, 2017) indicates that hedonic or a synthesis of both methodologies is commonly employed

Pollard and Lee (2003) and Seligman (2002) differ in their perspectives on wellbeing, with Pollard and Lee emphasizing happiness, while Seligman underscores life satisfaction. The Foresight Mental Capital and Wellbeing Project (2008) link wellbeing to achieving personal goals. Dodge et al. (2012) note that many definitions in the literature focus on isolated characteristics of wellbeing. Despite lacking a universal

definition, these explanations are crucial for understanding wellbeing's diverse dimensions. White (2008) views wellbeing as subjective, relational, and material, acknowledging individual variations. Jackson (2013) emphasizes the extensive, dynamic, and culturally influenced nature of wellbeing dimensions.

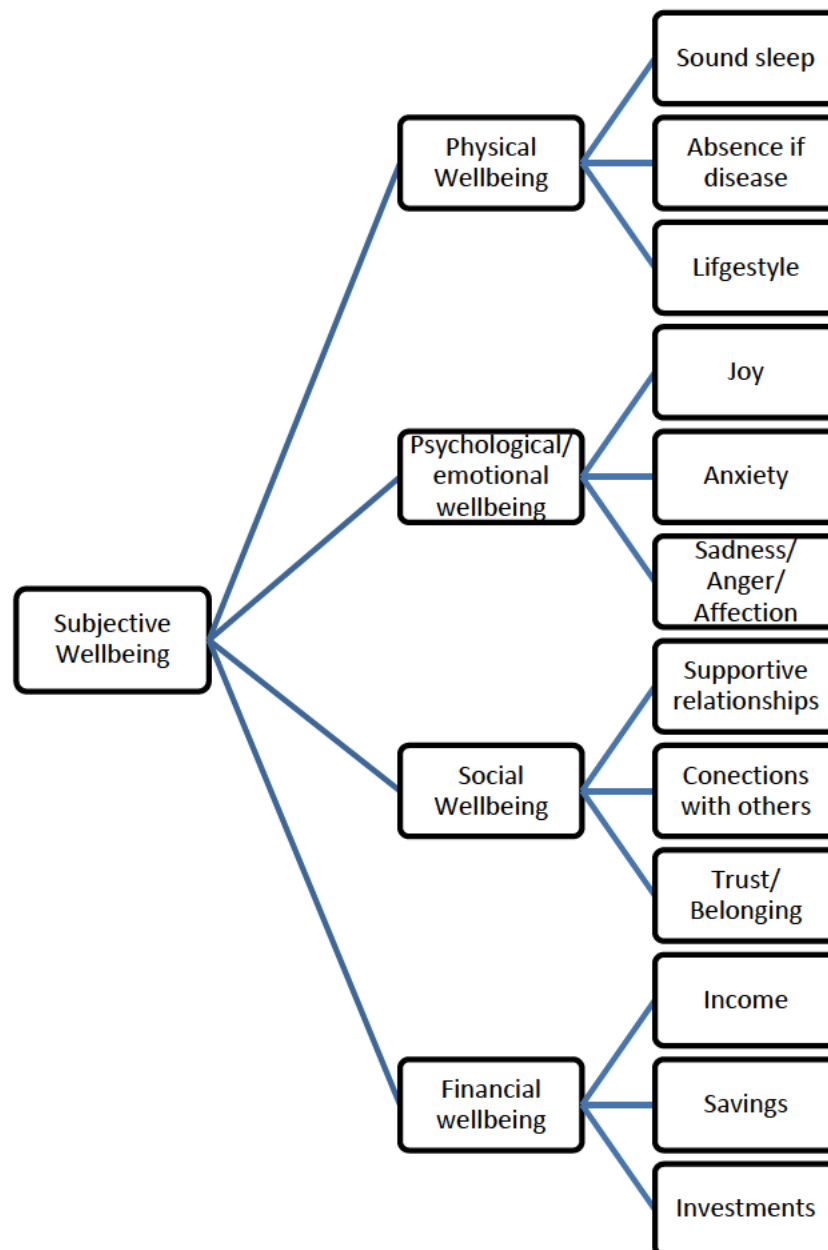
The concept of subjective wellbeing (SWB) delves into individuals' assessments of their lives, encompassing both positive and negative dimensions. This evaluative process is characterized by a dual component, incorporating cognitive judgments and affective reactions, as posited by Kim-Prieto et al. (2005). Within this framework, diverse facets of life emerge as focal points for individuals' assessments of their SWB, spanning, but not confined to, satisfaction levels in domains such as marriage (Lucas et al., 2003), family life, goal pursuit (Emmons, 1986), social relationships (Helliwell and Putnam, 2004), health, life achievements, and overall security (Cummins, 2004).

Subjective wellbeing encompasses various dimensions, each examined within specific branches of science dedicated to the study of an individual's overall wellbeing. Consequently, the parameters considered in scholarly analysis vary across these dimensions. Scholarship recognizes distinct types of subjective wellbeing, including physical wellbeing, emotional wellbeing, mental wellbeing, psychological wellbeing, social wellbeing, and financial wellbeing (Kahneman and Deaton, 2010; Fredrickson and Joiner, 2002; Gardner, and Oswald, 2007; Scheier and Carver, 1992; Gerrans et al., 2014; Kim and Garman, 2003).

In the specific context of this research, the operationalization of wellbeing involves the delineation of four distinct dimensions: economic wellbeing, psychological wellbeing, social wellbeing, and physical wellbeing, as set out in Figure 5.1. Each of these dimensions serves as a critical lens through which wellbeing is systematically

explored. This conceptual framework facilitates a comprehensive examination of the multifaceted nature of wellbeing, allowing for a nuanced analysis of its diverse components and their interplay within the lives of individuals. By adopting a multidimensional perspective on wellbeing, the study endeavours to capture the intricacies inherent in the conceptualization and measurement of wellbeing, thereby contributing to a more nuanced understanding of the subjective wellbeing construct within the specified domains.

Figure 5.1 Dimensions of subjective wellbeing



Physical wellbeing

Osipova and Zemtsov (2016) define physical wellbeing as experiencing a sense of vitality, avoiding chronic illnesses, ensuring sufficient rest, and participating in regular light activities such as exercises. It is important to note that physical health is interconnected with mental and emotional wellbeing. On the other hand, psychological

wellbeing encompasses both one's evaluation of life and their emotional state. Cooper (1970, 1977) is widely recognized as a trailblazer in the field of physical wellbeing, credited for his research on the correlation between physical exercise, health, and longevity, particularly among individuals with heart conditions. His work has served as a catalyst for the evolution of the contemporary fitness industry. Enhancing cardiovascular fitness and securing flexibility and strength in one's body are fundamental aspects of physical wellbeing, as outlined by Hettler (1980). Nevertheless, the understanding of physical wellbeing extends beyond merely maintaining favourable body metrics such as muscle tone and cholesterol levels and adhering to healthy practices like regular exercise and dietary habits.

Scholars have formulated a conceptualization of wellbeing that centrally revolves around individuals' subjective perceptions of their body and health condition (Sollerhed et al., 2021; Adams et al., 1997). This conceptual framework accentuates the intrinsic and subjective indicators manifested by the body in response to the array of daily experiences encountered. Consequently, established interpretations of physical wellbeing encompass the evaluative considerations of personal health status and the cultivation of a positive body image. Physical wellbeing, as delineated in this perspective, primarily emphasizes the cultivation of healthy lifestyles. Scholars within this domain have also incorporated additional dimensions, such as the judicious management of one's physical limits (Durlak, 2000), sound sleep, (Itani et al., 2016) and the discerning utilization of medicine and medical services (Eppelmann et al., 2020; Hettler, 1980), to further expound upon the multifaceted nature of this particular dimension of wellbeing.

Psychological and emotional wellbeing

Psychological and emotional wellbeing exhibit conceptual affinities, as observed by Roscoe (2009). Indeed, certain conceptualizations of psychological wellbeing often encompass emotions. This amalgamation is grounded in the historical emphasis of psychologists on emotions and human affective experiences. Over the course of time, psychological wellbeing has garnered prominence within the realm of positive psychology, as evidenced by seminal works (Ryan and Deci, 2001; Seligman and Csikszentmihalyi, 2000; Travis and Ryan, 1988), and has found practical applications in counseling assessments. An exemplar in this context is Ryff's Psychological Wellbeing Scale (Ryff, 1989), a validated instrument employed for evaluating human functioning.

Psychological wellbeing, being a nuanced and comprehensive construct, involves the satisfaction of fundamental psychological needs such as self-actualization and self-competence (Ryan and Deci, 2001), coupled with adept management of a diverse spectrum of emotions, including happiness and life satisfaction (Jung, 2017; Diener et al., 1985; Diener and Seligman, 2002). Scholars characterize emotional wellbeing as encompassing the regulation of one's emotions, the adoption of a positive outlook, and the capability to employ effective coping strategies when confronted with life's challenges (Park 2023; Adams et al., 1997). Hettler's (1980) delineation of psychological wellbeing aligns with numerous facets outlined by Adams et al. (1997). Given these convergences, various authors consistently perceive psychological and emotional wellbeing as intricately interconnected (Dudgeon, 2017; Park, 2023; Adams et al., 1997; Crose et al., 1992; Leafgren, 1990).

The relationship between psychological well-being and the impact of remittance on senders is complex and varies depending on individual circumstances. Remittances have the potential to alleviate financial stress, enhance emotional connections, and boost self-esteem, but they may also introduce pressures and expectations that can affect the sender's mental health. Understanding and managing these dynamics is essential for promoting positive psychological wellbeing in individuals involved in remittance transactions. Investigating this relationship provides valuable insights into the intersection of financial dynamics and the act of remitting within the context of individual psychological and emotional wellbeing.

Social wellbeing

Indicators of social wellbeing, as outlined by Keyes (1998), gauge individuals' sentiments about their relationships and their strength. Social wellbeing generally encompasses the quality and frequency of interactions with others, including active community support such as volunteer work, as well as the nature and quality of social relationships (Zhang and Zhang, 2015; Tomaszewski, 2013; Leafgren, 1990; Crose et al., 1992). Hettler (1980) defines social wellbeing in terms of responsibility toward the external environment, involving mutual respect for others and the adoption of cooperative behaviors. Renger et al. (2000) emphasize that social wellbeing involves respecting nature and contributing to one's community. Research affirms the significance of social networks and relations for people's wellbeing. For example, Helliwell (2006) found that social capital, which encompasses networks of relationships, including social relations involving interactions, connections, and exchanges, significantly correlates with increased levels of subjective wellbeing across various national and international contexts. Other studies have demonstrated the importance of social support in reducing psychological disorders, anxiety

symptoms, and suicide rates (Chu et al., 2021; Gabarrell-Pascuet et al., 2023; Andrews and Withey, 1976; Leavy, 1983).

It is important to explore the connection between social wellbeing and the repercussions of remitting on senders. Understanding how the act of remittance impacts the social wellbeing of remitters can provide insights into the broader implications of financial transactions on personal welfare. This connection involves examining the social dynamics, relationships, and networks affected by the act of sending remittances, and how these factors contribute to or detract from the overall social wellbeing of the senders. Investigating this relationship offers a comprehensive view of the multifaceted effects of remittances on the individuals involved and their broader social context.

Financial wellbeing

Finally, financial well-being is influenced by individual characteristics, financial behaviours, and events causing financial stress. It is also an outcome of financial behaviours, as noted by Kim, Garman, and Sorhaindo (2003). The terms "financial wellbeing" and "financial satisfaction" are often used interchangeably in research (Gerrans et al., 2014).

Mokhtar et al. (2020) found their research participants affirmed engaging in financial behaviours such as reviewing and assessing their expenses, setting aside funds for unforeseen costs, and achieving financial goals, contributing to their financial well-being. Level of financial well-being is influenced by demographic factors and individual traits like optimism and pessimism (Hofferth, 2006; Kahneman and Krueger, 2006; Puri and Robinson, 2007; Strunk et al., 2006). It is perceived to be a consequence of factors such as financial knowledge, financial capability, and involvement in financial

products and plans (Bayer et al., 2009; Gerardi et al., 2010; Hung et al., 2009; Sabri and Zakaria, 2015). Financial well-being is characterized by having control over one's finances, experiencing minimal stress, adapting to a sustainable lifestyle, reducing reliance on debt, focusing on the future, saving, and having the ability to afford expenses, including the option to retire at will (PwC, 2019).

Financial wellbeing involves being able to meet financial obligations punctually and possessing sufficient savings and resources to manage unforeseen financial challenges. It represents a condition in which an individual can consistently fulfil existing and ongoing financial responsibilities, feels assured about their financial future, and has the freedom to make choices that enhance their quality of life (Camilla et al., 2017).

The relationship between financial wellbeing and the impact of remitting on senders warrants exploration. This link involves assessing how the act of sending remittances influences the economic stability and prosperity of senders. Understanding this connection is essential for comprehending the broader economic implications of remittances on the individuals involved and how these financial transactions contribute to or alleviate financial challenges for the senders. Investigating this relationship provides valuable insights into the intersection of financial dynamics and the act of remitting within the context of individual financial wellbeing.

5.6 Remittances and wellbeing of migrants

It has been argued that remittances benefit recipients through basic consumption, investments, and so on, while also increasing the home household's reliance (Gardner, 2011; Nguyen et al., 2006; Kothari, 2002). Consequently, migrant

remittances may affect the subjective well-being (SWB) of both the migrants' and their relatives in home countries. Most scholarship has concentrated on the wellbeing of international migrants abroad, where well-being is frequently linked to presence or absence of close relationships and the level of integration within the receiving country. It has been argued that higher incomes abroad improve migrants' wellbeing but are offset by challenges they face integrating socially. The challenges involve isolation, exclusion, and loneliness. (Tegegne and Glanville, 2019; Wright, 2011). Borraz et al., (2010) studied on the consequences of migration upon the welfare of Ecuador household members. They found that although remittances positively affect the wellbeing of left-behind household, they did not compensate the migrant's absence from their homes. The study did not examine the impact of remitting on senders. There is a scarcity of studies examining the connection between remittances and the welfare of migrants. In a notable investigation, Akay et al. (2014) explored the case of Rural-to-Urban migrants in China and discovered that sending remittances resulted in improvements in their overall well-being. However, this study was restricted to internal migrants and did not consider the wellbeing of migrants over time. Joarder et al. (2016) discovered that migrant remittances enhance happiness for both migrants and households in their home countries, based on data from Bangladeshi migrants residing in Malaysia and the UK. However, the study was based on a single indicator (income) of overall life satisfaction and did not consider life satisfaction over time. Furthermore, both studies employed quantitative methods. Thus, important insights into migration and remittances from multidimensional constructs, qualitative approaches that encapsulate fundamental elements, and different SWB theoretical concepts were not fully explored. This study fills this gap.

As pointed out earlier, scholarship has failed to recognise the costs to migrant workers of remitting. As argued by Datta et al., (2006) remittances are often generated under exploitative conditions and migrants must sacrifice their time, emotions and earnings to remit. Given that remittances generally account for a big portion of migrants' earned income, it is likely that their satisfaction will be significantly impacted. Sending money to relatives at home for example, may have a positive impact on migrants' subjective wellbeing by helping to improve the wellbeing of those for whom they care. Migrants, on the other hand, may suffer a loss of welfare because of a reduction in their own spending power.

By integrating the Subjective Wellbeing into the theoretical framework, this study seeks to elucidate the subjective motivations behind remittances and explore how these financial transactions influence the overall happiness and life satisfaction of migrants. This theoretical perspective allows for a nuanced understanding of the emotional and psychological dimensions that underlie the migration and remittance processes.

5.7 A Multi-model Framework for remittance behavior and impact of remitting on migrant workers

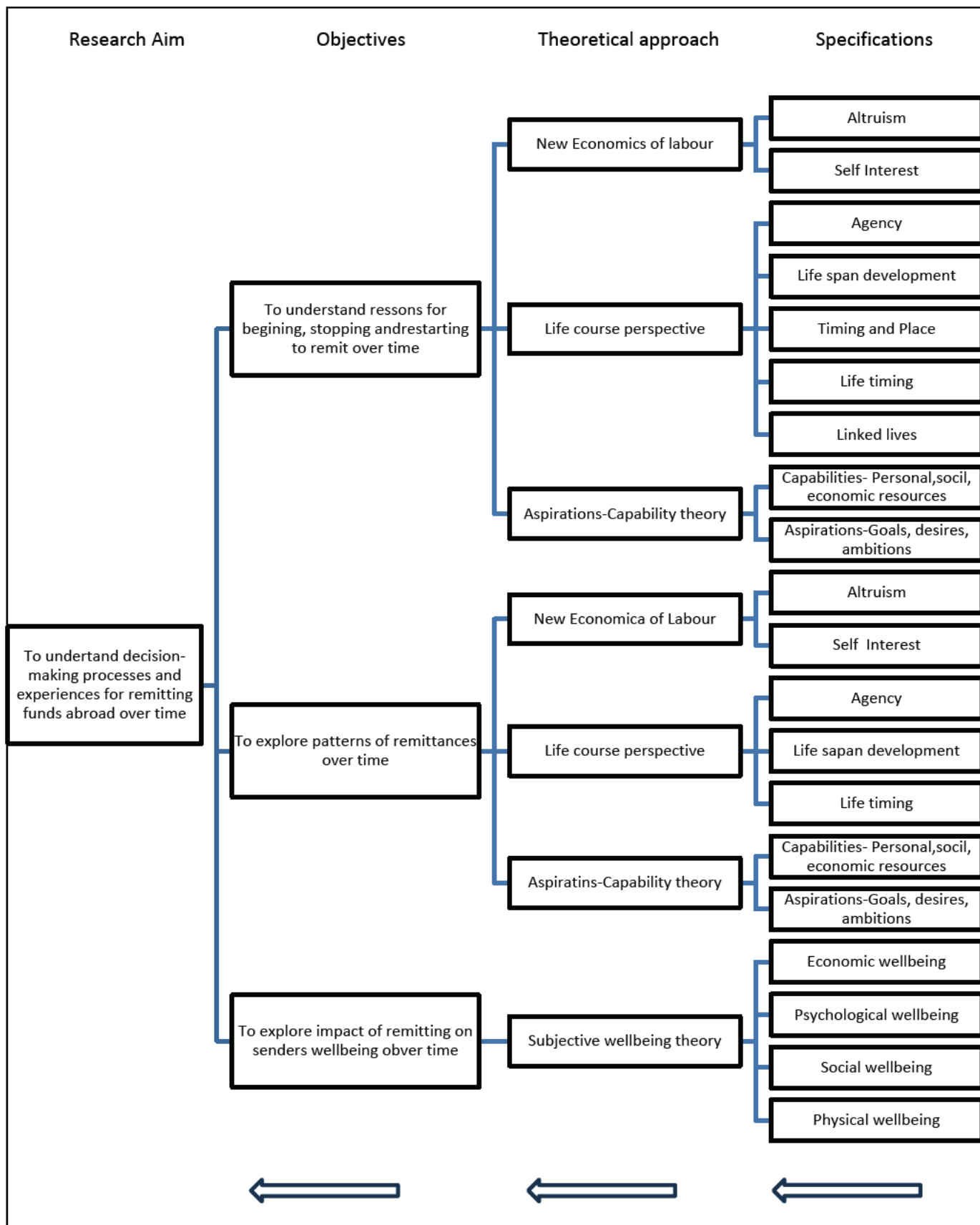
An approach that moves beyond the limited economic view of determinants and perpetuation of remittances, and the impact of remitting to the senders might operate on multiple levels simultaneously rather than through individual theories. The life course perspective is important in understanding the contexts under which people develop throughout their lives and the aspects of continuity and change that are intrinsically tied to life, as well as long-term implications. The framework, depicted in Figure 5.2, showcases the patterns of remittance motivations, highlighting the

interconnected influence of economic and social factors on both remittance behaviors and their impact on senders. Migration, remittance behavior, wellbeing, and family relationships are all shaped by life course events, subsequently affecting the determinants, patterns, and impact of remittances on the sender. The Aspirations-Capabilities theory links individuals' aspirations with their capabilities, emphasizing the transformative potential of pursuing one's goals and leveraging acquired skills. This theory aligns with the life course perspective by acknowledging that aspirations and capabilities evolve over time, influencing migration decisions, labour choices, and overall life trajectories.

Although most remittance scholarship considers altruism, insurance, the bequest motive, loan repayment, and the exchange motive as the main theoretical determinants (Hagen-Zanker and Siegel, 2007), other factors including social and financial factors should be considered because they affect the decision to remit and the impact of remitting to the senders. As with migration, theory building in the study of remittances is associated with difficulties the social sciences researchers face when providing more information on human behavior that is caused by different interrelated variables.

Formulating a remittances theory that discusses all facets of remittance is not the main objective of this study. Since one theory cannot adequately explain all remittance facets including behaviors and lifestyles and its impacts on senders, a multi-model approach that pulls concepts and information from the remittance theories discussed above is proposed.

Figure 5.2: Theoretical framework for remittance behavior and experiences of migrant workers



Operationalisation of theoretical framework

In this thesis altruistic behaviour is assessed by observing actions like kindness, aiding those in need, or sacrificing personal resources for others. Self-interest is measured through behaviours aimed at maximizing personal gain, resource accumulation, or pursuing individual goals. Economic well-being is gauged using indicators for income (gross and disposable), wealth (assets, savings, investments, property), employment (status, security, resource access), and financial security (debt, emergency savings). Social well-being is measured by indicators including social relationships (quantity, quality, social networks), social support (perceived support from friends, family, community), community engagement (involvement in activities), sense of belonging, and social cohesion. Psychological well-being is assessed through indicators like emotional well-being, life satisfaction, self-esteem, personal growth, and a sense of purpose in life. Physical well-being is operationalized by examining lifestyle behaviours impacting nutrition, physical activity, sleep patterns, and substance use.

The life course perspective is operationalised by examining significant life transitions and events, such as relocation to the UK, starting school, entering the workforce, marriage, parenthood, retirement, and critical health events. The Aspirations-Capabilities theory is operationalised by examining the aspirations of migrants. This may include economic goals, educational aspirations, or improvements in living standards and the capabilities such as increased access to education, improved healthcare, or entrepreneurial opportunities.

Conclusions

The New Economics of Labour Theory explores the dynamics of economic transactions, particularly in the context of labour markets. In this framework, the relationship between altruism and self-interest is examined in the context of individual

and collective economic behaviour. The framework integrates altruism and self-interest theories to elucidate the multifaceted motivations underlying individual remittance behaviours. By acknowledging the coexistence of altruistic and self-interested elements, researchers and policymakers can gain a nuanced understanding of the diverse factors shaping migrants' decisions to send financial support to their home countries.

The framework also recognises the linkage between Aspirations-Capabilities theory and migrant remittances. Individuals embark on migration to pursue their aspirations and then leverage their acquired capabilities to financially support their home communities. This connection underscores the transformative impact of personal aspirations on the migration experience and the subsequent positive influence on the economic wellbeing of the migrant as well as migrants' origin communities.

The life course perspective acknowledges that motivations for remittances evolve alongside an individual's changing life circumstances. As people move through different stages of life, their priorities, obligations, and financial capacities shift, shaping why they send remittances. Thus, grasping remittance motivations requires understanding the broader context of one's life journey. Moreover, this perspective forms a basis for comprehending the dynamic link between life stages and the wellbeing of remitters. By viewing migration as a life transition and considering factors like education, economic stability, parenthood, later life dynamics, intergenerational ties, and resilience, this framework illuminates how remittances contribute to individuals' overall well-being throughout their lives.

The framework further recognises that the relationship between subjective wellbeing and the impact of remitting on senders is multifaceted involving an intricate interplay of psychological, emotional, financial, and physical factors.

Firstly, the framework explores how remittances affect the physical wellbeing of migrants, considering economic, healthcare, mental health, lifestyle, social, and transnational factors. Examining physical wellbeing sheds light on remittances' impact on migrants' health. The framework further delves into how remittances impact the psychological, financial, and social wellbeing of migrants. It examines dimensions like economic, emotional, cultural, coping strategies, education, and mental health to understand their psychological resilience. In terms of financial health, it considers economic empowerment, household security, investment, debt reduction, literacy, and external economic factors. Finally, the framework lays the groundwork for understanding how remittances influence the social wellbeing of migrants. It examines family cohesion, transnational ties, education, social status, cultural identity, mental health, and gender dynamics to explore remittances' impact on migrants' overall social health.

The theoretical framework offers a broader approach to understanding determinants of migration and perpetuation of remittances, and the impact of remitting to the senders that might operate on multiple levels simultaneously than through individual theories. The next chapter discusses the methodology employed for the study.

CHAPTER 6: RESEARCH DESIGN AND METHODOLOGY

Having established in previous chapters gaps in knowledge around change in remittance motivations over time, impact of remitting on senders over time, and set out my aims and objectives alongside a conceptual framework that combines a life course approach with existing theories around migration, remittances and wellbeing, in this Chapter I outline the methods used to address my aims and objectives. Previous research on remittances has primarily used quantitative or qualitative methods and has focused on the impact of remittances on recipients. My work uses a mixed methods design to explore the motivational factors for examining the reasons why Malawian migrants start, stop and restart remittances, patterns of remittances over time, and the experiences and impact of making remittances on migrants themselves. In the remainder of this Chapter I outline a discussion of the research questions, the underpinning paradigms, and related methodologies. I then explore Sampling methods, including the nature of the data collected, the analytical methods utilised, the study's ethical considerations; and the underlying principle for adopting a mixed methods approach. For each method, I examine the advantages and disadvantages of their use and explain the rationale behind their selection.

6.1 Epistemological Assumptions

The researcher's philosophical stance determines the types of questions they believe can be answered scientifically and thus the topics they choose to study. The methods chosen to address the research questions also reflect the philosophical stance adopted by the researcher (Rosenberg, 2012). Crotty (2003: 3) argues that "epistemology is a way of understanding and explaining how we know what we know."

Sale, Lohfield and Brazil (2002) further argue that the choices researchers make when developing a research design are influenced by their worldview and reflect their epistemological and ontological perspective. These authors contend that how researchers perceive the basis of knowledge and current state of the world will shape their research strategy. The philosophical standpoint from which this study is conducted is the pragmatic paradigm which strives to reconcile both positivism and interpretivism.

6.1.1 Interpretative and positivist paradigm

In this first section, I will discuss two philosophical paradigms, the interpretative paradigm and the positivist paradigm, before exploring the pragmatic paradigm which fits with my way of seeing the world. Specifically, I analyse the paradigms considering the study's aims, questions, and design. The paradigms' epistemic foundations and my value base are examined to determine how they affect the study's purpose. Differences between the paradigms are explored, focusing on how these differences impact the study's epistemological and value-based underpinnings. The two paradigms' impact on the research questions and design will be examined, before exploring how qualitative and quantitative methods were combined in the pragmatic design.

In this study, I wanted to explore the reasons why individuals begin, stop, and restart remittances across their lifecycle, and examine patterns of remittances overtime as well as the impact of remitting on remitters. Firstly, I decided that a group of Malawian migrants in the UK would be interviewed to obtain a rich understanding and interpretation of their remitting experiences. From the interviews, I then developed a

questionnaire which collected additional data from a wider population of the Malawian diaspora in the UK. The aim of the survey was to collect data on remittance patterns and put the qualitative work into a wider context. My research plan included how to approach the research topic and get useful results. My paradigmatic position, which combines qualitative and quantitative influences, guided these choices.

According to the positivist epistemological stance, the study of social reality can be conducted in the same way as the study of natural science (Bryman and Bell, 2007). The products of such research are generalisations that resemble those produced by physical and natural scientists. This method of inquiry employs a strict protocol that allows for repeatability and quantifiable results that can be analysed statistically (Saunders et al., 2000). Positivist-based research typically employs quantitative methods which tend to be concerned with hypothesis and theory testing, statistical analysis and standardised data collection (Johnson and Onwuegbuzie, 2004). Proponents of positivism argue that the approach is more 'scientific' in its methods than the more interpretivist approaches underpinning much qualitative research in which multiple realities are considered. According to positivists, their approach is more reliable than interpretivism because it is grounded in the collection of empirical data that can be tested and analysed numerically (Gall, Borg, and Gall, 2007). This, in turn, allows for the confirmation of hypotheses and the prediction of similar outcomes in future situations.

On the other hand, critics of positivism argue that it is inflexible as it focuses on abstract laws of statistics and formulas, and not enough on contextual factors like cultural and social forces, both of which influence human behaviour (Denscombe, 2002). Detractors further argue that positivism assumes that all individuals respond to and interpret questions in the same way, and that parameters in human subject

research can be managed to yield definitive conclusions (Denzin, 2008; Cicourel, 1964; Blumer, 1956; Ritchie and Lewis, 2003). I argue below, for a pragmatist worldview, in which the nature of the research question in this study cannot be adequately addressed from a positivist perspective.

Interpretivists take the view that a research strategy should respect the difference between people and the objects of natural science, and therefore, argue that an approach is needed that enables the social scientist to grasp the social meaning of social action (Bryman and Bell, 2007: 19). Interpretivism proponents argue that social sciences' subject matter (i.e., people and their institutions) is so significantly distinct from that of the natural sciences that a different paradigm reflecting humans' distinctness from the natural science is warranted (Bryman and Bell, 2007). Saunders et al. (2000) add that if this complex world is simplified into a set of generalisations, we lose important insights. An interpretive paradigm holds that interviews, observations, and document analysis can reveal people's beliefs, preferences, and social meanings (Bryman, 2001). For interpretivists, life is not so predictable as believed by positivists, as 'multiple realities' are thought to exist (McMillan and Schumacher, 1989: 14). Thus, interpretivists argue for the concept of subjective reality based on different interpretations of reality by different observers (Lee, 1991), suggesting that there is no such thing as objective reality.

Positivists, however, argue that interpretivism is 'soft' and 'unscientific', has no basis for the validation of its claims and only offers opinions or subjective judgments about the world (Horowitz, 2004). Critics of interpretivism argue that it is not sufficiently objective because researchers only use small samples of the population to draw conclusions about the whole, making generalisations of the results obtained questionable (Kaliyamurthi, 2021; Grix, 2002; Marsh and Stoker, 2002).

In general, proponents of positivism and interpretivism view the two epistemological viewpoints as mutually exclusive. If you subscribe to the positivist view that there is a single, objective truth, you will likely adopt a methodological strategy that aims to demonstrate this truth by confirming presuppositions or hypotheses (Brannen, 2005). If, on the other hand, you hold the interpretivist view of multiple truths, you will adopt methodological approaches that collect data from which theories or truths emerge through analysis, recognising that these are context- and population-specific (Pring, 2000).

Although I was aware of different research paradigms and the incompatibility/compatibility considerations at the outset of my study, I questioned whether my epistemological stance fitted perfectly with either assertion. I anticipated that the truth I sought in this study would be partly predictable and expected, in that some factors can have a predictable impact on patterns of remittances over time and that some factors may be directly correlated with the amount and frequency of remittances. However, although this association may exist, I anticipated that for some migrants, the remittance patterns and experiences would not be the predicted ones, as individuals' circumstances are diverse, resulting in psychosocial factors competing with the predicted factors. I, therefore, sought a philosophical standpoint that aligned with my epistemological stance. A pragmatist worldview was the best fit.

6.1.2 Pragmatist worldview

The pragmatist worldview provides a comprehensive understanding of the phenomena being studied by combining positivism and interpretivism, which are traditionally conceptualised as incompatible. A pragmatist worldview is the

overarching framework for mixed methods research (Creswell and Clark, 2011) as it allows a mixture of interpretivist and positivist paradigms.

Wicks and Freeman (1998) argue that pragmatism emerged as an alternative to positivism and interpretivism. The pragmatic paradigm focuses on research approaches that offer the best chance of answering the intended research questions (Woolley, 2009; Denscombe, 2010). Proponents of the pragmatic approach advocate that it focuses on outcomes and rejects a forced choice between paradigms (Onwuegbuzie, 2004). Onwuegbuzie (2004) further argues that pragmatism creates a platform for researchers to tailor their research approach to allow the combination of different methodological approaches.

Although I believe that in an experiment, interventional conditions permit control and measurement of the impact of independent variables, I recognise that in social circumstances there are numerous variables at play, making it difficult to demonstrate cause. I see truth as partly stable and predictable, but also time bound and contingent on an individual migrant's experiences through time. I believe the interplay of these two perspectives is worth examining. Thus, my research question—what factors affect remittance patterns and experiences and how are they related—influences me more than the paradigms of inquiry's notions of truth.

6.2 Research Design

Data collection, analysis, and report writing are guided by the research design (Creswell, 2012). It offers a course of action based on questions that lead to solutions (Yin, 1994). A number of judgments must be made by the researcher in order to address these questions. Robson (2011), for example, discusses key areas in his

research design framework, that include the research question(s), the research purpose, the conceptual framework, the sampling strategy, and the research methods used. In the next section, I discuss the rationale for using a mixed methods design.

6.2.1 Using Mixed Methods

In this thesis I used a mixed methods approach. Mixed methods research has been defined as “the class of research where the researcher mixes or combines quantitative and qualitative research techniques, methods, approaches, concepts or language into a single study” (Johnson and Onwuegbuzie, 2004: 17). A mixed methodology allows the use of both positivist approach and an interpretivist approach to obtain complementary, richer, and more meaningful knowledge, compared to a single method (Greene et al., 1989). New insights may emerge from the convergence or divergence of findings, paradoxes, and contradictions that emerge when researchers employ multiple approaches to a problem (ibid).

Tashakkori and Teddlie (2010) and Hesse-Biber and Leavy (2008) asserts that mixed methods approaches can answer exploratory and confirmatory questions simultaneously with the benefits of both qualitative and quantitative methods. Furthermore, mixed methods research, according to Bryman (2006b: 106), has the facets of “completeness” and “explanation,” providing a more thorough account of the topic of inquiry due to the mutual explanatory powers of the methodologies used. Because “...figures can be highly compelling to policymakers, whereas stories are more easily remembered and repeated for illustrative purposes,” mixed method approaches have a greater impact (Taylor and Gorard, 2004: 7). Thus, Qualitative methods are strong in providing depth and understanding of context, while quantitative

methods enable the measurement of relationships and patterns. Mixed methods leverage the strength of both by compensating for the limitations of each method.

My research was both exploratory and confirmatory, seeking to explore reasons why Malawian migrants in the UK adopt a remittance lifestyle in order to contribute to the knowledge regarding what factors contribute to migrants choosing a remittance lifestyle over the course of time, while also establishing a confirmation in numerical terms of the patterns of remittances. Thus, the mixed methods approach of semi-structured interviews and questionnaires was intended to be "... mutually illuminating, yielding findings greater than the sum of the parts" (Wooley, 2009: 7). Although mixed methods are not always mutually validatory, as Wooley (2009: 8) asserts, they are undoubtedly "complementary," utilising the qualities of each technique to address distinct parts of the research inquiry. As a result, they mitigate the effects of the flaws of both methods when applied separately (Johnson and Onwuegbuzie, 2004: 14).

6.2.2 Order and weighting of research methods

After deciding on a mixed methods strategy, I needed to consider the order and priority of the methods to be used. The weighting of quantitative or qualitative methods for answering research questions is referred to as priority. For a mixed methods study, Creswell and Plano Clark (2011) identify three possible weighting options: (1) Equal priority, in which both methods play an equal role in addressing the research problem; (2) Quantitative priority, with a stronger focus on quantitative methods and the secondary use of qualitative methods; and (3) Qualitative preference, with a stronger focus on qualitative methods and the secondary use of quantitative methods. Since my study relied on the insights and perspectives of a sizable sample of interviewees

(n=25), I decided to prioritise the qualitative data, placing the quantitative method in a secondary role. I opted to give prominence to qualitative data to delve deeply into the context, perspectives, and experiences of participants. Utilizing qualitative methods empowers researchers to capture the subjective aspects of participants' experiences. By prioritizing the collection of qualitative data, a more intricate examination of participant narratives became possible, thereby enhancing the overall comprehension of the research problem.

For instance, a quantitative positivist approach might yield insightful information about the remittance habits of Malawian immigrants in the UK, however, it would not capture the individual variations in experience and meaning. In addition to examining the nature of remittances, qualitative findings were used to illustrate, explain, and deepen quantitative findings, as well as highlight various aspects of the research problem (Gilbert, 2001). Qualitative methods enable the exploration of phenomena and the incorporation of contextual factors, as noted by Creswell and Clarke (2004). Given the substantial impact of contextual factors on remittance determinants, it was believed that the research design could effectively shed light on these influences. Moreover, qualitative designs, as highlighted by Maxwell (2004), have the capacity to delve into causal mechanisms and the specific contexts in which they come into play. The prioritising of qualitative methods was well-suited to achieving the objectives of this research.

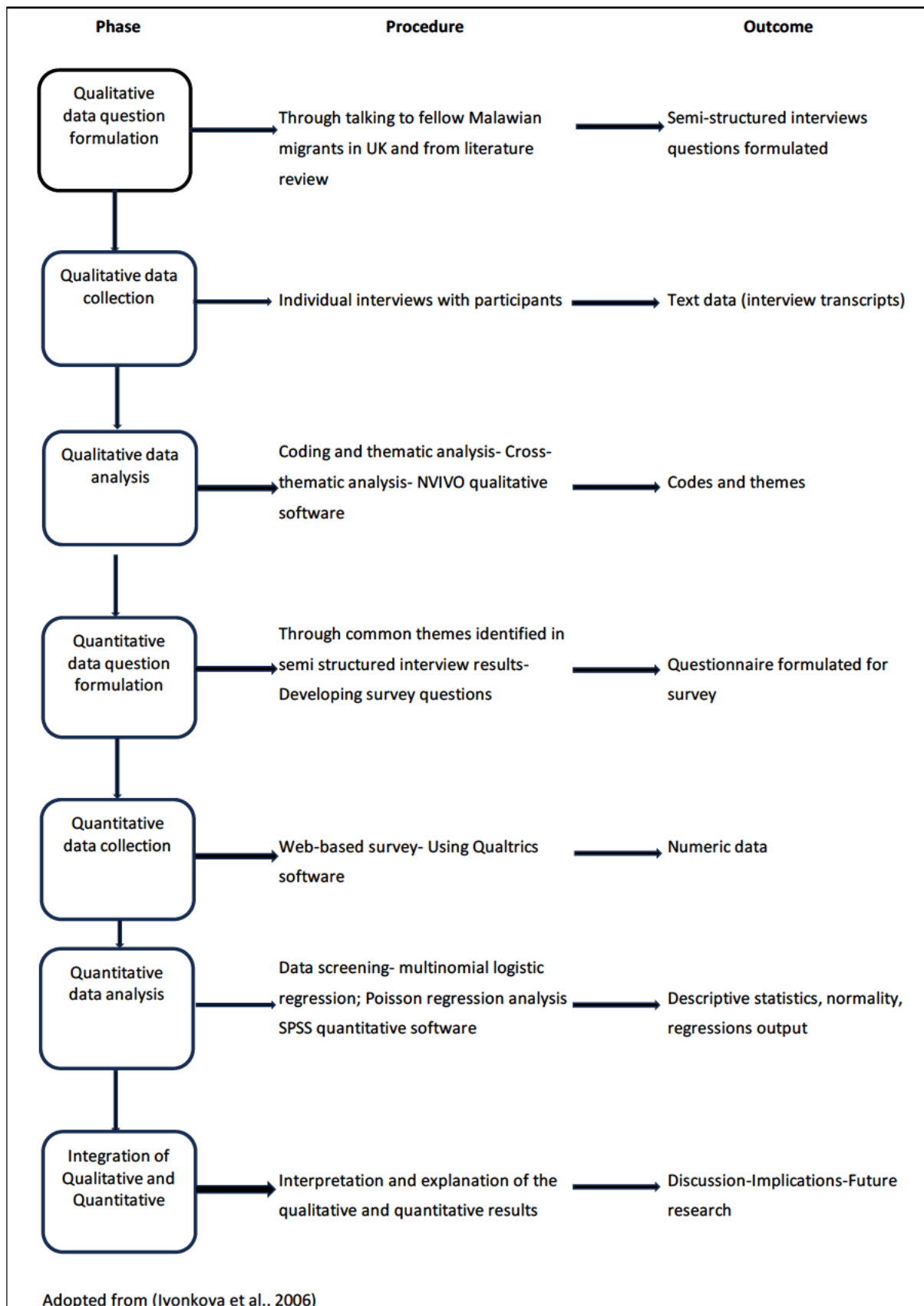
6.2.3 Triangulation

The term "triangulation of research evidence" relates to the process of comparing multiple data sets obtained at the same time from various but related sources in order to gain a more thorough understanding of a phenomenon (Bryman, 2004; Hoffman, 2007; Denscombe, 2010). The intent is to compare and validate the findings of one method with the other. Integration of the methods was undertaken in my study. The first stage of integration occurred when the interview findings were used to frame and develop the survey questions. The analysis of the interview findings revealed several themes classified as economic, financial, emotional, networks, and expectations, which influenced the design of the second and third sections of the questionnaire instrument. The main instance of integration occurred in the analysis and writing stages, where the results of the interviews were used to explain, contextualise and broaden the meaning of the survey results. The mixed methods approach allowed for some findings to be corroborated and for some to be contrasted. For example, in cases where some results from the quantitative phase were unexpected, the qualitative results were used to bring clarity and put the quantitative results into context. In addition, by combining qualitative and quantitative findings, I was able to answer and explain questions that could not have been answered if the data were interpreted separately. In summary, the mixed methods sequential triangulation consists of a qualitative followed by the quantitative phase (Creswell et al., 2003). I collected and analysed the qualitative data (semi-structured interview) followed by the quantitative data (survey); the two phases were connected in the analysis and discussion stage.

6.3 Data Collection

As previously mentioned, I placed emphasis on qualitative data over quantitative methods, prioritizing a deeper exploration of the context, perspectives, and experiences of the participants. Both approaches are addressed individually to ensure that the various views are reflected effectively. The overview, formulation of questions, sampling methods, data collection, and data analysis methods are explained in detail below. Ethical and reliability/validity concerns for each stage of the research are also considered. Visual model for the mixed-methods sequential explanatory design is presented in Figure 6.1 below. I followed the exploratory sequential design proposed by Creswell and Clark (2011) by collecting qualitative data first, followed by quantitative data. The qualitative and quantitative data results were integrated into the empirical and discussion chapters.

Figure 6.1: Mixed-methods sequential exploratory design



6.3.1 Semi-structured Interviews

The questions used in the interview process were shaped by my conceptual framework and informal discussions with fellow migrants. Following the development of the interview questions and process, a pilot study in form of individual interviews was undertaken with two Malawian migrants, one male and one female, but the pilot respondents shared characteristics with my proposed respondents, in that they were of Malawian origin and had lived and worked in the UK for at least five years. A period of more than five years was chosen because it was deemed sufficient for a migrant to have settled and gained valuable experience in the UK in terms of labour market, living conditions, and remittances aspects required for the subject under study. A period of more than five years would also cover a life course. I wanted to explore whether the questions were easily understood and unambiguous and revealed the information sought. Some questions were found to be vague and two were somewhat leading and did not yield much data. I modified the questions to increase clarity and to encourage the participants to talk (Krueger and Casey, 2000). The pilot revealed that the sequence of some questions needed to be changed to enable the conversation to flow. Overall, the pilot study helped me to adjust and perfect the questions and their ordering.

I implemented semi-structured interviews outlining a series of open-ended questions. Such questions allowed participants to express their opinions and provided flexibility and elaboration of their responses and explanations of what was important to them (Flick, 2009; Payne and Payne, 2004; Holstein and Gubrium, 2004; Charmaz, 2006; Corbin and Strauss, 2008). I considered the interviews to be a two-way social engagement and a “sense and meaning making” process, rather than a mechanical

and detached technique of obtaining data (Holstein and Gubrium, 2004: 144). The semi-structured style offered participants choices over the direction of the conversation (Mills et al., 2006; O'Connor, 2001), thereby facilitating a more candid discussion of a potentially sensitive topic. However, such an approach can have limitations. The interviewer effect, as described by Denscombe (2007: 184), explains how people respond differently to questions based on how they perceive the interviewer. Furthermore, demand characteristics occur when an interviewee's responses are influenced by what he or she believes the circumstance requires (Gomm, 2004). Leading questions were avoided to reduce interviewer bias, and probes were used when there were doubts about the answers. Semi structured interviews also take a great deal of time to conduct, and the volume of material generated for analysis can be large. Given I was undertaking my PhD part-time alongside a fulltime job I needed to devise strategies to ensure that I had enough time to utilise this approach effectively. I transcribed data as quickly as possible after interviews and used NVIVO software to enable the efficient handling of the large body of data.

Though focus groups or group interviews were considered, I believed participants would be more willing to discuss their remittance beliefs and experiences as individuals. While focus group interview methods can stimulate a discussion among participants that can yield valuable perspectives (Bryman, 2004: 346), I was concerned that they would limit respondents' honesty and frankness, as some of the topics covered can be quite sensitive, such as how much they earned monthly, how much they sent to relatives in Malawi, and whether remittances caused strained family relationships.

6.3.2 Sample and Sampling Strategy

As a realistic method of locating suitable respondents, I employed the snowball sampling technique. The snowballing sampling technique requires one informant referring the researcher to another, and so forth. Snowball sampling is a non-probability sample method in which the researcher makes “initial contact with a small group of people who are relevant to the research topic and then uses these to establish contacts with others.” (Bryman, 2007: 200). As a non-probability sampling method, snowballing uses the samples available to the researcher and is used when the population under study is not well defined and a list of members of the population under study is not readily available (Arber, 2001: 60). In a non-probability sampling technique, “the sample is not random and there is a possibility that human judgement will affect the selection process, making some members of the population more likely to be selected than others” (Bryman, 2007: 183). Notwithstanding apprehensions, studies utilising non-probability samples have produced outcomes that are comparable to, or even superior to, probability-based samples, provided that suitable methodologies have been implemented to surmount their constraints (Twyman, 2008; Vavreck and Rivers, 2008). The technique’s strength is that it is quick and inexpensive. Additionally, because the respondents are familiar with the first interviewee who is familiar to the researcher, the snowball method not only saves time but also improves trust and potentially communication. Conversely, snowball sampling may yield skewed results. For example, if the first participant was a health-care worker, most of her contacts may be from the same field and participants from other backgrounds may be underrepresented or excluded from the study. To compensate for potential bias, I enlisted the assistance of numerous key informants from different neighbourhoods, social networks and social media. I used my own contacts in Nottingham and reached

out to other Malawian groups in Leicester, Birmingham, Manchester, and London to broaden the sample's diversity. According to the National Statistics Office (2020), the largest concentration of Malawians are within these cities.

I approached the initial gatekeepers (primarily leaders of Malawi Hometown Associations) and explained the purpose of the study to them before conducting interviews with respondents identified by them. The snowball sampling method started with a convenience sample in which I contacted a variety of people (Heckathorn and Cameron, 2017). From November 2018 to January 2019, I was in Nottingham for the first phase. I attended several Malawian cultural events and met with several Malawian nurses and physicians, as well as community leaders. I also volunteered with the Malawi association. This engagement was a rewarding experience that gave me numerous opportunities to connect with Malawians and resulted in five initial contacts. Because the response rate at those early stages was low, I added phone and WhatsApp as contact options. Participants had the opportunity to ask questions and get to know me before the interviews, which improved recruitment. In addition, I spoke with the leaders of the Malawi Health Care Support UK (MAHECAS in Manchester) at many fund-raising events, where I briefed them on my research and solicited contacts. The Malawian events I attended, together with phone calls and WhatsApp contacts, broadened my interaction with the Malawian community and contacts started flowing steadily. The study included individuals from Malawi who had resided in the UK for a minimum of three years, aged 18 years and older, encompassing both genders, regardless of remittance activity. Non-Malawians were not considered for participation.

6.3.3 Interviews

The first section collecting socio-demographic data, including age, UK residency duration, family size, employment background, profession, income, and residential classification. The second section asked participants about their pre- and post-migration relationships with their Malawian relatives to determine any changes. The third section asked about the participant's family's interactions with non-migrants and remittance experiences. I asked if they had remitted money to Malawi in the last 12 months or not, remittance motivations, frequency, characteristics, and consequences of not sending them. I asked them about their familial duties in their home countries. What were their general and migrant duties? What happened if they did not fulfil their responsibilities? How would not sending the remittance affect them? I also asked about participants' cultural customs and their impact on remittance practises.

In addition, I asked questions about any organisations to which they made donations of money, products, or services. This part of the interview allowed me to determine whether the practise of remitting continued even when the family was reunited in the UK. Finally, I asked questions on the impact that sending remittances had on their lives in the UK. I asked how remittances affected the jobs they did, the hours they worked, the leisure time they had, their finances, and their wellbeing. The duration of these sessions varied depending on the informant and the interview location, typically lasting between 30 to 50 minutes, with most falling around 50 minutes. Restaurants, respondents' companies or businesses, and respondents' homes (always with additional family members present) were used as interview locations. Given that this study deals with migrants' remittances over the course of time, open-ended questions (see Appendix 1 for interview guide) allowed participants to express their views on the

subject. There was flexibility in the use of the interview guide, as questioning depended on the responses of the participants, and probes were generated depending on the information shared.

Probing questions were asked to encourage participants to talk about their experiences of remitting money abroad. For example, “could you explain what you mean by....”, “what was the effect of this on”, “how did that make you feel...”. Using probes in this manner can enable in depth answers in terms of penetration, exploration, and explanations (Legard et al., 2003).

In-person interviews were recorded using a voice recorder, while mobile phone interviews were recorded using the recording function on mobile devices. Except for a few transcriptions that were completed by a professional, the audio recordings were saved on a computer and then verbatim transcribed. When transcriptions were undertaken by a professional, I checked the result to ensure quality and correct any errors. Re-listening to the audio allowed me to fill in parts of the audio that the transcriber struggled to understand.

In total, 25 interviews were conducted. A pattern began to emerge after the 15th interview. When I recognised the pattern’s consistency after the 25th interview, I realised I had reached data saturation and could move to the next phase of my study.

6.3.4 Assessing remittance experience over time- Retrospective Interview Technique

In this research, I employed the Retrospective Interview Technique (RIT) to evaluate remittance behavior spanning an extended timeframe. Originating from Fitzgerald and Surra in 1981, RIT involves charting participants' past experiences, highlighting pivotal

moments, and discussing them during interviews. Retrospective methods, such as RIT, offer a promising approach with benefits in both economic and methodological realms. Unlike panel studies, respondents provide responses only once, obviating the necessity for regular contact maintenance (Müggenburg, 2021). Life events, particularly those with precise dates, are often well-preserved in memory due to their heightened significance, rarity, and capacity to evoke intense emotions for the individual.

The subsequent paragraph encapsulates research findings concerning the recollection of significant life events in mobility (biographies) research. Notably, studies suggest that events such as marriage, divorce (Klein and Fischer-Kerli, 2000), and impactful occurrences like births or deaths of close individuals (van der Vaart and Glasner, 2010) are consistently remembered. Berney and Blane's (1997) research indicates enduring recollection of employment and residential events over a span of 50 years, with distinct employment phases, particularly apprenticeships, showing stronger recall (Dex, 1995). Jacobs (2002) observed that while unemployment is remembered in the short term, work phases are more vividly recalled in the long term.

In life course studies, researchers like Kristina Egan (2020) and Horton et al. (2021) utilized the retrospective interview approach to highlight crucial moments in different relationships. Egan focused on exchanges between the elderly and their adult children, while Horton et al. employed the Retrospective Interview Technique (RIT) to identify turning points in the dynamic between physical therapists and patients across two participant groups. This study underscores RIT's efficacy in comprehending conceptual shifts from the perspectives of all parties involved. Key turning points were operationalized using Bhugra and Jones' (2001) migration stages, specifically pre-

migration, relocation (residing in the UK for one to four years), and post-migration (settling, staying in the UK for five years or more) along the migrant's trajectory.

Existing scholarship acknowledges drawbacks of retrospective methods, particularly focusing on methodological concerns. Criticisms centre on assessing retrospective data against quantitative research quality criteria, with reliability being a significant challenge due to difficulties in recalling detailed information from the past (Moosbrugger and Kelava, 2007). While using retrospective data carries the risk of errors and biases, this research demonstrates that response behaviour and retrieval can be influenced through various techniques. Careful selection of events and memories for retrospective inquiry, along with thoughtful design of interviews and questionnaires, was crucial in addressing these challenges.

6.3.5 Sample

I interviewed 17 men (68%) and 8 women (32%). The sample is relatively homogeneous in terms of socio-demographic characteristics (see Table 6.1). They were all literate and educated in Malawi. Before leaving Malawi, eleven had worked in senior management, twelve in middle level jobs, and two in lower-level jobs.

In Malawi, most families owned a home, a car, and some land. Five had a master's degree, 16 had a bachelor's degrees, one had a professional accounting qualification, and three had diplomas. I used the UK National Statistics (2010) class categorisation model to establish their socioeconomic position in the UK because I didn't have accurate data on their socioeconomic status in the UK other than their employment occupations. Based on this classification, ten individuals (40%) were categorized under Routine and Manual occupations, twelve (48%) fell under Intermediate

occupations, and three (12%) were classified as Higher Managerial, Administrative, and Professional occupations. The sample's distribution contrasts unfavourably with the national averages in the UK, where the percentages are 32.5% for routine and manual occupations, 21.7% for intermediate occupations, 29.6% for higher managerial, administrative, and professional occupations, and 16.1% for students and the unemployed (National Statistics, 2021). The investigation aims to illuminate this inequality, potentially arising from Malawians feeling compelled to make sacrifices under the weight of remittance pressures.

Table 6.1: Interview sample characteristics

Gender	Level of Education	Socio-economic status			
		Routine	Intermediate	Higher Managerial	Grand Total
Female	Bachelor's Degree	4	1		5
	Diploma		1		1
	Master's Degree		1		1
	Medical Degree			1	1
Female Total		4	3	1	8
Male	ACCA-Qualified		1		1
	Bachelor's Degree	5	3	1	9
	CIMA-Qualified		1		1
	Diploma	1	1		2
	Master's Degree		3	1	4
Male Total		6	9	2	17
Grand Total		10	12	3	25

6.4 Ethical Considerations for the interviews

Before beginning data collection, I requested and gained ethical approval from the University of Birmingham (see Appendix 2). During the ethical review process, questions relating to recruitment, permission, participant feedback, withdrawal, confidentiality, data storage, access, and disposal, as well as the research's benefits and risks were all addressed. Le-May and Holmes (2012) identify autonomy, fully informed consent, the right to privacy, and doing no harm as fundamental ethical considerations in research. These four principles were placed at the forefront of this study as I was continually reflecting on how I approached and addressed my participants as well as their responses to the study.

Prior to each interview informed consent was obtained from all participants, see Appendix 3. In advance of seeking consent to participate, respondents were furnished with an information sheet (refer to Appendix 3) elucidating the topic and rationale behind the research. The information sheet informed participants that they could withdraw from the study at any time without giving a reason. The interviewees could ask the researcher questions. Participants could also contact the researcher and academic supervisors for additional information.

The topic of remittances, particularly the impact of remittances on the sender, may bring up uncomfortable and perhaps even traumatic memories and experiences for responders. However, the concept of non-maleficence stipulates that research must not injure individuals. The right to withdraw consent and the offer of referral to counselling enabled me to have mechanisms in place to protect respondents. If participants appeared to be in distress during the interview, the discussion was halted,

and they were offered the option to discontinue the conversation. No participant withdrew from the interviews.

Participants' privacy was protected by not associating their comments to their names, and anonymity in any future publishing was also ensured. I sought permission to record the interviews at the beginning of each interview session and all recordings of the interviews were stored such that their anonymity was not compromised. Pseudonyms have been used to protect anonymity.

6.5 My Role as a Researcher

My position in this research was that of an 'insider' as I shared common language, and ethnic, cultural, and to a larger extent, religious background with the participants. According to Bonner and Tolhurst (2002), being an insider researcher provides three benefits to the research; first, an insider will have a greater understanding of an issue; second, they will not disturb the flow of social contact; and third, they can gather real data from participants since they can relate to them well. As an insider, I shared the same lived experience of most of the Malawian respondents interviewed; in that I, too, was a migrant who was involved in remitting money to Malawi. I related to their journeys of migrating from Malawi to the UK, and their experiences with respect to integration, work, education, discrimination, and cultural differences with the receiving society. Furthermore, my familiarity with a group's cultural and political structure saved me time in trying to comprehend the subject I was researching because I already knew something about it (Smyth and Holian, 2008).

According to Holloway and Wheeler (2002), researchers with insider knowledge may lose awareness of their role and rely on presupposed assumptions that may not reflect

the data. Through critique and feedback—as part of the supervisory process—I was able to reflect on and minimise these risks. What I considered ordinary, familiar, and “as anticipated” was new and unknown to my supervisors. Being able to introduce and explain the intricacies of remittances to my supervisors and discuss something I am so passionate about was a valuable experience. In addition, I enlisted the help of a colleague who was also conducting PhD research to provide feedback and challenges. What I considered to be ordinary and familiar as well as “as expected,” was unfamiliar to them too.

I recorded my personal emotions and responses in a research journal. I used a diary to revise and clarify questions about topics I had overlooked or needed more explanation. The process allowed me the ability to engage in a dynamic exchange with the data, enabling a comprehensive exploration of the participants' experiences (Ritchie and O'Connor, 2003; Finlay, 2003). Reflecting on the data in this way enabled me to identify my subjectivities and supported data analysis processes. Berger (2015) stated that:

“Reflexivity is a researcher’s conscious and deliberate effort to be attuned to one’s own reactions to respondents and to the way in which the research account is constructed, it helps identify and explicate potential or actual effect of personal, contextual, and circumstantial aspects on the process and findings of the study and maintain their awareness of themselves as part of the world they study.” (Berger, 2015: 221)

Drawing from my personal experience as a migrant in the UK involved in remittances, I harboured implicit assumptions regarding the motivations behind remittance behaviours. For instance, I assumed that migrants primarily send money due to a

sense of duty or obligation. This perspective, however, tends to overlook the diverse agency and motivations that influence remittance decisions.

Throughout the research process, I actively engaged in reflexivity, conscientiously recognizing and critically examining my own biases, assumptions, and cultural perspectives. This self-awareness played a pivotal role in fostering a more transparent and nuanced interpretation of the research findings. To further enhance the research's authenticity, I implemented member checking by sharing preliminary findings with participants. This participatory approach allowed participants to validate interpretations and correct any misconceptions. Consequently, this ensured that their voices were accurately and authentically represented in the study.

Recall bias considerations.

To minimize recall bias in participants' remittance experiences, I employed three key strategies. First, I used key historical dates as reference points. Second, I focused on significant events like initiating or stopping remittances and starting employment. Third, I asked broader questions, such as remittance activity in the past twelve months, rather than specific details like money sent in January 2016. The retrospective interview technique (RIT) by Fitzgerald and Surra (1981), detailed in Section 6.3.3, played a crucial role in mitigating recall bias by mapping participants' historical experiences and discussing pivotal moments.

6.6 Analysis of Interview Data

In this section, I describe the thematic analysis method I used to analyse the interview data. Braun and Clarke (2006: 79) state that thematic analysis is a method of

“identifying analysing and reporting patterns (themes) within data.” The aim is to “locate meaning in the data” (Guest et al., 2012). Braun and Clarke (2006: 86) further state that the process involves “searching across a data set for recurring themes and repeated patterns of meaning and issues of potential interest to the research in the transcribed data, with the aim of reporting the content and meaning of patterns (themes) in the data.” The authors suggest six steps for thematic analysis: (1) familiarising yourself with the data, (2) generating initial codes, (3) searching for themes, (4) reviewing themes, (5) defining and naming themes, (6) producing the report. An adapted version of these steps was followed during analysis.

The analysis process involved rereading texts, segmenting and coding them into categories, types and interconnections that corresponded to the overarching research themes of the study questions. The process was repeated, and the codebook was modified as new information and new insights were gained. Guest et al., (2012: 53) outline this process in the following way:

“In the early steps of theme identification, the focus is on “what does this text mean to me?” as we move toward codebook development the emphasis shifts to “What specific instances of meaning exist in this text?”, in the final stages of analysis, the focus again shifts, this time to ask, “Are there patterns of relationships among the instances of meaning in this text?”

Similar viewpoints were categorised and assigned the same codes. As described by Braun and Clarke (2006), the process of identifying patterns, similarities, and differences involved grouping codes with similar meanings, followed by the identification of themes and relationships. Sub-themes were created under the overarching themes, and subcategories were created; for example, emotional drivers

of remittances were divided into love, empathy, excitement, guilt, attachment, anger, and fear. Table 6.2 shows an example of groupings of main themes and sub-themes; a full list of themes is available in Appendix 4.

Table 6.2: Example of main themes and sub-theme formation

Major themes over migration stages					
Migration stages/motivations	Economic	Financial	Emotions	Networks	Expectations
Pre-Migration 	-Poor Economic Conditions in Malawi • Poverty • Poor social services • Poor education facilities • Unemployment • High interest rates	-Financial insecurity • Poor personal finances	-Altruism • Love • Empathy -Emotional reciprocity	-Social Learning: • From parents • From communities	-Family -Cultural -Religious
Relocation 	-Strong Economic conditions in UK • Higher pay • Strong currency • Extra income from shifts	-Financial security, but no control • Financial security • Savings • Stable jobs	-Excitement • Lack of full understanding of economy -Guilt -Attachment	-Social Learning: • British people giving habits -Social networks: • Easy access to sending channels • Easy for recipients to request help -Social media: • Easy to understand situations at home	-Increased demands from recipient • Misconceptions that migrants were now rich
Post- Migration	-Realisation of high cost of living • Bills • Children	-Sender's financial stability • Investments for retirement • Investments as substitute for remittances -Recipient's financial stability • Education • Businesses	-Anger: misuse of remittances -Resentment: feeling of being taken advantage of -Fear: reputational loss -Personal happiness	-Social media: • Easy to monitor investments	-Sender's expectations • To be well off at retirement • Financial security at retirement

For the next stage of the analysis, I used the NVIVO computer package. The software enabled me to dissect sections of data and give them specific names and purposes, which were later developed into abstract ideas for interpreting each segment of data (Charmaz, 2006). Using the NVIVO allowed the volume of data to be effectively managed. According to Bazeley's (2009) assertion, utilisation of analytical software facilitates a more comprehensive approach compared to manual thematic coding, thereby resulting in enhanced comprehension.

In the first step, I uploaded all the transcripts into the NVIVO software package. Subsequently, I familiarised myself with the data by means of auditory analysis and cross-referencing with the written transcripts. Adopting this approach towards the data was deemed crucial in establishing a strong basis for conducting the analysis. I then started highlighting statements which were intended to lead to themes. In order to develop the themes, I asked questions of the data such as what does this mean? What is going on here? Why is this happening? To every experience and question posed, I added what does it mean to the determinants of remittances over the course of time? What does this mean with regard to patterns of remittances over time? What does this mean for the impact of remitting on the sender? I also inquired what this meant for men and women. I was able to simultaneously identify recurring themes and ideas, such as motivations, patterns, attitudes, and behaviours, while reviewing the data in this way. Having identified the themes, the next step involved ordering the data to group similar statements together. By means of categorization, I was able to group comparable statements together and subsequently assign them to themes, as presented in Table 6.3.

Table 6.3: Example of themes and category of statements supporting themes

Economic theme	Category of statements
Poverty	Statements about the poor living conditions of relatives in the country of origin and statements about wanting to help to alleviate the suffering
Unemployment	Statements about lack of employment opportunities in the country of origin and statements about the desire to migrate for better opportunities to be able to remit
Strong currency in the receiving country	Statements about the strength of the British Pound compared to Malawi Kwacha, and being motivated to remit because small amounts in GBP convert to bigger amounts in Malawi Kwacha, that helps alleviates somebody's suffering
Higher pay in the receiving country	Statements about receiving higher pay in the UK, compared to Malawi, leaving them with enough disposable income to remit
Emotional theme	Category of statements
Love	Statements of sending remittances due to love for relatives
Empathy	Statements about sending remittances due to empathy. Having lived in such conditions themselves, they felt empathy for their relatives
Excitement	Statements about sending money due to excitement about the pay they were receiving, while not fully appreciating the cost of living in the UK.
Guilt/ Anger	Statements about feeling guilty that they were very far from their parents and relatives and unable to contribute to their everyday wellbeing and sending remittances as a way of making up for this absence. Statements about stopping remittance due to anger about the misuse of remittances by recipients.
Networks theme	Category of statements
Social learning	Statements about remitting by imitating the behaviours of other people, such as their parents
Social media	Statements about social media platforms that connected them to the everyday lives (and trials) of their friends and family in home countries.
Social networks	Statements about the influence of social networks in encouraging remittances
Expectations theme	Category of statements
Cultural	Statements about the influence of culture in remittances
Religious	Statements about the influence of religion in remittances
Family	Statements about the influence of family and relatives' expectations in remittances
Self	Statements about pressure from oneself to send remittances

During the third phase, a thorough examination of each word in the primary data was conducted, with careful consideration given to its significance and applicability to the factors influencing remittances, remittance trends, and the effects of remitting on the sender. The phrases, key terms, and expressions from participants were retained. I worked through the data methodically, ensuring that all data were included. Every time a new observation was identified, I tried to fit it under one of the existing themes. Data that did not conform to pre-existing categories were duly recorded for subsequent categorization at a later stage. The analytical process is summarised in Table 6.4.

Table 6.4: The stages of the analytical process

Stage	Action
1	Read through the entire text
2	Re-read and annotate with comments and possible themes
3	Arrange summarised points with page and line number under a provisional theme for each participant
4	Bring together each individual theme for all 25 participants
5	Relate themes to objectives
6	Relate objectives to theory
7	Produce chapter heading and layout
8	Continue the process of re-evaluation, re-writing, and re-structuring

Adopted from Phillimore (1999)

The final stage of the analytical process involved formulating interpretations based on the gathered data. This stage entailed iterative analysis of the data and the emerging interpretations. Explanations were constructed by firstly, using the participants' individual accounts obtained during the interviews. The answers to these questions helped researchers better understand the participants' motivations, patterns, and experiences with remittances. Subsequently, in instances where explications were not immediately obtainable from the participants, I deduced the meaning by examining additional factors that were not apparent from the data. For example, policies of money transfer agents to reduce transfer fees in order to attract more remittances worked to

encourage more remittances at the expense of the sender's wellbeing. The utilisation of this approach enabled me to explore explanations by establishing associations within disparate concepts (Ritchie et al., 2003). Furthermore, elucidations were derived through a review of prior research conducted in the field. To do this, I compared my results to those of other researchers and used concepts from other studies to explain my findings (Ritchie et al., 2003). Finally, I used the theoretical framework developed in Chapter 5 to develop explanations for the motivations and patterns of remittances over time, and the impact of remitting on the sender's lives, in a broader sense. The process of developing explanations in this manner was incorporated in chapters 7 and 8, within the findings of the study.

6.7 Questionnaire

The aim of the survey was to put the qualitative work into a wider context, so that I could relate my results to Malawian diasporas in the UK. The findings from the interviews were used to illustrate, explain, and deepen quantitative findings, as well as highlight various aspects of the research problem (Gilbert, 2001). My goal was to increase my understanding of the interplay of determinants of remittances, patterns of remittances, and the impact of remittances on the sender over time in the context of the Malawian diaspora.

To save time and resources, I wanted to use a validated and published questionnaire on remittances and to compare my findings to those of other studies. I looked on the UK data service website, but I couldn't find any validated questionnaires that could answer my research questions. So, I had to create my own survey instrument. The formulation of a survey design is a crucial aspect of conducting research, with three

key factors being identified as essential, namely the phrasing of questions, the categorization and coding of variables, and the overall visual presentation of the questionnaire (Sekaran, 2016). Each of these factors was considered. There are some risks with the use of questionnaires. These include a low response rate, poor quality or incomplete answers, inability to accommodate respondents with limited literacy skills, and the inability to correct misunderstandings or probe for biases. I attempted to mitigate the disadvantages by piloting and reframing the questions in Malawian words to ensure that the documents were easily understood. Piloting the questions aided in controlling the quality and completeness of the responses, as only three of the 83 questionnaires received were incomplete.

Questionnaires offer important advantages: they are simple to administer and can elicit large amounts of information from many respondents. Questionnaires are also cost-effective and less time consuming than interviews (Gilbert, 2008). The Internet, particularly through social media, has made it simple to use questionnaires to reach out to local and distant respondents. Responses are candid and anonymous. Thus, questionnaires, are useful for sensitive and ego-related questions such as those I was asking about pay, conflicts within the family regarding remitting and personal happiness.

Ethical Considerations for the survey

Conducting research via online surveys constitutes a valuable modality for data acquisition. Roberts and Allen (2015) delineated five primary ethical considerations inherent in the utilization of online surveys, namely: informed consent, informed voluntary consent, employment of incentives, privacy/anonymity and confidentiality, and preservation of data quality.

To ensure participant awareness comparable to traditional research methods, Mahon (2013) suggests starting online surveys with an information sheet, where participants confirm consent via a designated checkbox. This ensures online participants have comprehensive information similar to offline counterparts. To prevent attempts at bypassing restrictions, a referrer verification method was implemented, restricting participant access to a specific URL and preventing indexing by search engines. To address worries about coercion, information sheets underscored the voluntary nature of participation, emphasizing the autonomy of participants. No incentives were offered to incentivize involvement.

Ensuring ethical conduct in online survey research means tackling privacy concerns. Compared to traditional paper requests, unsolicited online survey solicitations are often viewed as more invasive, potentially breaching privacy (Cho and La Rose, 1999). Although effective, commercial online survey platforms may compromise respondent anonymity by capturing IP addresses and geolocation data (Allen and Roberts, 2010). To address this, I adopted measures such as eliminating IP addresses from datasets before storing them (Barchard and Williams, 2008; Benfield and Szlemko, 2006). Maintaining data integrity requires identifying and filtering out multiple responses by cross-referencing IP addresses and retaining only the initial submission (Gosling et al., 2004).

6.7.1 The Questions

Several themes were identified following the analysis of interview data. For example, when I asked participants why they came to the UK, and why they sent money home,

they said things like, “the purpose of coming here is to generate income to remit to our home countries,” or “I am here because my family expects me to support them financially. Our behaviour comes from our upbringing.” They also referred to their familial responsibilities and duties as migrant offspring. These responses were categorised into themes such as economic, financial, emotional, networks, and expectations, which informed the design of the second and third sections of the questionnaire instrument (see section below on questions). Similarly, when I asked interview participants about the impact of remitting on their lives in the UK, their responses were categorised into themes of de-skilling, long working hours, stressful lifestyles, debt, and being exploited, which informed the design of the last part of the questionnaire instrument (see section below on questions).

Section one enquired about respondents’ background information. These questions gathered demographic information such as marital status, residential status, gender, education, age, income, employment status, length of stay in the UK, and the likelihood of returning to Malawi. In the second section, I asked specific questions on remittance behaviour. These questions gathered information on the volume of remittances sent in the last twelve months by individual as well as by the entire household, what proportion of earnings were sent as remittances, frequency of sending remittances, financing of sending remittances, and for how long remittances had been sent.

The third section asked about remittances recipients of and disruptions in remitting over time. These questions gathered information on who the main recipients of remittances were and to what extent, if at all, had the money sent improved their lives

for the better; whether there were times of stoppages in sending remittances and why; and if they re-started, what made them begin again.

Section four inquired about the channels and frequency of sending remittances, and the charges incurred. Questions under this section gathered information on the methods of sending remittances that the respondents were aware of, method(s) used, method(s) preferred, and why. I also asked questions about how much they paid per transaction and whether an increase or decrease in the transaction charge would affect the level of remittances they sent.

Section five inquired about financial inclusion. The questions collected information on the financial products held by the respondents, in the UK, the investments that they had made in Malawi, the status of the property they lived in in the UK (whether rented or owned) and how much of their income were they able to save in a typical month.

Section six examined the influence of decision-making. The questions focused on motivations for sending money to Malawi and requests for help received before sending money. Respondents were asked to stipulate whether the decision to send money to Malawi depended on the evaluation of the intensity of need, urgency of need, consequences to the requester, consequences to the sender, and the behaviour of other relatives who are aware of the situation. Additional questions asked whether the respondents discussed sending remittances with their families, whether they compared exchange rates or transaction charges before making the final decision to remit, and whether they wanted to know and influence the way remittances were used.

The final section inquired about the impact of sending remittances on the sender. Questions examined whether respondents had experienced loss of sleep, change in eating habits, overworking, stress, or health issues as a result of sending money to

Malawi; the sacrifices they made after sending money abroad; how satisfied they were with their financial situation and how satisfied they were with their quality of life after remitting, A copy of the questionnaire is provided in Appendix 5.

6.7.2 Pilot Study

A pilot study was carried out with four Malawian migrants who shared similar characteristics with the target population, to test its feasibility (Dillman, Smyth, and Christian, 2014). Undertaking the pilot study helped me to check any unforeseen issues that could have caused problems later in the study, such as whether the respondents found the instrument simple and easy to use and whether there were questions that could be misinterpreted. I also checked how long it took to complete the survey. Based on the feedback received from the pilot, the wording of some questions was changed, while some questions were removed, and new ones were added.

The income question was the most challenging. I wanted to ask a question on respondents' annual salary to make this variable continuous for the analysis. The pilot respondents felt the question was very personal and sensitive. The questions were subsequently changed to include the use of income ranges such as £15,000 to £20,000/annum, £25,000 to £30,000/annum, etc., and ask the respondents to indicate which category they fall under other than asking for a specific figure. This change meant that income was coded as a categorical variable than as a continuous variable, which limited analysis options.

Sampling

Sampling is a crucial aspect of empirical research, requiring the thoughtful selection of individuals, events, or objects to gather essential information (Bryman and Bell, 2015). Given limitations such as time, access, and financial resources, collecting data from every possible case is impractical (Saunders et al., 2009). Consequently, researchers frequently employ diverse techniques to optimize data collection, concentrating on a manageable subset within the larger population (Saunders et al., 2009). Both Saunders et al. (2009) and Bryman and Bell (2015) advocate for a five-step sampling methodology:

- Selecting the most appropriate sampling technique
- Identifying the target population
- Determining the sample size
- Establishing the sampling frame
- Executing the sampling process and validating the sample.

Sampling Technique

In social research, two primary sampling techniques are commonly utilized (Saunders et al., 2009): probability sampling and non-probability sampling. Probability sampling entails selecting each case with an equal likelihood, thereby potentially representing the entire population. Conversely, non-probability sampling lacks predetermined probabilistic chances, which may result in a sample influenced by subjective judgment (Bryman, 2007: 183). Despite concerns, studies employing non-probability samples have yielded comparable or even superior outcomes when appropriate methodologies are employed to address inherent limitations (Twyman, 2008; Vavreck and Rivers, 2008). Quantitatively, the snowball sampling method has demonstrated efficacy in

generating representative samples for survey research involving Mexican migrants, as evidenced by studies such as the Mexican Family Life Survey and the Mexican Migration Project (Arenas et al., 2009).

Population

The next sampling step is identifying the target population, the pool from which qualified samples are selected (Bryman and Bell, 2015). This study delves into the remittance experiences of the established Malawi diaspora in the UK, specifically those able to send funds back to Malawi. The target population consists of individuals from the Malawi diaspora in the UK, estimated at around 15,000 people according to the National Statistics Office (2018).

Sampling frame and size

The sampling frame comprises units chosen as samples from the population (Bryman and Bell, 2015), typically mirroring a roster of members within the target population (Saunders et al., 2009). This roster encompasses potential respondents for participation requests, with the frame's scale determined by the selected sample size and the anticipated response rate required (Bryman and Bell, 2015). The sample frame constituted Malawian migrants who had resided in the UK for over five years. This demographic was deemed suitable for the study due to their prolonged residency, indicating settlement and significant remittance experience. As there was no specific database for Malawian migrants, published tables were utilized to ascertain the sample size. Based on these tables, a sample size of 500 was selected (Israel, 1992). Choosing at least 500 individuals from a population of 15,000 represented roughly 5% of the population and was considered representative. Out of the 500 questionnaires dispatched, 83 were returned.

6.7.4 Data collection

Data collection was done electronically during July-October 2018. It utilised four main channels namely, WhatsApp messages, text messages, emails, and Facebook pages. The questionnaires were sent with a link to the survey instrument in the Qualtrics software. Evans and Mathur (2005) state that online surveys offer convenience, quick administration, simplified data entry and analysis, reduced administration costs, regulated sampling, and easy follow-up. Furthermore, the flexibility of the online instrument allowed the survey to include a variety of features that made it easier for the respondents to complete the survey and reduced the likelihood of invalid responses. For example, the survey instrument employed in this survey informed respondents whether or not they had completed the question and asked them if they wanted to proceed without completing the question. In addition, self-reporting questionnaires helped to eliminate any biases in responses that could arise due to the gender and background of interviewer (Bryman, 2012). Critics of online surveys, however, argue that they have the potential to yield a low response rate and that they may not produce representative results, since it is difficult to randomise the sample (Szolnoki and Hoffmann, 2013).

6.7.5 Implementation and Practical Challenges

The original data collection strategy was to use a stratified random sample of four groups of Malawians: those on student visas, those with a resident permit (leave to remain), those on work permit visas, and those with full UK citizenship through

naturalisation. The Malawi Embassy in the UK was contacted for a possible database of the Malawians living in the UK, but no responses were received. Additional contacts were made with the various Malawian Diaspora's hometown associations. Malawi Health Care Support UK (MAHECAS UK), Malawi Association UK, Malawi Association East Midlands, Nyasa Daughters of Nottingham (NDN), Malawi Adventist UK, Forward for Christ Crusade UK, Christ citadel church (UK branch), and Calvary church UK branch were among the home town associations. The information provided by the hometown associations only included email addresses and phone numbers of those members who were willing to share their personal information, as others were hesitant to do so due to data protection concerns. Because of the difficulties in obtaining and developing a comprehensive sampling frame, any possibility of producing a comprehensive probabilistic sample was ruled out; instead, a snowballing non-random sampling approach was used.

Non-response was addressed by sending an initial survey invitation, followed by four reminders in the following order:

- Initial Survey Invitation - This consisted of a personalised invitation to all respondents via email, text message, and WhatsApp messages that included a link to the survey (Appendix 6). The introduction informed participants about the questionnaire and the importance of their feedback.
- First Reminder - Four weeks after the initial invitation, a reminder was sent to those who had not responded, explaining that a survey invitation had been sent.
- Second Reminder - Two weeks after the first reminder, I sent a second general reminder to all respondents. The reminder included a "Thank you" message to those who had responded and a reminder for those who had not yet responded.

The message also included a brief purpose of the survey and the importance of their responses.

- Third Reminder – After the second reminder, a third reminder was sent two weeks later, emphasising that a survey invitation had been sent two months earlier and the importance of non-respondent feedback. I wrote the message to sound as request for help. Again, I included a “Thank you” message for those who had already completed the survey.
- Final Reminder - Two weeks after the third reminder, I sent a final reminder which pointed out that the study was ending and that there were only two weeks left to complete the survey.

The response rate was 17% reflecting issues with low response rates with online-based surveys as discussed above. Response was on the lower side of the average response rate for online surveys which is between 15% to 34% (Timothy et al., 2019). The low response was likely to have resulted in a selection bias, resulting in specific groups being under- or over-represented in the survey. For example, because there were more women than men in this study, the results for women may have been skewed.

6.7.6 Sample Characteristics

Some 83 (17%) of questionnaire were returned with three questionnaires discarded because they were incomplete. The sample characteristics are shown in Table 6.5. Of the 80 responses, 55% were female and 73% were married. The majority (54%) were between the ages of 18 and 45, with 73% being naturalised British citizens. Some, 71% worked full-time, 12% worked part-time, and 16% were unemployed. The majority of respondents (55%) earned up to £25,000 per year, 33% earned between £26,000

and £40,000, and 10% earned more than £40,000 per year. Every participant had sent remittances at some point.

Table 6.5: Survey sample characteristics

Var ab es	n	%
Age		
18 to 45 years	43	53.8
Over 46 years	37	46.3
Gender		
Ma e	36	45
Fema e	44	55
Marital status		
Marr ed	58	72.5
S ng e	22	27.5
Residential Status		
Student	10	12.5
Work Perm t	12	15
Natura sed C t zen	58	72.5
Education		
Co ege to Undergraduate	32	40
Postgraduate	48	60
Employment status		
Fu t me emp oyment more than 30 hours	57	71.3
Part t me emp oyment ess than 30 hours	10	12.5
Unemp oyed	13	16.3
Income Received		
£0-£25,000	44	55
£26,000-£40,000	26	32.5
More than £40,000	10	12.5
Average Savings		
Less than £200	29	36.3
£200 to £400	24	30
More than £401	13	16.3
None	14	17.5

6.7.7 Quantitative Data Analysis

Statistical Analysis

The quantitative data was analysed using the Statistic Package for the Social Sciences (SPSS). Descriptive statistics were calculated for all variables, followed by various statistical tests. The statistical significance level was established at a value of $p < 0.05$. To simplify quantitative descriptions, descriptive statistics are used. Teddlie and Tashakkori (2009) state that this involves summarising numerical data from Yes/No or Likert scale questions and converting them into tables, graphs, or percentages. The questionnaires' frequency distributions are presented through the utilisation of tables and bar graphs that display the frequency counts and percentages.

In the first step, SPSS was used to produce descriptive statistics which aggregated the data in terms of the respondent's profile, and frequency distribution and counts. An analysis of the Cramer's V correlation was undertaken to examine the association between socio economic/psycho-social factors and the dependent variables. This test is used to examine if two categorical variables are related in the same population. The descriptive and association tests provided context for each scenario and showed statistically significant results. The above associations provided a starting point for discussions about determinants of remittances and transfer methods. Secondly, multinomial logistic regression and Poisson regression were performed to determine the impact of the independent factors on the volume and frequency of remittances, respectively. Multinomial logistic regression is a type of regression analysis that determines the impact of multiple independent variables with a categorical dependent variable on the likelihood of occurrence of a target condition or event.

According to Al-Ghamdi (2001), regression techniques are employed to examine the association between a dependent variable and one or more independent variables. Linear regression is the most prevalent method, which is suitable when the dependent variable is continuous, independent, and evenly distributed. Conventional regression analysis is not suitable in situations where the dependent variable is categorical. Logistic regression is employed in such instances. Logistic regression is a statistical methodology utilised to investigate the association between a categorical dependent variable and one or more independent variables. This approach differs from linear regression in that it can be used when the dependent variable is categorical without strict assumptions (Al-Ghamdi, 2001). Logistic regression is a statistical method that establishes the correlation between the categorical dependent variable and the independent variables by means of odds ratios. The odds ratio is defined as the probability of an event occurring divided by the probability of the event not occurring, as outlined by Kleinbaum et al. (2008). In this study, the odds ratio is the probability that a respondent will remit a certain amount divided by the probability that respondent will not remit that amount; the probability that a respondent will use a certain channel divided by the probability that they will not use that channel, and the probability that a respondent will remit to a specific recipient divided by the probability that they will not remit to that recipient.

The estimation of regression coefficients or parameters in logistic regression was performed through the utilisation of maximum likelihood estimation. Maximum likelihood estimation uses observed data to identify parameters with the highest likelihood of occurrence. It was crucial to meet sample size requirements for accurate estimation. Long (1997) suggests a minimum of ten observations per parameter. The sample fulfilled this requirement.

Non-parametric analysis using the Cramer's V test was undertaken to examine the association between socio economic/ psychosocial factors and the dependent variables (volume and frequency of remittances). The dependent variables analysed were gender, age, marital status, and length of stay in UK, level of education, annual income, average savings, residential status, average transaction charge for sending remittances, and likelihood of returning to Malawi. The key significant findings discussed in Chapter Seven.

Multinomial logistic regression was performed to determine the impact of independent variables on the volume of remittances. The reference category of the dependent variable was "more than £2,000". The outcomes are derived from the statistical significance levels represented by the P-values, the standardised regression coefficients known as Beta Coefficients, and the exponential transformations of the Beta Coefficients. In regression analysis, the final grouping of each independent variable is designated as the reference category, with its corresponding β value represented as 0b. The Poisson regression is a type of generalised linear model utilised in regression analysis to model count data. This model is commonly employed to analyse the frequency of occurrences of events such as the number of arrests per year or the frequency of remittance transactions within a year. According to Wu and Little (2011), the Poisson regression model is predicated on the assumption that the response variable Y conforms to a Poisson distribution, and further assumes that the natural logarithm of the expected value of Y can be expressed as a linear combination of unknown parameters. Thus, Poisson regression was performed to determine the impact of independent variables on the frequency of remittances per annum. Respondents' gender, transaction charge for sending remittances and likelihood of

returning to Malawi were the only variables with a statistically significant relationship with frequency of remittances sent.

Given that the return rate was small (83 respondents), regression results should be interpreted with caution. As such, the validity of inferences could be limited to the sample and therefore cannot be generalised to all Malawian migrants in the UK. However, as the qualitative results discussed below support the quantitative results, it can be argued that there is some merit in applying the results to the population.

OUTLIERS

The test of outliers checks for the extreme scores (very high or very low scores). Large outliers and influential data points can overly influence the model and make it less representative of the data. The study used Cook's distance to identify critical data points. All values greater than 1 are likely to be significant outliers and should, therefore, be removed and then re-analysed. The data showed that no such case occurred. Cook's distance values were all less than one, indicating that individual cases did not have a significant impact on the model.

VALIDITY AND RELIABILITY

According to Thomas (2013), validity refers to the degree to which an instrument measures the intended construct, whereas Robson (2002) defines reliability as the level of consistency and stability with which a measurement can be obtained.

Validity

According to Bryman (2012), there is no singular approach to establishing validity. However, piloting customised questionnaires has been suggested as a means of

enhancing validity. The pilot study was centred on the phrasing of questionnaire items, with a particular emphasis on their comprehensibility, as well as their ability to accurately measure the intended attributes. The questionnaire utilised in the study was developed based on a comprehensive review of existing literature on remittances and other relevant aspects of family solidarity. This approach enhanced the content validity of the measure, ensuring that it adequately covers all pertinent content. (Thomas, 2013).

Reliability

To ensure the accuracy of the findings and to prevent any potential bias from a single source of information or the researcher's own bias, it is imperative that the results are reliable. Potential factors that may compromise the reliability of research findings encompass participant error, participant bias, researcher error, and researcher bias. According to Robson's (2002) assertion, errors made by participants are associated with their responses that are contingent upon contextual variables, such as the time of day. To reduce this bias, questions began with "in general". This approach was taken to promote a response that reflected the views of the participants beyond the immediate context. The issue of participants potentially engaging in information withholding or providing responses that align with the researcher's expectations was also considered (Robson, 2002). The issue was partially resolved by formulating questions in a manner that eliminated ambiguity, unclear language, and the use of double negatives, as discussed by Bryman (2012). To increase response rates, the questionnaire was designed to be aesthetically pleasing and user-friendly. As suggested by Gersch and Teuma (2005) and Robson (2002), the questionnaire was

structured so that the least sensitive questions were at the beginning and the most contentious at the end.

Conclusions

In this chapter the rationale for the research's design was outlined. A mixed methods approach was adopted with snowballing sampling strategies implemented for both the questionnaire and semi-structured interview methods. The methods used in sampling, defining the population to be interviewed and surveyed, and data collection and analysis procedures were specifically investigated in both the qualitative and quantitative phases. The qualitative phase allowed for the identification of main themes and patterns in relation to the determinants of remittances, patterns of remittances, and the impact of remitting on the sender, which were then applied to the larger population of the Malawian diaspora in the UK during the quantitative phase. Finally, the chapter examined the methods' and data analysis' validity, reliability, and ethical considerations. The study's findings are presented in Chapters 7, and 8.

CHAPTER 7: REMITTANCE MOTIVATIONS AND PATTERNS OVER THE MIGRATION CYCLE

In this chapter I explore remittance motivations and patterns over the migration life cycle to identify reasons why individuals begin remitting and continue to remit, whilst some decide to end their remittance duties for good and others stop and re-start remitting at different stages of their life. I use the three stages of migration set out by Bhugra and Becker in Chapter 5, to reflect migrants' trajectory. First (Section 7.1), I consider the economic and financial motivations driving remittance behaviour. I demonstrate how Malawi's economic conditions and financial insecurity encouraged participants to migrate to increase their income and help their families. Equally important, I show how participants' economic circumstances in the UK, alongside emotional motivations (Section 7.2), ranging from empathy and love, gratitude and guilt to attachment and personal happiness changed the reasons for remittances over time. I then move on to consider additional factors linked to emotions that influenced remittance motivations, such as how networks aided and encouraged migration, as well as how networks within the family and community influenced remittance practice. In addition to family, I consider how cultural expectations placed further pressure on participants to support their relatives, driving them to seek alternative ways to supplement their income in time of hardship, which for many undermined long-term aspirations of returning to Malawi in their retirement years. In so doing I describe the volume and type of remittances transferred, the stability and the frequency of the transfers, the main transfer methods used and remittance receivers and their affiliation with senders. Farming activities and family events are also highlighted in relation to the volume and frequency of remittances. Disruptions in remittance patterns are then discussed in relation to emotions generated by a loss of trust and anger from misuse

of remittances. Finally, I consider nature of remittance recipient, close family members, distant family, charities and how these change over time. The theoretical framework used in this analysis chapter encompasses several theories and concepts to understand remittance motivations and patterns over the migration life cycle, namely: new economics of labour theory; aspirations-capability theory and life course theory.

7.1 Economic and financial motivations

One starting point for understanding reasons for remitting relates to participants' motivations to migrate. About 12% of the survey respondents said that their primary reason for coming to the UK was to help their relatives in home countries reflecting New Economics of Labour Theory, which specifically links remittances to migration (Stark and Bloom, 1985). Hagen and Zanker (2008) illustrate that migration is partly an effort by the household to maximise their incomes through increasing incomes via remittances, while minimising the risk of local market failure. While the study participants did not suggest their decision to migrate was collective, they felt compelled to send remittances to improve the living standards of their relatives. More than half of interviewees argued that coming to the UK put them in better position to care for their loved ones than if they remained in Malawi. The United Kingdom provided a wider range of opportunities. New economics of labour theory helps explain how the decision to migrate is closely tied to economic motivations – the desire to improve income and living standards for both migrants and their families back home – whilst aspirations-capability theory helps explain how economic hardship and limited opportunities in home country push individuals to migrate in pursuit of a better life for themselves and

their families. The pursuit of financial benefits – higher wages/ better employment opportunities drives migration and subsequent remittance behaviour

When asked about their motivations and expectations, before leaving Malawi, most participants responded that they expected better pay and a good quality of life, reflecting aspirations- capabilities theory. They described the need for higher salaries as a motivation for moving to the UK. Participants described how salaries in Malawi could not cover necessities such as accommodation and transport to work. Many were distressed when they reflected how they had to emigrate to support their families. This point is emphasised by Dida, a male lecturer, below.

“I came to the UK because employment is readily available, and I could earn enough, to send home, I thought of the challenges that people face I get moved to send money to relieve their suffering. It’s painful to see relatives suffering”. Dida; Male, 51 years

Pre-migration economic hardship in Malawi prompted remittances. Participants described poverty, insecurity, and helplessness that left their relatives with low incomes and made it hard to afford necessities. Participants described situations wherein their relatives either had no source of income, or where the income was not sufficient to cover daily needs.

“These people (Recipients) do not have money, they do not have any resources or whatever capacity, then I end up giving them money. In fact, these are the people that I find it so difficult to withhold my money. They do not have any source to get money” Peter; Male, 50 years.

“Both my parents have no pension. My wife’s parents – one of them who is retired has no pension and the one who is still in work has a part pension so it’s not sufficient at all” Richard; Male, 46 years.

Poor economic conditions also included social security services which were not adequate to care for participants impoverished relatives; poor government education systems, and expensive private schools which their relatives could not afford, further reflecting aspiration-capabilities theory (De Haas, 2021). Further, participants complained that job opportunities were very minimal, and corruption was very high. Richard, Joseph and Dida summed up these observations in the following excerpts.

“If you want to advance yourself education wise..... In Malawi you must pay for yourself if you want to go to any decent school”. Richard; Male, 46 years

“And one thing .. social security is very low and most of them ...they want to ensure that they have got at least a good social security when they don’t have any source of income” Dida; Male, 51 years.

Migration to the UK for improved access to work or education was one way forward for them, with 38% of survey respondents coming for education, and 24% for better employment opportunities.

Participants' experiences align with aspirations-capability theory, emphasizing the role of aspirations and capabilities in migration decisions (De Haas, 2021). In Malawi, limited access to education, healthcare, and employment opportunities compelled individuals to migrate, seeking to improve their capabilities (De Haas, 2003; 2006). Remittances were used to partially fulfil personal and community goals, desires, and ambitions.

Additionally, participants drew attention to high interest rates in Malawi which make bank loans expensive and inaccessible. In such instances, the motive of remitting was to alleviate the pressure on their relatives of taking out expensive loans they may not be able to repay.

“You know with the lower interest rates in this country and if I compare that with the interest rates in Malawi, I would rather send money from here than let my extended family in Malawi get a loan. I should say that the cost of borrowing here is lower than the cost of borrowing in Malawi” Joseph; Male, 53 years.

These findings contradict those of a study on remittance flows to Egypt, by El-Sakka, (1999), which found that the difference between domestic interest rates and host country interest rates reduced remittance flow, as participants found they were better off keeping their savings abroad. Again Chami et al. (2009a), found no significant link between interest rate differential between origin and receiving country. They suggested that high interest rates in the origin country reflected an unstable economic situation which caused migrants to remit less. Contrary to the two studies, high Malawian interest rates encouraged participants to remit more.

During the relocation stage, participants benefited from the strong UK economy, with disposable income allowing them to assist relatives in Malawi. Participants were excited by the high pay without realising the UK cost of living. They explained they thought they were getting a lot of money by converting their pay into Malawi Kwacha (local currency). They sent money home and visited often thinking they were rich. Luke, a healthcare manager, and Harold describe their excitement:

“When we came here, the pound looked so much because each time we received, we were calculating it in kwachas and we felt like we were very rich.

We found ourselves with much money, went back home quickly and you know with all the excitement, you've got a job and this and that" Luke; Male, 48 years.

"One is disposable income. If you compare the two countries, say in Malawi, how much we used to get, and what we are getting here, chances are you will have a leeway of sending home money to somebody". Harold; Male, 51 years.

When the initial excitement died down and the reality of the increased cost of living in the UK sunk in, participants realised they were not earning as much money as they may have thought. Consequently, this made them scale back on remitting.

The strong UK economy also afforded participants opportunities to increase their remittance capabilities. Participants commented on opportunities in the UK to earn extra income by working additional shifts, something quite seldom in Malawi due to the weak economy, and consequently, the scarcity of jobs. One participant stated:

"If you've worked hard here, you are assured of getting a better life, while in Malawi, unless you are maybe doing a business that can bring more in addition to your pay from work, chances are, you earn a fixed rate, and that cannot go up. You can't improve it much. Here, an extra shift will make a difference" Tops; Male, 51 years.

What seemed like small amounts in the UK made a huge difference in people's lives in Malawi. Mathew supports this point in the following way.

"The British pound is stronger than the Malawi Kwacha. If I send fifty pounds which is about fifty thousand Kwacha, the use of fifty pounds here is not going to be the same compared to the same amount if changed into Malawi Kwacha. In Malawi fifty pounds will buy more than what I can use the same fifty pounds here" Mathew, Male, 56 years.

Differentiating financial insecurity prior to migration, participants indicated a sense of financial security during the relocation stage due to the strength of the UK economy. They claimed to have stable jobs that provided them with enough to live on and a surplus to send home. Participants however acknowledged experiencing a loss of control over their finances because of pressure to support their relatives who expected to receive increased amounts of money from those in the UK.

“I feel that I have got enough for myself, and I have got some that I can also help others with” Dida; Male, 51 years- Lecturer.

“To be more specific, the level of employment or reduced level of unemployment is a main factor. If I did not have a job or my wife did not have a job, I think the level of remittances would be completely different” John; Male, 48 years

The comments echoed by participants above demonstrate that the UK economy offered the opportunity for participants to maximise their financial benefits and hence putting them in a position to send remittances to their relatives in home countries. These findings are consistent with the Neo-Classical theory of migration as stated by Todaro (1969), which show that people migrate to maximise their financial benefit.

During the relocation stage, the motivation to send remittances was to raise relative's living standards, unlike during pre-migration which was mainly to afford necessities. As participants became assimilated into British cultural norms, they noticed the affluent life in the UK and the high living standards of the people in general. They highlighted how this motivated them to send remittances to improve their relatives' living standards

to that level. Karen, a medical doctor and Mary a specialist nurse, explained this perspective in the following manner.

“I guess I am pressured by the affluent lifestyle here that you would want to share it with those you love. Karen; Female”. 50 years.

“you come here and now you are in that culture of British, you have seen how people are living here and you are thinking about home and then you are saying oh but even if I had a pound that pound if I send it back home somebody can buy sugar and bread and everything whilst here one pound is nothing, so you think of them and you think I need to improve their lives” Mary, Female, 50 years.

Some participants also felt that access to sending channels was another factor that motivated them to send money to Malawi during their relocation. They explained that the UK provided sending channels that were easy to access, quick and efficient. Stressing this point, Richard a traffic operator pointed out that he was able to send remittances almost instantly to his relatives.

“The ease of sending has become much easier because I can send money to Malawi almost instantly” Richard; Male, 46 years.

Others added that in situations where they had an emergency that need money in their home country, relatives would receive money sent the same day through these efficient channels. They emphasised that money transfer agents like Western Union, Money Gram, banks and even the post office gave a lot of flexibility for sending remittances.

Economic motivations for sending remittances altered post-migration. While strength of the British pound, higher pay and ability to earn extra income due to organisation of

the economy were still acknowledged as drivers for remittances, additional reasons emerged. Participants now sent remittances as a strategy to manage rising cost of living they now experienced in the UK. They explained that over the years the cost of essential services such as gas, electricity and transport had increased unlike the wages which remained unchanged. Their lifestyles had also changed, with some taking mortgages and raising families, increasing their own financial commitments. Many participants realised that they could not help their relatives through remittances forever and began finding alternative ways of helping.

One strategy was to help their relatives to be financially independent so that they could look after themselves and others. They sent remittances to bring their relatives to the UK, in the hope that when they were settled and established, these relatives would not be a burden to them but instead, they would pick up some responsibility at home themselves:

“Mainly I was sending money for their education, and then money to live on and the coming here was part of the plan to ease the pressure for some so that they are able to sort themselves out” Rita; Female 61 years.

Another approach was to educate their siblings and relatives in their countries of origin. Participants explained that they were doing this now to ensure that once the relatives were financially secure, they would send less remittances, and even stop sending. Others on the other hand helped their relatives with capital to start businesses with the same objective of being freed from sending them remittances once the businesses took off.

“What motivated me was to prepare somebody for their own independence, so I could be freed, because it was a burden for me to be sending money, so I

thought If they suffer, then I would be the bad boy, so I just thought I could send them money for education and when they have finished, they can start work and then release the pressure off me. It's the hope that someday they will generate their own income" Rita; Female 61 years.

Additional financial motives in the settlement stage involved making investments in home countries with the hope that when they mature, participants could scale back on the level of remittances sent from the UK. Indeed, 17% of the surveyed participants reported that they sent remittances due to desire to invest in home countries. Investments mentioned by participants included houses for rent and buses for hire. Participants, who made investments, stated that their level of remittances home had indeed reduced upon the maturity of the investments.

"We have invested in something's, and they are able to live off the investments, so we no longer send money now as we used to send previously" John; Male, 48 years.

Furthermore, others hoped to get to a stage where they would stop sending money home, and just use local investments to support their relatives. Harold, a teacher and naturalised British citizen, supports this view in the following way.

"I am hoping that the project will be self-sustaining, so once it's up and running and it's self-sustaining then I will stop, unless if I engage in something else. But I do not see myself perpetually sending money" Harold; Male, 51 years.

7.2 Emotional motivations

In addition to economic reasons, there were also emotional reasons including love,

empathy, and gratitude for sending remittances. These are discussed next.

Empathy, love

Participants described the poor living conditions of their relatives pre-migration, and how this affected them emotionally. Some said they loved their family and wanted to do what they could to help. Such emotional responses motivated them to migrate as a measure to alleviate suffering, as reflected in these quotes.

“I was just feeling for them thinking they must be having a really hard time at the moment. I think it is to do with feelings mostly”. Tina; Female, 42 years.

“Basically it’s the love that I have for my family, that makes me to be there for them” Mark; Male, 55 years

The sentiments above by Tina and Mark suggest empathy altruism (Karylowski, 1982), which refers to unselfish inspiration to help, and are consistent with the work of Becker (1974, 1981), and Tchouassi and Sikod (2010), who found that remittances were sent because families cared for each other and not out of duty.

Some participants expressed their love for family members by providing care during their old age or illness, a sentiment often observed prior to migration. Many felt a duty to support their parents as they aged. For most participants, love for their relatives instilled a profound sense of obligation and responsibility.

“It’s an obligation. To me it’s an obligation. Both of my parents are retired. One of my wife’s parents is retired and the other is still working although her health is not as excellent. So, it is to make sure that our parents are living decent lives basically” Richard; Male, 46 years.

“The way I look at my mum’s money, it’s like tithing in church. I put it first, so regardless of whether I have got enough that month, I still put it as a priority to always send.” Lucy; Female, 45 years

Comments by Richard and Lucy above, echoes the work of Karylowski (1982), who found that altruistic behaviour, is selfless and sacrificial as it is not represented by societal standards and its driving force comes from the self. Many indicated that they did not feel compelled, but that they did feel internal pressure to alleviate the suffering of others, which they were not obligated to do.

“The pressure comes more from within because at the end of the day you can decide that I am going to do something about it or not” Agnes; Female, 55 years.

Attachment

The prevalence of both physical and online social media networks ensured the maintenance of a close bond between participants and their relatives in home countries. While not explicitly stated, the majority of participants' responses indicated that another motive for sending remittances during the relocation phase was to uphold a strong familial connection. Most participants stated that they remained attached with their family members in their home country and that this gave them a lot of joy. Mathew, and Rex; explain their attachment in the following way.

“The first reason (for sending) is to still have the same link with my relatives”.
Mathew, Male, 56 years

“I came from a background that has got strong family ties and when people come together as a family, there is always joy and you share things with each

other, and you are always there for one another. You send help so you can have that connection.” Rex; Male, 58 years.

Remittances flowed steadily when there was strong attachment to family in original country and slowed down or even stopped when the attachment was weakened. Some participants stated that they would stop sending remittances when all their closest family were gone. Agnes planned to stop when her parents or relatives were no longer there.

“I will stop when all the important people who are connected to me are gone. For example, the parents are gone and maybe the extended family is no longer there”. Agnes; Female, 55 years

It is clear from the above accounts that the lifecycle of remittances would be affected by the level of attachment that exists between the migrant and the relatives in their home country. This is also reflected in the work of Stark (1978), and Lucas and Stark, (1985) who found that remittances by migrants declined over time due to weakening commitments and attachments.

Reciprocity from gratitude

Remittances were also sent to reciprocate favours participants benefitted from when they were young. They felt they owed their parents for their upbringing and education and that sending those remittances was just a small token of appreciation. Luke and Karen’s words below point to this.

“I think it’s more to do with me as a Malawian because where I’ve come from, I have ridden on the back of people who cared for me, and I just feel like I need to do something for others as well. It just makes me feel that I am appreciating what others did for me” Luke; Male, 48 years.

“It’s just the right thing to do, isn’t it? My parents looked after me when I was needy and now, I can afford. I know they could live without my support, but I just think to augment their quality of life it would be better.” Karen; Female, 50 years.

Ideas about reciprocity have focused on ways that people help each other as a form of social exchange (Emerson, 1976). Molm (1994), posits that reciprocity is a transactional pattern of interdependent exchange, requiring that when something is given, there is an expectation that something will be returned. Phillimore et al., (2018), call this repeated and equal exchange of resources, “norm-based reciprocity”. In the case of child to parent remittances however, it would be argued that remitters were already indebted to their parents who invested in them when they were younger and sending of remittances was a repayment of this debt. Furthermore, Sahlins (2004) argues that in many instances, this feeling of indebtedness is perpetual, marked by a continuous stream of remittances from those with resources to those without, extending over extended periods. In such scenarios, the lack of reciprocation from the recipient does not necessarily prompt the sender to cease their assistance (Sahlins, 2004:194).

Interestingly, other participants talked of sending remittances even to strangers or communities who stepped in to help, when their parents could not afford to. Although one would argue that participants still felt indebted to these strangers or communities

in the same way as to their parents, they felt that they had a responsibility to return the good gesture by helping someone else. Rex; Male, 58 years stated:

“My experience is that I have seen people who have helped me without even counting the cost and most of those people I have not met them again or ever sent money to them, so I feel like it is my responsibility as well. If I can help someone who I will never meet that is even better” Rex; Male, 58 years.

Views of participants quoted above correspond with literature which shows exchange of resources between individuals and strangers, described as “informal reciprocity” by Godbout’s (2005). Phillimore et al., (2018) also found evidence of informal reciprocity in their study of new migrants’ resident in the U.K. For participants in this study, reciprocity was evoked by feelings of gratitude for favours received.

Guilt and Cultural Bereavement

While participants valued being able to physically help others in need during pre-migration, in the relocation stage, the loss of this practice resulted in migration grief which in turn, pushed participants to send remittances as a way of coping. Findings suggest that migration can cause emotional responses and a sense of loss, leading to feelings of guilt and obligation to remit. Emotions linked to attachment also drive remittance behaviours as migrants seek to cope with emotional challenges of migration and maintain connections to their home country. Separation from family members during relocation led to participants feeling guilty that they were very far from their parents and relatives and unable to contribute to their everyday wellbeing, and in turn saw the sending of remittances as a way of making up for this absence. The quotes below help to shed light on these feelings.

“I could have been there, and I could have helped but since I am far away, the least I can do is just to help them financially” Karen; Female, 50 years.

“The other thing is being away from relatives you always feel like I should have been there for them, and you end up sending money to make up for your absence” Venus; Female, 35 years.

The sense of guilt created pressure that was so strong that some participants described it as unbearable; indicating that they would be stressed if their relatives were in any difficulty. Richard below explained this feeling as an obligation.

“It is a pressure which I gladly accept, and I feel obliged to do. There is nothing like coercion. But it is the sense of need. I could not at any point stand my mum struggling to buy her basic needs. That just hurts me. And so, I do whatever I can to make sure they can get by” Richard; Male, 46 years.

The results align with the research conducted by Huennekes (2018), which indicates that while remittance practises are often associated with emotions of affection and appreciation, they are also characterised by emotions of animosity, duty, and culpability. The author posits that remittances impose supplementary financial and emotional strain on migrants who are unable to return to their home country.

Eisenbruch (1990, 1991) and Bhugra and Becker (2005) say losing culture and social structure can cause sadness. They argue that leaving one's native land elicits emotional responses, and the lack of social frameworks like cultural conventions, religious practises, and communal support networks causes migrants to face various stressors as they adapt to a foreign culture and change their sense of self. One way to mourn this loss is to feel guilty. This study's participants dealt with guilt by sending

remittances. Participants' experiences align with life course perspective theory, which suggests that life transitions influence behaviour, such as remittances in this case. These transitions involve social responsibilities and role changes impacting individuals' lives (Resnicow and Vaughan, 2006). In this study, changes in emotions over time were a motivating factor for remittances.

Fear of reputational loss

While excitement, guilt and attachment were the dominant emotions in the relocation stage, fear of reputational loss and personal happiness became dominant post migration. As explained Section 7.1 above, during relocation phase, participants sent remittances partly due to excitement and partly due to recipient's expectations. After settlement, participants discovered that the remittances they sent created a spirit of dependency in recipients to an extent that they considered this as a right and not a privilege. With the passage of time, participants were viewed to have settled down and in good jobs and more able to assist, which implied that failure to send the remittances would make them "bad apples". These expectations weighed heavily on the minds of participants who sometimes sent remittances out of concerns about their reputational risk as in these quotes:

"When they call and tell us that we have this problem you are pressured to help because if you don't help, they will think that oh, because you are in UK now you don't want to help us now, this and that. You have forgotten us. I am pressured" Mary, Female, 50 years.

"...But then you're thinking, if I don't send this, they'll think that I don't care. And then sometimes even here, we go to an extent where we must go into maybe

a little loan or something, or use other means, just to make it possible” Luke;
Male, 48 years.

The fear of not wanting to damage one’s reputation drove the participants into sending remittances even in times when they did not have any money such that they sometimes went into debt. Many of them explained that they felt to have lost control over their own finances.

Personal happiness

Personal happiness became more of a priority once individuals were resettled. With the passage of time, parents and relatives left behind aged, and suffered from old age illnesses. Participants explained that they would feel very sad and distressed if their relatives were experiencing difficulties. In this sense self-interest was also a motive for remittances, as argued elsewhere (i.e., Stark 1985). Responses in the extracts below help to shed light on their perspective.

“What we have realised is that we find ourselves to be emotionally sound when parents and those that we care for are happy. When we’re not providing them the care, I think it takes a knock-on effect on us here” Luke; Male, 48 years.

“If I do not give her this support, she could go through traumatic times, she is already hypertensive, she cannot afford to pay the bills and all sorts. It could affect her health. If her health is affected obviously my health is also affected, so I would rather part away with that to keep her happy, keep her comfortable, and I will have the peace of mind and happiness as well” Tops; Male, 51 years.

Sending remittances as argued by the participants reduced their stress emanating from anxiety associated with problems in their country of origin. Thus, besides fulfilling the primary reason of helping financially disadvantaged relatives, participants also

gained from sending the remittances. This argument is supported by Lucas and Stark (1985), who in their study of Botswanan migrants found evidence of self-interest remittances through aspiration for inheritance.

While during relocation phase participants were content with just meeting the basic needs of their relatives, after settlement, esteem needs begun to play a more prominent role in motivating remittance behaviour. Participants became increasingly interested in gaining the respect and appreciation of others and a feeling that they were contributing to the world. They felt the joy that they had made a difference in improving someone's life. Rex and Thom express their feelings in the following way.

“Actually, I am very happy when I can afford to send money to help somebody out there. It's like extending a helping hand. You know sometimes you do not need to be asked, and it's a blessing to the one who is receiving and the one who is giving. In fact, it's a blessing to give, other than to receive” Rex; Male, 58 years; Male, 58 years.

“Sometimes when you send money to support community projects and then you hear reports from the village thanking you, you really feel honoured to be involved in projects like that” Thom; Male, 54 years.

7.3 Motivations from networks

The networks that prospective migrants already had in the United Kingdom further influenced migration. Before they left Malawi most had either friends or relations in the UK. Such connections encouraged and financed migration of family members into the UK as in this quote:

“When I arrived in this country (The UK), I used to send money to my family to support them and it is the same money that assisted them to come here. I have my brother, my two cousins, my children, and my sister who are all here” Rita; Female 61 years.

Equally, social networks within the family and community influenced social leaning. The theory of social learning posits that behaviour, and its modification are shaped and impacted by the acquisition of knowledge from the surrounding environment (Bandura, 1977). The prevalent form of information acquisition entails the emulation of behaviours exhibited by others, as observed in familial contexts where offspring mimic and replicate the conduct of their progenitors. Most participants were motivated to remit money to their home country by emulating the teachings of their parents including helping other disadvantaged children. Rita and David explain below:

“The influence was my own father because when we were growing up it was not just me and my siblings. It was cousins, uncles, so he (my father) was the one who was helping people, and somehow, I feel that I have inherited the traits of my father. I have always felt that people need me” Rita; Female 61 years.

“I grew up in a family where it wasn't just purely us the children in that family who were in the home. We also had a lot of extended family members like cousins and distant relatives. We had lots of them, and you could see that the parents were trying to lend a helping hand to those they saw were in need. I grew up with that spirit and it is my desire to offer a helping hand to whoever I can” David; Male, 45 years.

Communities also played a part in teaching participants values of helping others. Some participants stated that they were motivated to remit by what they learned from the communities that looked after them. These participants talked about being helped by strangers, suggesting that they learned the importance of helping others through their own lived experiences of being helped. The way in which these individuals experienced reality, shaped their remittance behaviours (Bochner, 1994). Exon, explains.

“My motivation is because of the way I grew up myself, my mum or my parents were not able to support me. Almost the whole community helped me. So, I feel like it is my responsibility to do a similar thing” Exon; Male, 52 years.

According to the above, remittance motivations was already a lifestyle practiced pre-migration. However, this help was not sufficient. Coming to the UK enabled the participants to increase their income and help their relatives even more. Participants accounts reflect life course theory, especially -life span development principle which recognises that early experiences can shape a person's life (Bengtson et al., 2005), for this study remittances.

While networks promoted and frequently assisted in financing movement during the pre-migration stage, they had a different impact on participants during the relocation period. During the relocation stage, most participants joined social media platforms that connected them to the everyday lives (and trials) of their friends and family in origin country. Participants talked of belonging to different social networks which ranged from Malawian Association Facebook pages, professional association groups such as nurses, doctors; church groupings, and even family or clan whatsapp social network groups. Developments in communication technologies in Malawi meant that,

these social networks provided real time updates on situations that Malawians were experiencing and prompted participants to remit. Luke and Mary explain the influence of networks.

“But to me I would say social networks, because sometimes you hear on whatsApp, people are saying oh in Malawi things are like this and you think but my family cannot afford that, what if I send money, they can manage to have that, we can say social networks influence a bit” Mary, Female, 50 years.

“ I always think, for example on WhatsApp forums where I’m with my brothers and sisters, if something comes up that require money.... I always find myself just volunteering quickly...” Luke; Male, 48 years.

The findings echo the work of Aparicio (2011), who found that remitting by friends increases an individuals’ likelihood of sending remittances, indicating that networks influence other migrant’s remittance behaviour.

Some explained that networks provided an easy way for relatives in Malawi to request help from their UK links. Through these networks, relatives in Malawi told each other of the help that they had received, which in turn resulted in additional requests being made. Peter: Male, below, explained how meeting one request for help, triggered more requests coming his way. He attributed the rise in requests to networks of recipients in Malawi.

“The thing is that when people have asked you for something, and you have given them, it is like you have given them an open hand, that this person is available to help, so you kind of put yourself in a trap. The assumption is, If he is able to help now, then next time we will ask him again, and then that network

grows, then you start seeing that there are so many people that start asking you for money”.

Similarly, networks with British people motivated remittances during relocation. Some participants explained that they were impressed by how the British gave freely to charities, with some giving regularly through monthly direct debits to designated charities. Stressing this point, one participant said,

“I have found that people here are very charitable. They’re very kind, and it’s part of their culture as well that they feel if one should have something on the list of to do in their life, it’s to give to charity” Luke; Male, 48 years.

Thus, in addition from learning the value of giving from their parents, participants also modelled their remittance behaviour on the British. This finding supports the work of Bandera (1977) and Akers and Sellers, (2018), who argue that watching other people is a common way to learn new information and behaviours. Participants accounts further reflect the notion of linked lives in the lifecourse perspective theory which posits that individuals' lives are interconnected with those of others and that societal transformations in diverse contexts have an impact on them (Hutchison, 2005; Mortimer and Shanahan, 2004).

During the settlement stage, communication networks such as social media platforms including WhatsApp provided an easy way for participants to monitor progress of their investment projects in home country. Participants spoke of using photographs sent through smart mobile phones to satisfy themselves that remittances sent were used for purposes intended for. It is evident that Information and Communication Technology (ICT) has played a crucial role in streamlining migrant remittances,

ensuring that the funds are utilized for their intended purposes and not subject to misuse.

“Things like WhatsApp and what have you, can have photographs of whatever projects have been done, you can actually see that its actually being done”

Harold; Male, 51 years.

It is apparent from Harold’s narrative above that communication flows enhance trust in remittance usage and handling. Similarly, Batista, Silverman, and Yang (2015), using a lab-in-the-field experiment, found that urban individuals in Mozambique prefer to remit in kind (as opposed to in cash) to control recipient use of their transfers. Participants accounts also illuminate the role of information technology (IT) in influencing remittance behaviour.

7.4 Expectational motivations

Cultural and family expectations

In addition to emotions, remittances were also motivated by family, cultural and religious expectations. Pre-migration participants felt there were expectations within the family that older siblings should look after younger siblings. Pressure to support siblings often came from parents. As outlined below, family expectations were either open as in asking for money or silent where participants would know what they needed to do in each situation.

“In my family, we are eight, but I am the only graduate so I know that this would have followed me if I was still in Malawi. I would not have been able to support them the way I have done” Luke; Male, 48 years.

“.... having been born and grown up in Malawi, I have had that kind of experience that when you are a big brother, you must help your younger brothers and your other distant families...” Joseph; Male, 53 years.

It is clear from the comments by Luke and Joseph that expectations to care for younger siblings were present before they migrated and drove them to find alternative ways to enhance their income. Migration enabled them to achieve this goal because they could use remittances to meet their obligations.

Cultural expectations also compelled participants to feel obligated to assist relatives before leaving Malawi. Most participants explained that culturally, they were expected to help relations when they were in need. Failure to do so, especially when one was in a position of privilege would in most cases be seen as greater wrong. The sense of obligation to provide for family was instilled in participants at tender age They felt they maintained their cultural identity by helping to improve the family’s wellbeing. Two participants stated:

“I think the culture, because it works in such a way that if you are better off, you feel obliged to help those that are struggling, so what tends to happen is that sometimes, you deny yourself certain things because you think that by foregoing those things, there is someone in Malawi who will actually benefit more from the same amount you would have spent here, so its cultural.” Harold; Male, 51 years.

“We come from a culture where extended families matter, so one person in a family who has done well or has been blessed, that person finds themselves assuming certain responsibilities over some members of the family that may not be at the same level or that may have a need, so you don’t just look at them, but you are a responsible family member, then you say, let me help”
James; Male 60 years.

The participants’ accounts indicate that Malawian culture has strong family bond where family members are expected to help each other in time of need. Culture continued to influence participants during the relocation and settlement stages. These findings resonate with the work of López-Anuarbe et.al, (2015) among Hispanics people in the USA. Likewise, they did send money and gifts to relatives and friends abroad due to their desire to remain in regular contact with their relatives, despite time and distance and to maintain their cultural identity. Participants accounts also illuminate exchange motive theory in remittances and reciprocity as a transactional pattern which occurs when an exchange requires a two-way transaction in which favours are expected to be returned (Molm 1994; Rapaport and Docquire, 2005). Participants accounts suggests that remittances are not only driven by economic factors but also by cultural, familial and religious expectations as well as feeling of reciprocity and indebtedness.

Some participants drew from religious beliefs they held before leaving Malawi, as a motivation for sending remittances. Most explained how religion inspired them to help others in need. They felt religion imparted values in them to think of other people and not focus on self. They saw sending of remittances as one way of showing this concern for others and living their faith. One participant referred to the bible text that states that

“faith without action is dead”.

“Also, faith, because according to the bible (James 2:22), faith without action is dead. So, if you say you love somebody who is dear to you and they are needy, obviously you will help them” James; Male; 60 years.

Another added.

“I think mostly there would be an element of religion because as a Christian, I am obliged to help those that are in need, and if my family is in need, I have got that responsibility of supporting them. So, if I can afford to part with £100 to £200 to support somebody to whom it would make a big difference in his life, I am obliged as a Christian to do that” Tops; Male, 51 years.

One participant saw saving as a waste of money if there was somebody in need who could benefit from those savings. He emphasised his point by stating:

“I often go back to what I have learnt from church that sometimes people we are blessed with more that we give, so even if you keep the money in your pocket or you just put it in the bank it is not doing any job but if you give it to someone, they can use it for something else” Thom; male 54 years.

The findings support Ecklund’s (2006) contention that religion provides a moral ground for helping others. He further posits that people who are religious are more inclined to do deeds that benefit others and the community as a whole (ibid). Researchers like Kelly and Solomon (2009) claim a direct link between church attendance and sending of remittances. For the Participants of this study, religion generated motivation to both initiate and sustain remittances.

Pressure from recipients' expectations

Pre-migration relatives' expectations on participants were basic. They (participants) were just expected to do their part in helping those in need. Most of the respondents however stated that expectations for help from relatives grew as soon as they arrived in the UK because people in Malawi believed those living in the UK to be wealthy. Most indicated receipt of very urgent requests which sometimes were given without prior notice. In some cases, these requests left them with no choice but to send money. Mark and Tina explain.

“The main drive I should say that, well I don't blame my relatives or my children, but I think that they have that nice language, that when they present the problem, I have to dive into the problem as soon as possible.” Mark; Male, 55 years

Another said;

“There are times when I myself don't have much and probably I am also going through a hard time financially and yet there is also a need back home and you are like “now what do I do” and sometimes you feel like their need is much greater than yours. And they are pushing you to say it has to happen and yet you are feeling like you can't do it.” Tina; Female, 42 years

Expectations for returning to Malawi

Another reason for sending remittances after settlement was to meet personal financial expectations before returning home. Some participants talked about sending remittances to finance building of houses to make sure that they had something to return to when that time comes, almost as a form of insurance policy. Participants were

thinking ahead to a time when they would retire and prepared for that time. Many spoke of having expectations of being well off on retirement. Extracts from Harold and Thom below shed light on this view.

“For my projects, it’s an insurance policy. Basically, you are thinking that, okay what if I decided to go back, what am I going to do? So, its financial security but also having a free foot here, and one in Malawi, just as an insurance policy” Harold; Male, 51 years.

“And as you get older, you always think that well, at some point there will be retirement, and then you start planning for your retirement”. Thom; Male, 54 years.

Sending remittances due to desire to return home was also evident in the survey results where some 50% of participants said they were likely to return to Malawi, 32% very likely, and 18% were not sure of whether they were going to go back or stay in the UK. These findings echo the work of Amuedo-Doranates and Pozo (2002), who reported evidence of self-insurance from Mexican migrants living in the United States of America. Participants accounts are also consistent with self-interest motive where migrants send remittances to improve their social standing and to make investment in preparation for their return home (Lucas and Stark, 1985).

7.5 Patterns of remittances in the relocation and settlement stage

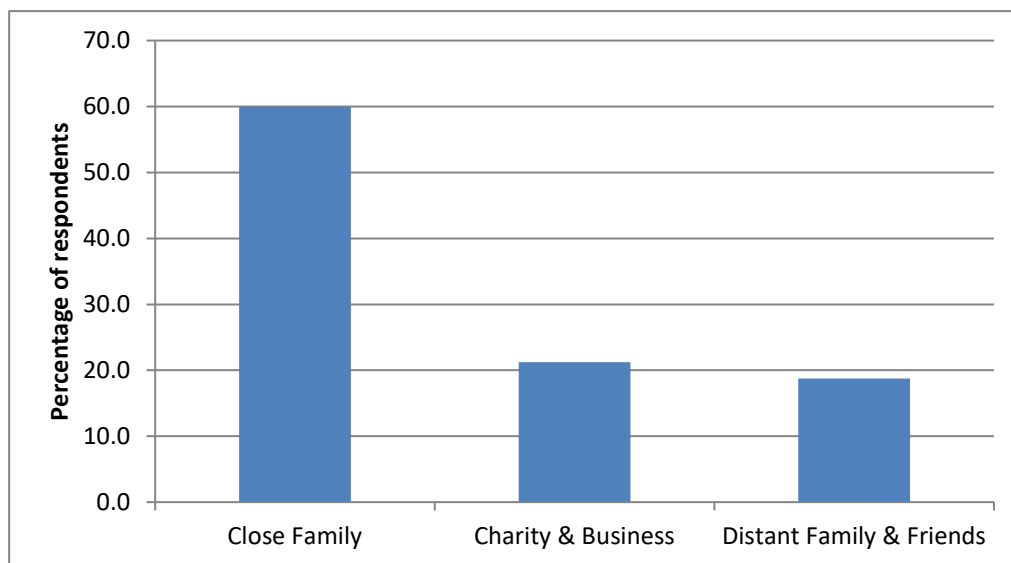
Having looked at motivations for remittances in the last section, this section moves on to look at patterns of remittances in the relocation and settlement stage. Patterns of

remittances can be categorised into high, medium and low according to the volume and frequency of remittances, as set out in Table 7.1 below and based on the categories used in the questionnaire. The section will also examine mechanisms used for sending remittances and recipients who were targeted in the relocation and settlement stages.

7.6 Nature of remittance recipients

Both the results from the survey respondents and findings from the interviews showed that remitting was embedded in the different relationships that participants had with recipients. As shown in Figure 7.1, remittances were principally sent to the closest family, (60%). Most of the close family were parents, grandparents and siblings of respondents. Secondly remittances were sent to charity organisations and personal projects 21.3%, followed by remittances to distant family and relatives (18.7%). More men (56%), than women (44%) sent remittances to distant family, friends, charity and businesses, while more women (63%) than men (37%) sent remittances to close family.

Figure 7.1: Recipients of remittances in the last 12 months



When a Cramer's V correlation was done to test the relationship between socio-economic independent variables and type of recipient, only the number of years spent sending remittances was found to have an association. The relationship was not statistically significant, therefore regressions for socio-economic independent variables and type of recipient were not performed.

Findings from the interviews corroborated results from the survey respondents. Most participants stated that they sent remittances to close family during their early years of settling in the UK. Richard who sent remittances to close family expressed this view in the following way:

“Usually and almost exclusively to my family. My parents. Both my parents and my wife's parents. Almost all the time. Sometimes when I send to some of my friends who are struggling as was the case recently but mostly it is family”

Richard; Male, 46 years

As time passed and participants became more established, other recipients emerged. Some participants' spoke of stopping sending remittances for one thing while

immediately starting to remit for a different cause, as expressed by Exon a civil engineer.

“I have tended to stop sending to some courses but continued on others that I like. I am always looking for projects to support”. Exon; Male, 52 years

There were however few participants who sent remittances to complete strangers who needed help as expressed by James below:

“We help our relatives but there were people who we are not related to us who we were helping, like paying their school fees, and feeding them, and just maintaining them. So, it’s a lifestyle” James; Male, 60 years

It is not clear why participants literally hunted for strangers to assist, in addition to close family and distant family members. It could be argued that over time, remitting became a lifestyle, as highlighted by the views of James above, and as such it did not matter who they sent money to as long as they were helping someone.

Others spoke of stopping sending remittances to support other people but continuing with remittances for personal projects. For example, Rita explained how in her early years in the UK, she sent remittances to close family, but later shifted to sending remittances for personal investments:

“The way I send money now is different. I used to send money to help somebody, but this is money to help myself so in that respect, I can’t say that I will stop sending money, I will still send money, but probably the reasons will be different”. Rita; Female 61 years

Community projects were also on the agenda after settlement, as participants now started thinking of how they could make a difference to the whole of their communities in their home country as opposed to just their families. It can be argued that

remittances to community projects were a result of esteem needs as propounded by Maslow (1943; 1954), and later explained by Tay and Diener (2011). For example, Peter sent remittances to community projects in his village in Malawi, which his brother was managing on his behalf.

“I also send money to support other community projects which my brother manages” Peter; Male, 50 years

Self-interest theory of remittances and aspiration-capabilities theory of migration are well suited to explain remittances to strangers, personal investments, and community projects. With the passage of time participants sent remittances for personal gain Lucas and Stack (1985), and to fulfill their personal aspirations of being a help to their communities in Malawi (De Haas, 2021).

Volume and frequency of remittances

Most survey respondents (86%) fell into the high or low volume categories. Some 51% of Malawians remitted more than £2,000 per annum. Some 36% reported remitting less than £1,000 per year and 13% remitted within the mid-range. Results from survey findings also revealed that some 87% of respondents were most likely to remit at high or low frequency levels, with 49% sending money less than five times and 38% remitting more than 11 times per year. Only 13% of respondents remitted in the medium frequency range.

Table 7.1: Volume and frequency of remittances per annum

Nature of remittance	Level of remittance		
	Low	Medium	High
Volume per annum	< £1000	£1001- £2000	> £2000
Frequency per annum	< 5 x	6-10 x	> 11 x

The following discussion compares the two main remittance levels, high and low in relation to volume and frequency and considers key intersecting variable affecting remittance behaviour (see Table 7.1, above). The high and medium ranges were chosen because most responders (86%) fell into those groups.

Results of multinomial logistic regression model on remittance volume presented in Table 7.2., show that marital status, age, income and length of time in the UK and savings per month, were the most significant factors affecting remittance patterns. Married respondents were 7.3 times more likely to send low level remittances compared to their single counterparts. The results further indicate that younger respondents aged 18 to 45 were more likely to send lower levels of remittances as were participants with low incomes of less than £25,000 per year and low savings of up to £200 per month. Finally, regression results show that remittances increased over time; with every year spent in the UK increasing the odds of sending high volume remittances by 52%.

In general, results from survey respondents show that married respondents, aged 18-45 years who earned an income of up to £25,000 and saved up to £200 per annum; were more likely to send low volume remittances of £1,000 or less per annum, than high volume remittances of £2,000 or more.

Table 7.2: Multinomial logistic regression estimates for volume of remittances sent in 12 months

	£0 to £1,000			£1,001 to £2,000		
	OR (95% CI)	Std. Error	B	OR (95% CI)	Std. Error	B
Gender						
Men (ref. Women)	0.25(0.049/1.302)	0.835	1.373	5.25(0.44/62.31)	1.262	1.659
Age						
18 to 45 years (ref. More than 46 years)	25.87(3.11/215.96)*	1.081	3.253	108.71(5.27/2242.57)*	1.544	4.689
Marital Status						
Marr ed (ref. S ng e)	7.30(1.01/52.51)*	1.007	1.987	2.58(0.17/38.67)	1.382	0.946
Length of stay in the UK	0.67(0.47/0.92)*	0.172	0.423	0.67(0.42/1.042)	0.229	0.407
Education						
Co ege to undergraduate (ref. postgraduate)	0.33(0.05/2.15)	0.952	1.098	0.04(0.00/0.86)*	1.578	3.249
Annual Income						
Up to £25,000 (ref. £26,000 and above)	46.85(5.15/425/93)*	1.126	3.847	7.44(0.46/119.65)	1.417	2.007
Average Savings						
Less than £200 (ref. £200 and above)	7.06(1.22/40.97)*	0.897	1.955	12.53(1.22/128.31)*	1.187	2.528
Residential status						
Students and work perm t (ref. Natura sed c t zen)	0.17(0.02/1.21)	1.012	1.793	0.91(0.048/17.37)	1.503	0.092
Likelihood of returning to Malawi						
Very ke y to return (ref. Not ke y)	2.33(0.43/12.61)	0.862	0.846	6.23(0.51/75.76)	1.275	1.829

The reference category s: More than £2,000.

*p<0.05

These findings were both confirmed and contrasted by the findings of the interviews. Contrasting the survey results that showed remittances increasing with time, interviews found that some participants sent higher remittances when they just arrived and reduced after settlement. As discussed in Section 7.2. above the strong economic

conditions afforded participants more disposable income, making them more able to assist relatives in home countries and to embark on personal investment projects. The excitement created by not fully understanding the value of their earnings, resulted in some participants sending remittances at high volume.

The results are consistent with the work of Piorine (2005), Makina (2007) and more recently Simpson and Sparber (2019), who demonstrated that migrants with higher incomes remitted more. Given that being able to support relatives was one of the main reasons participants gave for coming to the UK, it can be argued that sending high volume remittances (£2,000 or more/ annum) would be high on the agenda once they felt they had more money.

In contrasting survey results, married interviewees said they had more income than when they were single and that this in turn enabled them to send high remittances because their combined earnings afforded them with more to spare. These married migrants had dual responsibilities to both the husband and the wife's relatives back in Malawi and would also be expected to have twice the number of dependents to support, resulting in high volume remittances. The discrepancy between survey and interview results could be attributed to several reasons: To begin, the surveys employed standardized questions, potentially subject to varying interpretations by respondents. Conversely, during interviews, real-time clarifications were actively pursued, minimizing the likelihood of misunderstandings. Additionally, participants may have faced challenges in recalling specific details during the survey, potentially resulting in less precise responses. In contrast, interviews provided the opportunity for probing and clarifications, potentially enhancing the overall accuracy of the information gathered.

Furthermore, the survey predominantly relied on closed-ended questions with predetermined response options, fostering a structured approach to data collection. In contrast, interviews predominantly employed open-ended questions, encouraging a more exploratory and flexible dialogue. This distinction in question types had the potential to elicit diverse information and perspectives, contributing to a nuanced understanding of the subject matter.

Single participants on the other hand remitted less due to reliance on their solo earnings. The following comments made by two married participants epitomise this perspective.

“It was not easy when we first came, but we both worked, and that helped us to have a bit more to spare to send home” Deli, female, 41 years

“All those events would require more money more than the monthly remittance that you give them, and also if you are married like I am, it means that anything that happens to my wife’s side, we are responsible just as we are responsible for anything which happens to my side which makes you to send more”.

Mathew, Male, 56 years

The findings are consistent with Durand et al., (1996), Parfait et al., (2006) Mannan and Farhana (2014) who argue that married migrants remitted more than single migrants.

Reflecting the survey results, a small number of interviewees sent high remittances with time. Participants who upon entry took up lower paying jobs, because their Malawi qualifications could not be readily accepted in the UK, had retrained into areas that allowed them to get better jobs and eventually increased their earnings. For example,

Alex, who changed careers from business administration to nursing, increased his remittances when his earnings increased.

“When I first arrived, I was not earning a lot, however with time I retrained and got a better job, and my earnings increased; it’s when I started sending more”.

Alex, male 44 years

In addition, when asked if the level of remittances sent home would increase with increased income, 23% of the respondents from the survey indicated that should their income increase by fifty percent, they would increase the amount of remittances to more than double currently being sent. The finding is significant in supporting the argument that the more money one earns the more remittances they are likely to send.

Findings from the interviews around age in the relocation phase, also reflected the survey findings. Younger participants remitted lower amounts in these early stages, firstly because when they arrived their focus was on education, and their earnings as students were not enough to afford higher remittances. Immigration restrictions meant they could work only twenty hours a week and were mostly paid minimum wages in the service industries, where they could find employment. Secondly as expected, younger migrants usually earned less than their older counterparts owing to length of employment and promotion opportunities being lower due to limited experience. The following comment by a participant who came to the UK as a student, and later naturalised to British citizenship, explains.

“Yeah, because when I first came, the focus was education, so I was raising money paying for my education; I did not get any assistance. I was self-supporting. So, every pound I earned, I had to make sure that it went back into education, but then, when I finished education and started getting extra income,

it's when I started thinking of the other guys over there, and gradually supporting them" Thom; Male, 54 years

The life course perspective theory helps explain the remittance behaviour of younger individuals, who initially send lower remittances during their early years in the UK but increase over time. The life timing principle within this theory recognizes that developmental events, life transitions, and patterns evolve over time (Bengtson et al., 2005). Therefore, one could argue that the transition from student life to full employment would result in a surge in the volume of remittances sent.

In terms of frequency, the survey results of Poisson regression estimate for number of times remittances sent (Table 7.3), indicated that there was an association between number of times remittances were sent per annum and gender, remitting charges per transaction, and the likelihood of returning home. Men were 1.27 times more likely to remit more regularly than women, not surprising as men earn more than women reflecting the gender pay gap in the UK (Office of National Statistics, 2019). Frequency of remittances reduced with increasing sending charges per transaction, while the likelihood of returning to Malawi increased the odds of sending at high frequency. The finding was anticipated, as respondents said they aimed to maximise remittances sent at any one time. Higher sending charges deterred them from sending remittances more frequently.

Table 7.3: Poisson regression estimates for number of times remittances sent in 12 months

Determinants	No of times Remittances sent	
	Odds ratios/ Std errors	P value
Gender		
Men (ref. Women)	1.27(0.099)**	0.008
Age		
18 to 45 years (ref. More than 46 years)	1.02(0.096)	0.814
Marital Status		
Marr ed (ref. S ng e)	0.99(0.103)	0.899
Length of stay in the UK	1.01(0.017)	0.467
Annual Income		
Up to £25,000 (ref. £26,000 and above)	0.92(0.096)	0.383
Charge per transaction		
Incur charges (ref no charges)	0.83(0.088)**	0.028
Residential status		
Students and work perm t (ref. Natura sed c t zen)	0.93(0.113)	0.517
Likelihood of returning to Malawi		
Very ke y to return (ref. Not ke y)	1.4(0.095)***	0.000

Note: *** (P-value<0.000); ** (P-value<0.05); * (P-value<0.10)

The survey findings were also reflected in the interviews, with some men explaining that they sent remittances regularly during their early years in the UK, for investments in Malawi such as houses for rent, transportation businesses, farming, and other ventures that recipients could live on. The results support the work of Cheng and de Goeij (2012); Suzuki and Avellaneda (2018), who argued that men are more likely to take risks in financial transactions than women. The following comments by two male participants typified this perspective:

“I would say the rate went up and then it went down. What I tried at one time was maybe to help them with investment which I felt they could be managing on their own so that I don’t send money all the time”. David; Male, 45 years

“Over the years I am now sending less frequently than I used to when I just arrived mainly because of the investments, that we have made back home”

John; Male, 48 years

The results however contrast with earlier work by IOM et al., (2007), and Orozco et al. (2009), who found that women sent remittances at high frequency, but in small amounts, partly due to gender earnings disparities. The disparity can result from the sample size being smaller or from the study population's different cultural makeup. The Orozco study, for example, examined remittance behaviours of migrants from Latin America, the Caribbean, and West Africa, who have different cultural beliefs, values, and norms than Malawians, which may influence their behaviour differently. Interviews findings show that women sent remittances mostly at constant frequency.

Supporting the survey results, participants from the interviews explained that high sending charges prevented them from sending remittances more frequently in the relocation stage. Some stated that they took their time to search for Money Transfer Operators (MTOs) which offered reasonable charges before they could send remittances. For example, Tops a support care worker commented that high transaction charges were a deterrent for his sending remittances more frequently.

“But the cost of sending that money tends to be quite high, and when you are dealing with the banks, there is the middle rate the buying rate and the selling rate out of which the banks will either way make money out of you”. Tops;

Male, 51 years

The survey results also show that there were no significant relationships between the frequency of remittances and, the age, marital status, length of stay and annual income of the respondent. The finding is particularly interesting especially considering

the argument made above that age, marital status, length of stay and annual income of respondent, influenced the volume of remittances sent. However, whilst the observation above may reflect reality, it can be argued that since remittances are mostly sent out of desire to alleviate someone's suffering, the frequency of sending such remittances would be driven by recipient's needs as well as the generosity of the sender.

The general pattern reflected from the interviews was that higher remittances were sent during the early years of settlement, followed by lower remittances as time progressed thus exhibiting a hump or an inverted-U pattern over time. This finding lends support to the remittance decay hypothesis as argued by Stark (1978) and theoretically refined by others (Poirine, 1997, 2006; Brown and Poirine, 2005; Makina and Masenge, 2015). After controlling for age and marital status however, the pattern for sending remittances was lower among young and single participants during relocation stages and increase as time lapses.

Impact of family lifecycle on volume and frequency of remittances

There were two aspects of the family lifecycle of those remaining in Malawi that shaped remittance patterns. The first relates to children and the second parents.

In the case of children, two patterns emerged depending on where they resided. Firstly, for participants whose strategy was for one family member to come to the UK and settle down followed by the rest of their family, the pattern was to send large amounts while family members were in Malawi, only to be scaled back when the rest of the family joined them. The following comments made by participants who sent for their families after settling down epitomise these perspectives:

“I used to send a lot initially when I was alone and when I brought the whole group here, I started sending less and less” Agnes; Female, 55 years

“I have had an intention to send less money less frequently, because I am also thinking of the life we have here, we have children as well to think about this side..... So, we have actually reduced, not just the frequency, but we have actually reduced the amount over the years” Luke; Male, 48 years

Secondly, for participants who left their children permanently in Malawi, the volume pattern was the reverse of those participants who brought their children to the UK. Remittance volumes were lower when the children were younger, which corresponded to the participants early years of settlement in the UK. However, when the children grew older and needed more financial support to go through colleges and universities, remittance volumes increased corresponding with longer stay in the UK. The views of Mark below help to capture this point.

“I would say that I have tended to send more money more frequently. The more the children have grown, the more demands go high as well. When my boys were in secondary school, they did not need things like being in a suit or wearing nice perfumes, but when they got to the universities, they need all these things. So, the more they grow, the more the demands go up as well”.

Mark; Male, 55 years

In addition to providing for their children, other participants sent high remittances in their early years in the UK, to support their siblings to go through education as noted by John below:

“Number two which I did not mention is that when I got here, I was heavily involved in supporting my siblings to be educated and gain independence, now

they are independent they are able to support some of the things that I was doing so that has reduced my input because they also make an input” John; Male, 48 years

As was shown in Section 7.1 above one motivation for starting to remit was to pay for education of siblings left home so they could become financially independent. One reason for lowering the level of remittances while earnings were high was that siblings left home entered the labour market and assumed financial responsibilities of household members that had migrated. The relief generated through siblings’ involvement in supporting parents and other relatives who needed help, freed up the respondents in the UK from continuing to support the family with higher remittances. For example, Rita a team leader described how she had reduced remittances through educating siblings left in Malawi.

“I used to send a lot of money then because I was going through the school calendar for school fees, but now because most of them are fathers and mothers, they have taken up their own responsibilities, and the frequency and volume is now less.” Rita; Female 61 years

Frequency and volume of remittances patterns were also influenced by the lifecycle of parents in home countries. As time passed, parents of participants aged and retired, which created two situations requiring frequent remittances. Firstly, parents’ retirement packages were not sufficient to cater for everyday needs, and participants sent remittances frequently to top up parents’ insufficient income. Secondly as parents aged, they developed health conditions that needed medical care, which pushed participants to increase the frequency of remittances in order to cover increasing medical expenses. Karen, Richard and Tina explain below.

“I think earlier on when I was unsettled. We’re talking of over 15 years ago, it was sent sporadically but my parents were also working at that point but now that my mother doesn’t have a constant income my allowance to her is a constant income come rain or sunshine”. Karen; Female, 50 years

“Both my parents have no pension. My wife’s parents – one of them who is retired has no pension and the one who is still in work has a part pension so it’s not sufficient at all”. Richard; Male, 46 years

“Well, there’s a consistency in monthly and then there’s also ad hoc, so it’s a combination. There are some who get monthly and then there’s some who are ad hoc. The ad hoc ones are kind of like per term, when school is due to open for example. But for parents it’s every month, and paying for like electricity bills, upkeep, those kinds of things, so it’s monthly yeah”. Tina; Female, 42 years

Changes in remittances over time can be explained by the life course perspective theory, which suggests that life events influence a migrant's decisions. In this study, events like having children, buying a house, completing education, starting a new job, or making investments in the home country impacted remittance behaviour.

Patterns from farming activities and family events

Timing of farming activities and family events in Malawi, were other factors that emerged as driving remittance patterns. Most participants stated that the frequency of remitting was higher, in particular months of the year such as October and November, to support farming activities. Remittances were sent regularly during these months to cover the costs of labour for cultivation and fertilizers, and lower around April and May after harvest when food was in abundance. As was highlighted in the literature review, Malawi is one of the poorest countries in the world, and most people depend on

subsistence farming for their livelihoods. Support for farming activities were a priority for most participants as expressed by Mathew below:

“So, it’s not pressure from that side but my own planning so I make sure that from October/November I should send enough money to help them with cultivation and so on. I look at the time of the year like this time when the rains have just started, and everybody is in the field that is when money is needed on regular basis to help them in the field. But when they have harvested like from April/May/ June, at least there is a lot of food until the next time for garden preparation in October/November that is when they need more money again to help them with garden cultivation and fertilizers” Mathew, Male, 56 years

Frequency of sending remittances was also driven by family events such as weddings, family reunions and memorials. Participants continued to maintain strong links with their relatives in Malawi, and family events in Malawi influenced their remittance behaviour. Most participants mentioned that frequency of remittances rose between the months of August to October, a period where most family events such as weddings, family reunions and memorials are held. Joseph, a systems manager expresses this point in the following way:

“When there is a funeral memorial, you are supposed to contribute, when there is a wedding, you are obliged to help and those are automatic so in those months you send frequently” Joseph; Male, 53 years.

These findings suggest that remittances sent to support farming activities which were driven by annual farming calendar and for family events would persist as long as the participants maintained strong links with the family in their home country. However, the frequency of such remittances would be ad hoc, following the timing of the events.

Remittances to family members in Malawi, especially during crucial periods like agricultural activities, can be explained by the New Economics of Labour theory. In this perspective, migration is seen as a strategic response to address challenges in the local market and production sector (Taylor, 1996). Disbursing remittances to support agriculture serves as a mechanism to boost crop production.

7.7 Patterns of remittance mechanisms

This section describes mechanisms used by participants to send remittances, the reasons for choosing them and the factors that determine the types of the mechanisms over time. I show that mechanisms of sending remittances are influenced by gender, average sending charge, speed of transaction and length of stay in the UK.

Two major channels for sending remittances were identified by the respondents. The first method was through formal channels. Examples of these were banks, and Money Transfer Operators (MTO) such as Western Union and Money Gram. The survey results in Table 7.4 show that, the main criteria for the choice of a particular transfer method were its reliability, simplicity, low costs and speed.

Table 7.4: Reasons mentioned by respondents for choice of transfer method (multiple answers were possible)

Reasons for choice of channel	Malawia n money changers	MTO	Othe r	Bank	Hand Carry	All
Convenient location of provider	40.00	40.00	-	6.67	13.33	18.99
Convenient opening times	100.00	-	-	-	-	3.80
Easy for recipient to get money at other end	72.00	16.00	4.00	4.00	4.00	31.65
Easy to understand	85.71	-	-	14.29	-	8.86
Easy to use	67.74	19.35	-	-	12.90	39.24
Fast transfer	72.73	18.18	-	-	9.09	27.85
Good customer service	50.00	33.33	-	16.67	-	7.59
I know them/they are friends/familiar	90.48	-	-	-	9.52	26.58
Low charges	73.33	13.33	-	13.33	-	18.99
No charges	87.10	-	-	-	12.90	39.24
No need to show ID	92.31	-	-	7.69	-	16.46
Other	-	-	100.00	-	-	1.27
Secure way of sending money	6.25	68.75	-	12.50	12.50	20.25
N respondents for each method	47	20	3	2	7	80
% of remitters using each method	59%	25%	4%	3%	9%	100%

Source: survey 2019

Problems cited with formal methods were the need to produce identification particulars before sending. Furthermore, the exchange rate used was sometimes lower than the official exchange rate and there were limitations on the amount that one could send due to money laundering laws. Although the standard time for sending money via formal channels such as MTOs was five to fifteen minutes, participants stated that it took longer due to scarcity of receiving agents in the rural areas of Malawi where remittances were needed.

The second method identified was informal channels. Operators of these channels are not officially registered as transfer agents. They are Malawians who have businesses such as accounting firms, transportation businesses, hair dressing salons and other businesses in Malawi. These Malawians live in the UK, and the method is used as a way of repatriating profits to the UK. Malawians in the UK who want to send money

home deposit British Pounds into the operators account in the UK and the operator releases kwacha equivalent to a recipient in Malawi. This channel is based on trust because it is difficult to bring any matters to police in case of fraud. Study findings show that this was the most used method because higher black market exchange rates are used, and receivers get more money compared to formal channels.

The results of the survey in this study are consistent with those found in other studies (Spatafora 2005; Pieke, Van Hear, and Lindley, 2005; Siegel et al., 2010) in that most of the respondents used informal channels. Table 7.5 shows that 70% of the respondents sent remittances through informal channels while 30% used formal channels.

The distribution of transfer methods among the formal and informal mechanisms in Table 7.5 shows interesting patterns. Using Malawian operators in the UK was preferred more among informal methods (89%), than sending through visiting friends and family (11%). Among the formal methods, MTOs such as Western Union were preferred more 83%, to traditional bank transfers 17%.

Table 7.5: Preference of remittance transfer mechanisms

Formal	n	%
UK high street bank	4	17%
High street provider (such as Western Union/Money gram)	20	83%
Total Formal	24	30%
Informal		
Deposit into friends accounts here- and they release Kwachas in Malawi	50	89%
Via friends/relatives travelling home	6	11%
Total Informal	56	70%
Total	80	100%
Formal	n	%

Source: Survey 2019

Determinants of remittance channels

The association between mechanism for sending remittances and socio-demographic determinants are presented in Table 7.6. The survey results show that there was an association between mechanisms used and socio demographic variables of gender, average sending charge per transaction and length of stay in the UK.

Table 7.6: Multinomial logistic regression estimates for channel of remittances used in 12 months

Determinants	No of times Remittances sent	
	Odds ratios/ Std errors	P value
Frequency of sending remittances	0.88(0.183)	0.491
Length of stay in UK	1.27(0.126)**	0.050
Average savings per month	1.00(0.002)	0.080
Average sending charge per transaction	0.85(0.058)**	0.006
Gender		
Male (ref. female)	6.67(0.794)**	0.017
Age		
18 to 45 years (ref. More than 46 years)	4.47(0.869)	0.085
Education level		
College to undergraduate (ref. postgraduate)	0.71(0.0693)	0.628
Annual Income		
Up to £25,000 (ref. £26,000 and above)	0.33(0.845)	0.189
Investments in Malawi		
Have investments in Malawi (ref. no investments)	0.59(0.761)	0.491
No of years sending remittances		
Up to 7 years (ref. 8 years and above)	0.65(0.305)	0.581

The reference category is: Female.

Note: *** (P-value<0.000); ** (P-value<0.05); * (P-value<0.10)

The survey results from the study show that men were 6.67 times more likely to use informal channels than women. More men (54%) than women (46%) used informal channels, while more women (75%) than men (25%) used formal. The results further indicate that respondents were 85% more likely to use informal channels when transaction charges for sending remittances increased. Finally, staying longer in the UK increased the odds of using informal channels by 1.27 times.

Cost and security of channel

Interview results around cost of transferring remittances also reflected the survey results from the study. Most participants from the interviews explained that formal channels of remittance transfers came with substantial costs which made them to prefer informal channels. Informal channels where British Pounds were deposited in the operators account in the UK for Kwachas to be released to a recipient in Malawi, is a form of black market. For example, Thom and Luke described how charges influenced their choice of channel in the following way.

“Western union, we stopped a long time ago because we realised there was a massive difference in the rates. They were robbing us, so we stopped. Also, the banks are expensive because they charge fees, and the rates are low. The banks also take some money from the money you have sent so the recipient does not get the whole amount. So, the preferred method of sending is the black market”. Luke; Male, 48 years

“I use Malawians; Western Union and banks I don’t use them as much, in fact, last time I used them, I can’t even remember. Western union charge £4.90 for £100 and that figure goes up depending on how much you are sending. And then banks are even more expensive than western union and they can charge sometimes even £9, £10 to send money, so I stopped using them, because when I use the black market they don’t charge and they offer better rates.” Thom; Male, 54 years

In addition, when asked if the level of remittances sent home would increase with decreased sending charges 62.5% of the survey respondents from the study said that the decrease in charges would not affect the amount of remittances they were

currently sending. Since 70% of the respondents indicated that they sent remittances through informal channels which did not attract charges, it is not surprising that a decrease in sending charges would not have an influence on the amount remitted. With respect to the use of formal channels, the results resonate with the work of Gibson et al., (2006). Their work with migrants from Tonga found that a unit decrease in remittance costs resulted into an increase in funds transferred.

In terms of gender the interviews also reflected the survey results from the study. More men than women interviewees used informal channels. The results are not surprising as previous research has shown that men are more likely to take risks in financial transactions than women (Cheng and de Goeij, 2012; Suzuki and Avellaneda, 2018). Most female participants explained that they preferred formal channels to informal channels because they were safe and reliable. The formal channels are strictly regulated and provide assurance to senders that remittances will get to the recipients, with no risk of defrauding. For example, Mary a specialist nurse, described why she always used formal channels by stating that:

“I normally use MoneyGram or Western Union because they are safe and reliable”. Mary, Female, 50 years

Conversely, Dida a male lecturer described how comfortable he was, using risky informal channels because they were faster and offered a better exchange rate:

“Normally What I do is I find someone who has got money in Malawi, but they need some money here. So, I simply transfer the money into their account, and they transfer their money in Malawi into my account. That’s the quickest and the most reliable one because normally the exchange rate which those people

provide is much higher than the ones from the banks or the agents.” Dida; Male, 51 years

The informal channels though efficient and convenient, were riskier as they depended on trust between the two parties, which could only be established over a period. Interestingly, the most popular informal channel where British Pounds were deposited in the operators account in the UK for Kwachas to be released to a recipient in Malawi is a form of money laundering, as money changes hands through unofficial channels. While the system serves legitimate purposes for migrant workers or poor people to transfer money easily and at low cost, its characteristics, makes it illegal. Surprisingly, while many participants did not see this as money laundering, others like Richard below acknowledged it as being an illegal means of sending money but continued to use it.

“I use other sources. Maybe for legal reasons we may not be very willing to disclose them. It’s not a black market it’s just people exchanging money locally. So those that have got Malawi Kwacha in Malawi will be able to release the money to your account while you also pay them in their account here in the UK”
Richard; Male, 46 years

In terms of time, participants relied on formal channels upon arrival in the UK, as they were secure to use and easy to find while they were still trying to find their feet in the UK. They also highlighted that in their early years they had not established a wide network to know and prove the informal agents before they could start using them.

Speed of mechanism

An additional reason shaping the choice of channel was the time it took for the recipient to receive the money. Participants from the interviews explained that apart from being

cheap, informal methods were by far the faster method compared to the formal transfer methods. One participant from the interviews describes a typical transaction which took less than three minutes to transfer money from the UK to Malawi in the following way:

“Sender texts informal agent: Want to send £200 to Malawi, can you do it?”

Agent response: yes rate is K960 to £1

Sender: ok thanks, which account should I deposit £200

Agent: Bank NatWest- Sort code: 00000 Account: 99999

Sender: Ok thanks, depositing now: Deposited.

Agent: ok advise account of recipient to deposit money in Malawi

Sender: Bank NBS- Account: 888888

Agent: Ok, transferred check with recipient

Sender: Recipient has received- Thanks”

The pattern for most participants was therefore to start with formal channels, which were more reliable during the early years of settlement and move to informal channels much later in their migration journey once they had established links with the informal operators. In terms of gender however, the findings show that over time more women than men stayed with the formal channels, only few women migrated to the informal channel. One could contend that ICT has reshaped the arena of migrant remittances, providing swifter and more cost-effective avenues for financial transactions. These technological strides contribute to financial inclusion, economic development, and

enhanced wellbeing for migrants and their families. Conversely, ICT has also prompted the utilization of less secure informal channels.

The Aspirations-Capabilities theory effectively explains the selection of mechanisms facilitating remittance transfers over time. Participants aspire to maximize received remittance amounts and desire swift receipt upon sending, with a prevalent preference for informal channels among most male participants aligning with this aspiration.

7.8 Disruptions in remittance behaviours

The study found that remitting was not continuous, but that there were interruptions in the sending of remittances in some cases. Fifty seven percent (57%) of the respondents from the survey said they remitted consistently while 43% had stopped at some point. The main reasons for stopping were more financial commitments in the UK (31%), recipient's misuse of funds (18.8%), and loss of work in the UK (18.8%). Participants also cited loss of trust, anger, maturity of investments, and siblings taking over caring responsibilities, as the main reasons for stopping or reduction of remittances.

On the other hand, main reasons for restarting were the identification of new support needs (30.4%), availability of more disposable income (22%), investment maturity in Malawi (6.5%), and control on the usage of remittances (6.5%). Restoration of trust and identification of new support needs were stated as reasons for restarting to remit after a break period (see Figures 7.2 and 7.3).

Figure 7.2: Reasons for Stopping

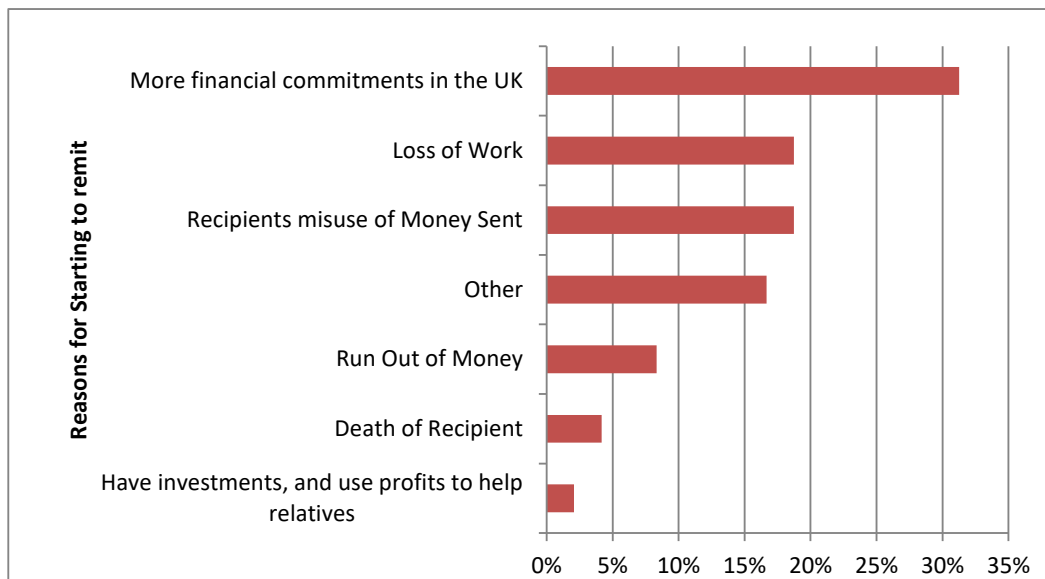
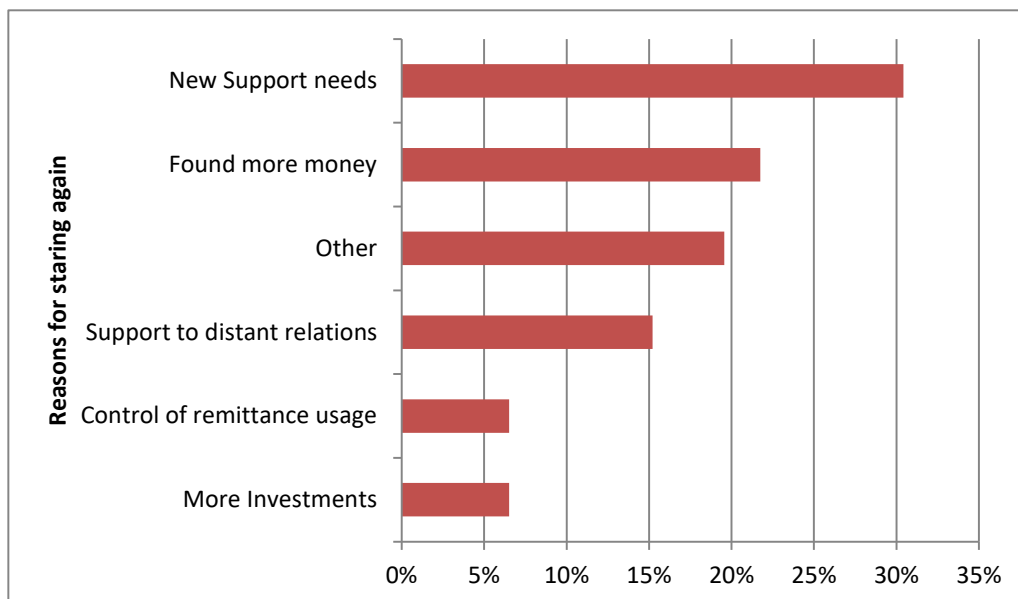


Figure 7.3: Reasons for Restarting



Cross tabulation results for reasons for starting and stopping to remit

Below are the findings from the cross-tabulation analysis examining the relationship between reasons for discontinuing remittances, resumption factors, and demographic

variables such as gender and marital status. Please refer to Appendix 8 for detailed cross-tabulation tables.

Among those who ceased remittances due to financial constraints, 60% were male, representing 16.5% of all male participants. Conversely, 71.4% of individuals who halted remittances due to misuse were female, constituting 22.7% of all female participants. Moreover, 92.9% of those who discontinued remittances for misuse reasons were married, accounting for 22.4% of all married participants. Similarly, 71.4% of individuals who cited increased financial commitments in the UK as a reason for discontinuing remittances were married, comprising 25.9% of all married participants in the study. The results suggest that female participants showed greater responsiveness to the misuse of remittances in comparison to men, and similarly, married participants exhibited a higher sensitivity to this issue than their unmarried counterparts.

Regarding resumption, 35.3% of those who restarted remittances after a hiatus attributed their decision to finding more resources in the UK, and they were predominantly male. In contrast, 64.7% of individuals who resumed remittances due to improved financial circumstances were female. Furthermore, 54.5% of those who resumed remittances to exert more control over how the funds were used by recipients were female, representing 13.6% of all female participants. Additionally, 81.8% of individuals who resumed remittances for the same reason were married, accounting for 15.5% of all married participants.

Lastly, 57.1% of those who recommenced remittances after a break identified new support needs in Malawi, and they were mostly married individuals, constituting 13.8% of all married participants who experienced a resumption in remittances.

Loss of trust and anger from misuse of remittances

Loss of trust became an important driver for not sending remittances at post migration stage. With the passage of time, and due to the growing financial commitments in the UK, participants could not make frequent visits to Malawi, which made some recipients misuse the remittances they received. When participants eventually visited Malawi and found that remittances were misused, they lost trust which made most scale down in the frequency and amount sent or stopping altogether. About 17% of participants said they were deterred because of these reasons. The quotes below summarize these sentiments:

“When you engage in projects, they (relatives) disappoint you and that can make you take a step back even when they really need help because you think, I gave you a chance and you haven’t utilised that chance appropriately, you’ve misappropriated the money, even when I gave you such a chance and you take a step back to reflect and to give them time as well to reflect and think how next time they can handle other people’s finances” Luke; Male, 48 years.

“What I do is, I first give instructions as to how I want the money to be used then once I send the money, I always insist that they tell me how they use the money and if there is no report or no evidence, I stop. That’s what I do” Dida; Male, 51 years.

Most participants expressed interest in knowing what the money they had sent home was spent on, and how. The majority devised several ways of following up and checking how the money was used. This monitoring was aided by information technologies like whatsapp chat groups. Richard and Harold explained as below:

“I believe if I give as much as I do, I need to know how it is used, I also believe that those to whom I give should be trusted because at the end of the day it is them that are benefitting or losing”. Richard; Male, 46 years.

“I think what is helping is communication, because it's easier now to communicate with people back home and you can ask for evidence that something has actually been done, so with things like WhatsApp and what have you, you can have photographs of whatever projects have been done, you can actually see progress” Harold; Male, 51 years.

The level of trust participants expected varied depending on who the recipients were. For the help that went to close relatives such as parents, most just trusted that the parents would use it for the purposes intended. Two participants stated:

“Apart from the parents, everyone else I need to know” Agnes; Female, 55 years.

“I trust my parents to be able to choose what they want to do” Richard; Male, 46 years.

The comments from Richard and Agnes suggest that remittances to close relatives may continue even if the money is not used as envisaged, while remittances to distant relatives and others depended much on the level of trust. This finding concurs with the work of Lianos and Pseiridis (2014), who, in their study of migrants from six countries found that as the level of confidence in the individual who will use the remittance money declines, so would the amount. They concluded that trust was a moral hazard that affects the volume of remittances in different time periods.

Additional reasons for stopping or reducing remittances included siblings taking over responsibilities, investments maturing, and relatives being helped from the proceeds of these investments, bringing family members to the UK, death of recipient, financial commitments in the UK, and as a way of encouraging recipient to be independent. The following quotes summarize this observation:

“Nowadays, I do tell them to say you know what, it’s a long time I have been sending this, can we try and help each other. So, try and do something for yourself. I am trying to withhold a little bit” Mary, Female, 50 years.

“We’ve been looking more at helping them to be on their feet, or helping them with careers, or something like that just to put them in an independent position. So, we have reduced, not just the frequency, but also on the amount over the years” Luke; Male, 48 years

“We have just started creating investments in Malawi, so that reduces the burden, and so the earnings from these businesses that we have created is able to support the various causes- these businesses are in Malawi” John; Male, 48 years.

Participants also experienced anger because of being cheated on the remittances. They mentioned that some recipients abused the remittances meant for their parents by diverting them for their own use. Yet, others diverted the remittances for their own personal investments.

“... I remember we were sending like two hundred and fifty pounds to one parent. We realised the siblings were going to the parents to help themselves with their needs from the parent’s groceries because the parents had so much. We became aware of all that and changed our tactics”. Luke; Male, 48 years.

“... Some people close to us have taken advantage of our wishes to give our parents comfort. We have tried to make investment- we have sent trucks, have sent resources and people have made use of those resources for their own benefit and that has really hurt” Richard; Male, 46 years.

Participants also expressed that their anger grew because, despite their best efforts to alleviate their relatives' suffering and make them happy, they felt that their relatives did not appreciate what they did for them and continued to demand more and more. Participants felt exploited in what Phillimore et al. (2018) call unbalanced reciprocity. Richard expresses his frustration and anger by lamenting that while he was toiling in the UK, trying to make ends meet and at the same time putting something aside to help his relatives, they thought he was having a great time and had plenty to spare.

“It really stresses me out because people at home do not understand that you are struggling, they just think that you have money because you are here in the UK, and when they put that demand, they think that you will easily provide----- everyone is expecting something, and they are asking for expensive things and are not easily pleased with something from the charity shop , they want something that they can unwrap and smell the new thing” Richard; Male, 46 years.

While some had stopped remitting altogether, they started again at a later stage. As they indicated, they started after the recipients demonstrated they could be trusted again as illustrated in the quote below:

“What made me start again is when I found out that there was a guy I could trust. I trusted him initially with smaller amounts and then increased to millions. He did a good job so it's that trust that we managed to build up” Thom; Male, 54 years.

In the same way, others indicated having restarted to remit after putting in place control mechanisms, as expressed by Richard below.

“I try sometimes to get maybe a second person involved. I have been involved in some building work so I would like to ask another person to just inspect for me to see if the job has been carried out in the way I wanted it done. And yes, I also ask for receipts to be kept for me”. David; Male, 45 years

Other participants said they had re-started remitting because they had identified new recipients or new support needs, yet others said they had not actually stopped but simply changed the reasons for sending.

“I have already found other priorities. I have just asked my cousin to find a child who needs help so I can put that child in a boarding school. When I went home, I found that child is struggling so I want to put him in a boarding school. I am waiting for a response” Exon; Male, 52 years.

“I have stopped certain causes as these have changed over the years. I have replaced these with others”. John; Male, 48 years

Remittance disruptions find explication through the perspectives of both the life course theory and the Aspirations-Capabilities theory of migration. Life course transitions experienced by participants, such as completing education, commencing employment, encountering death, or retiring, exerted notable influences on remittance behaviour and patterns; demonstrating how changes in emotions, social roles and circumstances throughout the migration life cycle impact remittance motivations and patterns For instance, the demise of a recipient in Malawi temporarily halted remittances as participants sought new recipients. Additionally, the goals, desires, and ambitions harboured by migrants for themselves, and their communities played a significant role

in the disturbance of remittances. Notably, aspirations to fund the education of siblings left at home served as a catalyst for remittances, while the completion of education resulted in remittance disruptions as participants redirected their financial support towards other needs.

Life course theory helps contextualise how various life events influence remittance activity whilst aspirations- capability theory helps understand the motivations behind the choice of remittance mechanisms and how they evolve over time.

Conclusion

In this chapter, I have discussed determinants of remittances and how they change over three migration stages of pre-migration, relocation and post-migration. The results have revealed that time is important in determining motivations. The results indicate that the main determinants for sending remittances are economic, emotional, expectations and networks. I have shown that pre migration poor economic conditions in Malawi encouraged participants to migrate to maximise their incomes to help their relatives, and that the strong economy in the UK in the relocation stage afforded participants opportunities to increase their remittance capabilities. I have further demonstrated that as time lapsed in the settlement stage, economic reasons for sending remittances altered to managing the high cost of living in the UK and making investments in Malawi in preparation for return. I have also shown that emotional motivations for sending remittances changed over time. Prior to migration, empathy and love were predominant emotions, whereas during the relocation phase, attachment, reciprocity stemming from gratitude, and guilt assumed dominance. Following migration, concerns shifted to fear of reputational loss and personal happiness becoming the prevailing motivations. Remittance motivations from

Networks were present in all the three migration stages. I have further demonstrated that cultural and family expectations motivated remittances pre-migration while pressure from recipients' expectations motivated remittances during relocation stage and expectations for returning to Malawi motivated remittances during settlement stage.

I have also shown that while sending of remittances were disrupted due to misuse, and loss of trust, these were temporary as participants found alternative ways to control remittance usage.

The chapter has further discussed findings in relation to patterns of remittances over time. Remittance patterns could be categorised into volumes and frequency. The research has revealed that remittance patterns change over time based on participants' migration trajectory. I have shown that, time had an impact on the pattern of volume and frequency of sending remittances. I have also demonstrated that time had an impact on both the mechanisms for sending remittances and nature of recipients of remittances. Formal channels were preferred during the relocation stage while informal channels were used in the settlement stage. In terms of recipients, close family were targeted in the relocation stage while distant relatives and charities were targeted in the settlement stage.

I have also demonstrated that participants' lives changed over time, family structures changed, responsibilities in the UK grew putting pressure on finances and more opportunities and resources become available. In addition, participants acquired more knowledge and experience on how to deal with remittance requests, which in turn influenced patterns. Exploring remittance patterns over time has the potential to shape

our understanding as to why there are peaks and drops in volumes and frequency at different times of the year and over the life cycle.

In summary – the analysis in this chapter has integrated various theoretical perspectives to comprehensively explore remittance motivations and patterns across the migration life cycle,. This chapter has highlighted the multifaceted nature of remittance behaviour, demonstrating how individual motivations, life circumstances, and cultural backgrounds influence patterns, as well as the importance of broader economic theories in understanding the implications of remittance behaviour for migrants, their families and home countries' economies.

CHAPTER 8: THE IMPACT OF SENDING REMITTANCES ON SENDERS' LIVES

8.1 Introduction

The previous chapter presented the motivations for remitting, patterns of remittances in terms of volume and frequency and how this is achieved over the course of migration trajectory. What we do not know is what it means for the senders to make these remittances over time. This chapter opens a new area of research from an economic, psychological, social and physical wellbeing perspective in examining the meanings that senders attribute in making remittances.

While most study participants developed a range of strategies to cope in the short term, the longer-term impacts can be characterised by a mixture of feelings of regret and frustration mainly derived from perceived exploitation, unfulfilled dreams and cultural bereavement. They felt only partial general life satisfaction because of their perceived ability to provide a decent life for parents and relatives in Malawi or a decent education for their children in the UK. Ultimately, while participants were earning more in the UK than in Malawi, this increase in income may not compensate for the negative effects of remitting.

The chapter is organised as follows: firstly, I describe the context within which remittances were generated, demonstrating the sacrifices made to quickly begin remitting; secondly, I explore the positive and negative remittance experiences of participants and their impacts on subjective wellbeing over time; finally, I consider the strategies employed to minimise those impacts.

The theoretical framework used in this analysis chapter encompasses several theories and concepts to help understand the impact of remittances on senders lives,

-specifically theories focus on social, psychological, physical and financial/economic well-being

8.2 Remittance context

In this section, I explore employment experiences in more depth, including working long hours followed by experiences of discrimination and exploitation and how improved living standards in the UK came at a high cost. First, in coming to the UK, participants left behind the familiar, including language, family, friends, homes, social structures and support networks. From a life course perspective, the “transitions” and “turning points” of leaving the familiar caused participants to experience feelings of loss due to separation from friends and relatives. Most participants described this separation as having an emotional effect on them. Although they were able to communicate regularly with family members via social media communication channels, participants felt disconnected from relatives in Malawi. They reported a strong sense of missing family support, family celebrations and reunions and general socialisation. They cited loss of financial and emotional support from family members, loss of free childcare from relatives and the loss of affection and protection as irreplaceable:

“The only relationship I have with my relatives is through the phone[...] When I was back home, I would just say, ‘Oh, I am going to see my uncle’[...] so there was that relationship with my family, and it was so good, but, at the moment, I don’t [have that]”. Peter; Male, 50 years.

“Support is always there for one another. You can depend on each other easily while here – although our earnings are high, you must work; if you don’t work,

you have no one to help you. Whereas there, it's possible not to work, but if you have family, somebody will still help you somehow, and you are not going to go hungry". Rex; Male, 58 years.

Equally important, participants reported feelings of loss due to separation from the familiar things and surroundings that made them feel accepted, happy and at ease. In leaving Malawi, participants abandoned familiar culture, food, weather, clothing styles, work patterns and work environment. Most participants experienced a culture shock when they confronted different values in terms of religion, laws, traditions and customs.

"There was a culture shock because certain things, the way they are done back home, are done differently here. So, there was a little bit of a culture shock". Rex; Male, 58 years.

"It was very difficult to adapt to the climate and even the way of living itself. It took me almost three years to get used to the weather, which I am not really used up to now[...] Even eating your own traditional food, which you cannot find here, but it's also the culture that is what [differs] between UK and Malawi". Mathew, Male, 56.

Luke also found adjusting to the UK's seasons very difficult. He found winters particularly challenging because he had to start and finish work while it was still dark, and dress differently just to keep warm. Luke also mentioned having to endure these challenging weather conditions to earn money for remittances:

"The winter itself was a challenge. You know, you must leave your house when it's still dark. Back home we were always leaving the house when it's already

nice and bright – in the morning around 7 o'clock – but here you find that it's time to start active life in the day, but it's very, very dark. But you still have to work, and you come in, still in the dark as well[...] that was another adjustment that we've had to endure". Luke; Male, 48 years.

When they arrived in the UK, most participants focused their energies on immediate needs, such as getting settled, finding a place to live and finding a job so at this stage were sufficiently distracted such that they did not think about their losses. During this settling stage, they found solace in providing financial support to their relatives in Malawi. Knowing that their assistance was benefiting their family allowed them to embrace their decision to migrate, thus alleviating feelings of loss and enhancing their psychological wellbeing. Thus, during the early phase of resettlement, the negative emotional consequences of migration could be allayed with the satisfaction associated with being able to remit.

Second, to generate remittances, participants were impacted by life trajectory barriers such as deskilling and low-paying work. They had to apply and accept jobs that did not match their qualifications or skill level as their academic and work credentials attained overseas were not readily recognised by UK employers (Wilkinson, 2012). Respondents explained that they needed to work as quickly as possible after arriving to the UK to pay for food, housing and other necessities. Jobs in the low-paying public and service sectors, such as care cleaning, food processing, and packing, were quicker and easier to find than higher-paying positions. The wages they received for low-skilled jobs initially looked impressive as they were higher than wages received in Malawi. Such an income differential appeared to provide participants with much-needed income for remittances.

The majority of the participants were between the ages of 35 and 55 with exception of six above 55 years. Before leaving Malawi, 5 had a Master's degree, 16 had a Bachelor's degree, one had professional accounting qualification, and three had diplomas (see App 7). All worked in positions that reflected their professions with 11 in senior management, 12 in middle management and only two in lower skilled positions.

Deskilling and overworking

Almost all the participants deskilled to low paying jobs in their first three years in the UK. These first three years were the most challenging as they negotiated settling in a new place and sending money to relatives. Only three were in senior management roles, 12 were in middle management positions, and ten worked in lower skilled positions, largely in care, after settlement. Various scholars have reported similar findings concerning the de-skilling experiences of migrant professionals globally (Wong and Wong, 2006; McIlwaine et al., 2006; Grant and Nadin, 2007; Maitra, 2015). Deskilling is a common experience for migrants from the Global South arriving to western economies for example, Guo and DeVoretz (2006) looking at Chinese in Canada and Adhikari (2012) at Nepali nurses in the UK. Deskilling was increased for participants in this study because of pressure to remit money fast to help relatives in Malawi while still sustaining their family in the UK.

“As I have said, I did management, business administration, that's the field that I am interested in and enjoy doing, but when I came here to the UK, the market was a bit difficult because I am a foreigner, and also, I have to earn a living, so I just went into care work”. Venus, female, 35.

The life course perspective can be used to analyze how participants managed challenges in having their foreign qualifications recognized in the host country over

time. It enables exploration of interconnected transitions, adaptation processes, and identity developments as individuals navigate migration challenges and potential consequences of deskilling in a new environment (Bengtson et al., 2005).

While deskilling and accepting low-paying jobs helped participants get settled and start to earn a living, these jobs alone could not sustain remittances in the long term. After the novelty of living in the UK had worn off and the reality of the UK's cost of living had set in, participants entered the settlement stage. Because of low earnings, participants were driven to work long hours as an income maximisation technique to make ends meet and send remittances. Thus, most participants worked overtime, typically 8 to 10 hours a week above the UK average of 36 hours, thereby affecting their physical wellbeing.

Where working overtime was insufficient to cover living expenses and remittances, participants accepted multiple jobs in addition to their main job. Despite the available evidence indicating that migrants in the United Kingdom tend to work extended hours (Ruhs and Anderson, 2012; Datta et al., 2006a; Lima et al., 2007), it is contended that the necessity to send money back home intensifies this issue. David discussed the experience of working longer hours in the form of overtime and multiple jobs:

“If I didn’t have enough, I arranged with my manager to get extra shifts so that I maximised my income. There was a time when I had two jobs, so I was able to juggle the two and make sure that I could try to maximise the time as much as I could”. David, 45 years.

Single parents had to work even harder to meet everyday expenses while at the same time sustaining remittances. Furthermore, nobody could help them with household tasks upon finishing work. Stack and Meredith (2017:239) contend that single parents

encounter elevated levels of stress, psychological distress, and anxiety, which are associated with their position of sole responsibility and concerns about finances. As demonstrated in Chapter Seven, successful migrants are expected to contribute financially to the wellbeing of the extended family members and failure to do this may put the migrants at loggerheads with their extended family. Thus, single parents like their married counterparts were also responsible for their relatives abroad and as such had to stretch their incomes more for living expenses and remittances. They voiced continual fatigue resulting from juggling their work and family obligations, which had an adverse effect on both their social and physical wellbeing (Osipova and Zemtsov, 2016; Tomaszewski, 2013). For example, 50-year-old single nurse Mary said,

“I come from work, and I cannot just sit here doing nothing. I have to make myself a cup of tea, cook, and clean the house. The following day I am on a day off, but I am not just going to sit here and do nothing. I have to run around the house to do a lot of things”.

Participants faced perceived racism and discrimination in their efforts to maintain employment and facilitate remittances. This discrimination stemmed from colleagues, workplace managers, and the local community. Issues included unequal opportunities in recruitment, promotions, and job assignments. Some struggled to secure employment not due to qualifications or experience, but because of their race. For instance, David recounted a job interview being abruptly cancelled upon the manager realizing his race:

“I have experienced some racism, direct and indirect. Direct in seeking employment because I remember applying for jobs and being invited for

interviews. As soon as I walked through the doors and the interviewer saw me, he called me to the office, started talking [about] matters that were not even related to the interview and then called the interview off. It happened twice. [Once,] I went for an interview; the interviewer saw me and then took me to the office. [He] did not even interview me whatsoever and just talked about my academic background, and then [he] concluded that I was overqualified for the post”.

Evidence indicate that migrants frequently assimilate into underprivileged or inferior social strata within their host nations and are frequently exposed to discriminatory practises, as evidenced by approximately 40% of all migrants encountering some form of discriminatory treatment in their places of employment (Girling, Liu and Ward 2010; Major, Mendes and Dovidio 2013). Furthermore, research has revealed that discrimination based on perception is prevalent throughout the entire employment process, and that unskilled migrant labourers are more susceptible to such discrimination when compared to their skilled counterparts (Mallender et al., 2014; Kadiresan and Javed, 2015). In case of this research, participants working as nurses and teachers exemplified workplace racism, describing regularly being assigned to the most difficult wards and problematic classes. For example, Harold noted that he was always assigned to the most problematic classes at temporary teaching jobs. He observed that this regularly happened to him compared to his white counterparts, which led him to conclude that this happened because he was black. Although this experience was unpleasant and difficult for Harold, he endured it because it provided finances for remittances:

“In terms of racism, it’s not in-your-face, but sometimes you can tell when things are happening. For example, at some point, I was doing temporary teaching, and I was always given the most difficult classes, you know, so you think, why is this only happening to me, so you tend to question these things, and one of the obvious conclusions is that this is happening to me because I am African or because I am black”. Harold; Male, 51 years.

Social wellbeing, psychological wellbeing and physical wellbeing (Zhang and Zhang, 2015; Roscoe, 2009; Osipova and Zemtsov, 2016), theories can be applied to understand how discrimination impacted on the wellbeing of participants. Discrimination can lead to social isolation as individuals may withdraw from social interactions to avoid further exposure to discriminatory behaviour. Social wellbeing is closely tied to feelings of belonging and connection, and discrimination can undermine these essential aspects of a person's social life. Furthermore, constant exposure to discriminatory practices or attitudes can erode an individual's sense of self-worth and belonging, negatively impacting their emotional wellbeing. Prolonged experiences of discrimination are associated with adverse physical health outcomes, including cardiovascular problems, elevated blood pressure, and compromised immune function.

Exploitation from recipients and sending agents

Furthermore, participants felt exploited by remittance recipients. Some recipients would request money to help in situations that did not exist. Participants, for example, discussed relatives requesting money for medical attention despite not being sick at all or inflating invoices and pocketing the difference. Some participants described siblings in Malawi using funds sent for their parents to meet their own needs, while

others described recipients misusing remittances. Misuses of remittances included using funds earmarked for their (participants) children's tuition for their own expenses, buying very expensive clothing, spending the money on luxury items and carrying out non-essential home extensions. There was also evidence of open embezzlement of money sent for participants' projects. Funds allocated for construction projects were misappropriated by relatives in Malawi who were entrusted with the responsibility of supervising said projects. Thom and Agnes' perspectives shed light on the exploitative practises.

"There are some school children who will ask from me and my siblings here for the same thing and give surplus to their parents who you know can afford [what they were asking for]. They just want you to help them for no real reason".
Agnes; Female, 55 years.

"I negotiated for an extension of a piece of land, and we agreed on the price, and I sent the money. Unfortunately, that money got misused by a relative and I did not get to settle the payment for the land. The second time I sent [money], I involved a number of people, but, again, it [got] into the wrong hands. I lost a quarter of the money". Thom; Male, 54 years.

Other forms of exploitation included inflating the cost of building materials, as in the case of a 51-year-old teacher who had been away from home for a long time and was unaware of current material prices:

"When you are doing a building project, they inflate the prices. That [is] always out of my control. We have been away for quite a long time now, [and] I don't

know the prices of stuff, so I am just told that the bag of cement is K10,000, and you just send the money”. Harold; Male, 51 years

Participants also experienced exploitation from sending agents. For example, fees for companies such as Western Union, are reduced when more money is sent; coercing senders to remit more money to benefit from reduced rates, informal Malawian agents encourage higher volumes of remittances by offering better exchange rates when higher amounts are sent.

“There is always a tendency to send more money because the guys one uses to transmit the money tend to give you poor rates when you send smaller amounts, or they sometimes don’t even want to know. The more money you send, the better the rate, but not only that, the more money you send, the better the relationship with the guys who do the exchange”. Thom; Male, 54 years.

Having explored remittance context, the next section looks at impact of remittances to senders’ wellbeing.

8.3 Positive impacts of remitting on senders

8.3.1 Economic impact

Despite the problems of remitting, which will be explored in the next section, most migrants in the survey felt financially secure from their investments in Malawi. For example, the survey results indicate that most respondents (72%) were satisfied with their family’s finances, 16% were undecided, and only 11% were dissatisfied.

Regarding the household financial situation considering investments made in Malawi, most respondents (72%) felt comfortable, 13% felt prosperous, and 15% felt poor.

These findings were reinforced by the interviews. As Chapter 7 observed, one motivation for remitting was to build upon investments in Malawi. Investments were made partially as insurance for those planning to return to Malawi and as a way of permanently freeing themselves from remittances because parents and relatives could live off the investments. For example, David felt financially secure and very happy with his life because sending money to Malawi helped him to invest and achieve goals he could not achieve if he lived in Malawi.:

“There are so many things I know I wouldn’t have been able to do if I was still in Malawi. But because I have been here, I have been able to do those things, and that makes my life more satisfying”. David; Male, 45 years.

Mark acknowledged that his decision to relocate to the United Kingdom enabled him to send sufficient remittances, which he subsequently utilised to construct properties that he leases out in Malawi. Over time (after settlement), he reduced the level of remittances because his relatives could live off the rental income:

“Yes, I have other sources of income back home, especially the rent from the two houses that we have. When the tenants pay us rent, our relatives use that to sort out their needs”. Mark; Male, 55 years.

Others felt optimistic about their future financial position because they had invested in educating their younger siblings in Malawi, reducing their future financial responsibility.

They explained that helping their siblings improve their skills enabled them to obtain better jobs and helped them break the cycle of dependency on remittances. Over time when their siblings finished their studies and became financially secure, participants were freed from having to send them money and subsequently regained a feeling of control over their finances in the UK:

“I used to send a lot of money for school fees to educate my siblings [... Now,] because most of them are fathers and mothers, they have taken up their own responsibilities, and I have reduced the amount I [send]”. Rita; Female 61 years.

Equally important, retraining into new professions was described as a significant turning point post-migration. Gaining UK qualifications enabled them to secure higher level jobs that afforded them higher incomes and respect amongst their Malawi peers providing a sense of satisfaction. After earning UK qualifications, 12 of the 25 participants who had previously worked in low-wage jobs were now in middle management positions. Whilst some participants were forced to retrain, the longer-term impact on their career trajectory was favourable. For example, Mathew, who worked on the assembly line in factories before retraining, was now working as a benefits administrator in middle management.

“I had to start by working in the factories, but as time went by, I had to say no, I don’t think this is my life, I better go back to school and get a qualification. Eventually you end in the mainstream where I am now. Mathew, Male, 56 years”.

Similarly, John worked as a research nurse specialist after retraining having previously worked as a care worker.

“I was not considered as a graduate here – the jobs that needed graduates, I could not get them, and I had to start with jobs that did not require graduate qualifications, to work my way up, and I had to retrain in another career path, [and] that’s when I was recognised”. John; Male, 48 years.

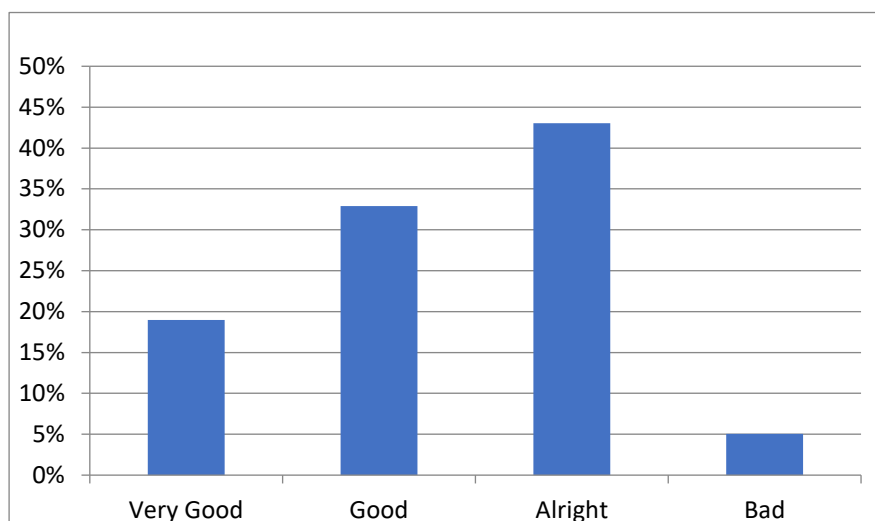
8.3.2 Psychological satisfaction

Besides financial wellbeing, participants also derived substantial psychological satisfaction from helping relatives in need. Alleviating relatives’ suffering through remittances partially compensated for the difficulties endured in generating the necessary finances. Others were happy because, in addition to helping individual relatives, they provided financial support to community projects in Malawi such as providing drinking water to their villages; sending medical supplies to their community health centres; and helping develop their local schools. Harold, was proud to have helped his village develop its school and this gave him personal satisfaction:

“I am satisfied with life because I can achieve some of the things that I had wanted to achieve, for example, helping people. I have been able to help a number of people[...] That has made my life even more fulfilled here than in Malawi. I have been able to do projects in my village, [such as helping] my local school, and people are very appreciative of that, so that gives me a lot of satisfaction”. Harold; Male, 51 years

The interview findings reflected the survey results. Figure 8.1 shows that most respondents (76%) indicated that their quality of life in general with respect to remittances was 'good' or 'average, and 19% felt that it was 'very good'. In this study, the dimensions of quality of life serve as indicators of subjective wellbeing.

Figure 8.1: Quality of life in general with respect to remitting



Similar findings have been reported by Bruhin and Winkelmann (2009), who studied the relationship between the subjective wellbeing of parents and their adult children in Germany, and Aknin et al., (2013), looking at the emotional benefits migrants derived when using their financial resources to help others. These studies found that individuals derived satisfaction from being altruistic towards members of their own family. In this study satisfaction came with personal sacrifices to financial, social, psychological and physical wellbeing as will be explored in the next section.

Similarly, participants derived satisfaction from being able to provide their children with better education. Given the many opportunities available in the UK, children could

obtain a high-quality education for free (primary and secondary school) and go to university to study, paying lower “home” rather than the more expensive international student fees which would have been unaffordable had they been living in Malawi. Being able to give their children a good education partially compensated for the difficulties experienced:

“I value more things than just my comfort at work; I know that staying in the UK, even though [life] may not be of the same quality [as] in Malawi, one important thing that I have achieved is sending my children to school for free; that’s primary school, secondary school, getting [a] quality education for free”. Tops; Male, 51 years.

Both economic satisfaction and psychological satisfaction can be explained through the lens of subjective wellbeing theory and Aspirations-Capabilities theory of migration. Individuals often migrate with aspirations for economic improvement (De Haas, 2021). This could include the desire for higher income, better job opportunities, or an improved standard of living. Economic satisfaction, in the context of the Aspirations-Capabilities theory, represents the fulfilment of these aspirations. Economic wellbeing is enhanced when individuals have sufficient income not only to cover current expenses but also to build a financial cushion for emergencies and retirement. Further, sending money home allows migrants to fulfil financial responsibilities and support their families financially. This sense of duty and responsibility can contribute to a positive self-image and a feeling of accomplishment, positively impacting psychological wellbeing (Camilla et al., 2017; Roscoe, 2009).

8.4 Negative outcomes of remitting on senders

The experience of leaving Malawi for the UK, de-skilling to get into the labour market, working long hours and discrimination impacted on participants, financial, psychological, social, and physical health wellbeing. These negative impacts will be discussed next.

8.4.1 Financial Impacts

More than half of the participants had insufficient income due to a mixture of remittance demands, the UK's high living costs, and low salaries which lead to the financial consequences and penalties addressed below.

During the relocation stage, downward mobility pushed participants to submit to a low social status position. The pressure to remit and the need to cover high cost of living forced most participants to live in sub-standard or overcrowded housing with poor environmental conditions such as a high exposure to noise and antisocial behaviour. According to Bonnefoy's (2007) argument, securing decent housing in a foreign country can serve as a sanctuary from the external environment, allowing individuals or families to cultivate a sense of identity and connection, and providing a space for self-expression. Despite living a low status life participants believed their stay in the UK was necessitated by their obligations to help relatives back in Malawi.

For almost half of the participants their occupations and living arrangements in the UK during the relocation stage, were not only in complete opposition to the middle-class lifestyles and success they had dreamed but, in many cases, resulted in a standard of living worse than the one they had in Malawi.

“We are concentrating on helping back home so our side here suffers. We don’t have proper savings, and we cannot even afford to live in decent areas”.

Joseph; Male, 53 years.

Others equated a low-income life with attempting to live in two places at once, causing their lives to become unbalanced. On the one hand, participants were attempting to establish themselves in the UK to the point where they could provide for their families and send money to relatives abroad; on the other hand, they were making investments in their home country to maintain their roots. They noted that the resulting period of uncertainty hampered their capacity to make decisions, preventing them from settling in sooner and obtaining a higher standard of living in the UK:

“There was always a feeling of going back home [after] staying here for a few years, but as [the] years have gone by, I’ve realised that those were wasted years because there were certain decisions I could have made then that would have helped me to settle quicker, but I was in two places in my mind, and I’m going back at the same time I’m here. So that [created] its own challenges and delays in [terms of] accessing certain things”. Luke; Male, 48 years.

Similarly, during settlement most participants described being forced into borrowing and debt because of life transitions such as having children and transferring a big percentage of their salary back to Malawi. Similar findings were observed from the survey with 19% of respondents reporting borrowing from banks or friends to finance remittances, see Table 8.1.

Table 8.1: Financing of remittances

Financing of remittances	%
Salary	68%
Salary and business	8%
Business	1%
Borrowing from friends and Banks	19%
Other	4%
Total	100%

Notably, some participants described borrowing out of both empathy and compulsion, with some explaining that phone calls and text messages requesting help would not stop. The only way they could address the requests was to borrow money and send it to relatives. Thom explains pressure out of compulsion and empathy in this way:

“You get a call to say that your dad or your brother is in hospital and in private hospital for example, and so they have got a bill, and all that kind of thing, and it needs to be settled as quickly as possible, then that definitely creates some pressure on me in making sure that I send that”. Thom; Male, 54 years

When personal funds were depleted, participants first borrowed from friends, with most stating that they did not like using borrowed money for remittances but that with the pressure of family members in Malawi asking for money, they had no choice but to borrow. Although the interviews did not reveal that borrowing from friends undermined personal relationships, friendships could hypothetically be affected if money was not repaid on time. Mark explains.

“In cases where I have no money, but there are requests for help, then I borrow from friends, then pay [them] back once I get paid. I have not used credit cards so far, but I have used [my] overdraft to help them”. Mark; Male, 55 years

After exhausting their own income and borrowing, participants had to obtain bank loans to sustain themselves, with some reporting pressure to remit leading them to purchase commodities using credit cards instead of their salary, which exacerbated their financial difficulties. Although credit cards are convenient a participant explained how the associated costs are high, involving high annual interest rates, service fees and penalties for late payments. Furthermore, failure to pay monthly balances promptly can cause debts to escalate rapidly, potentially leading to a spiral of financial instability and legal repercussions. This can exacerbate stress, affecting both economic and psychological wellbeing (Camilla et al., 2017; Roscoe, 2009). For example, Mary said that she had to purchase a television and a car using a credit card instead of paying cash to afford remittances, emphasising that she would not have gone into debt if it weren't for remittances:

“So [if I said that] this money is mine, maybe I would have been able to buy things in cash[...] But every time you get, like, a TV at Curry's, you say I'll be paying £20 every month instead of just paying cash, you see? You are buying a car on credit, and you say I'll be paying £100 every month instead of just paying for the car, and you are done. So we are living on credit all the time, and it's affecting us indeed”. Mary, Female, 50 years.

Participants also borrowed money to finance personal projects and family events in Malawi. Loans for funeral expenses were very common as; funerals can be costly, often lasting several days, involving elaborate ritual and customs associated with death in Malawi culture. Failure to attend these gatherings can harm a person's image since it shows a callous attitude and a lack of respect for the departed family and

cultural norms. The situation is complicated by Malawian culture demanding that burials be conducted within three days of the death, which puts migrants under intense pressure to borrow funds, particularly when a death occurred mid-month (i.e., before salaries were paid), as Richard explained:

“There have been times when there have been funerals, and you have nothing. You have to revert to going into overdraft, and then hopefully it is covered towards the end of the month”. Richard; Male, 46 years.

Meanwhile, Matthew, who had received a loan from a bank to remit for his personal projects, worried that he was being dragged into debt:

“Because my pay was not sufficient, I was forced to get loans from the bank in order to fund certain projects at home. That loan would be serviced from my pay -that meant I was now being dragged into debts”. Mathew, Male, 56 years.

In addition to driving participants into debt, the combination of remittance pressures, high living costs in the United Kingdom, and low wages hampered their ability to save. Participants explained that this meant they had no financial safety net in the event of unexpected expenses and would have to use credit. The inability to save also impacted the ability to obtain mortgages to purchase property in the UK, with some continuing to live in rented accommodation long after they had settled in because they could not save enough to afford a deposit for a mortgage. For example, 42-year-old healthcare support worker Tina, who had been living and working in the UK for 14 years, felt very frustrated that she had not been able to save enough for a mortgage, making apparent the major compromises and trade-offs present in migrant lives. Tina

explained that she had not been able to save because she sent £200 every month for her elderly parents' upkeep and to educate her three siblings:

“Sometimes you would want to get yourself, like property[...] I have never saved enough money to buy property”. Tina; Female, 42 years.

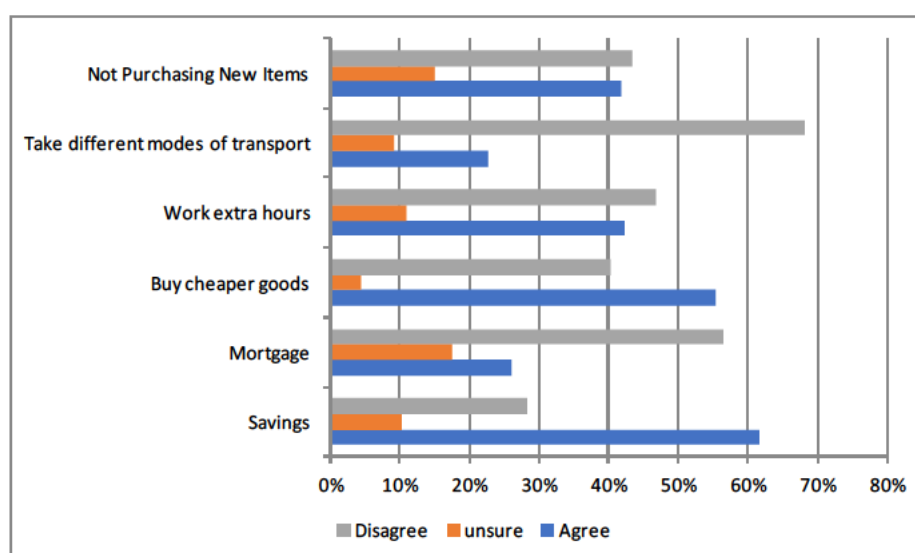
The survey results indicate 36% of respondents' household saved less than £200 per month, 46% saved more than £200 a month, and 18% could not save at all. These results show that most respondents households were unable to save up to the UK national average of £450 per month (National Statistics Wealth and Asset Survey, 2022).

Those who managed to save enough to put down a deposit for a mortgage, often purchased properties of poor quality, and lived in deprived neighbourhoods characterised by overcrowding and anti-social behaviour. In addition, they opted for longer repayment periods to reduce the cost of monthly instalments. Participants were frustrated when they were unable to pay a larger deposit and repay the mortgage earlier or take out a second mortgage because of the need to send remittances. A longer repayment term meant paying more than a shorter-term loan would have required. Furthermore, if participants were able to secure a second mortgage, they could rent one property and use the proceeds to send remittances. Exon explains:

“The other thing, as I said, I could have finished paying off my mortgage or something like that, which I could not to because I want to send money back home”.

Remitting thus had negative financial consequences for some participants as they were not able to choose the financial path that would benefit both their family in the UK and their relatives in Malawi. The survey results corroborated interview findings. Figure 8.2 represents the impact of insufficient income on respondents. Generally, survey results indicate that more than half of respondents (62%) reduced their ability to save due to insufficient income, and 28% postponed taking out mortgages.

Figure 8.2: Impact of reduced income on respondents



Dependence on loans, incurring debt, and the inability to save illustrate the extent to which participants' financial wellbeing was influenced by the act of remitting money. Financial wellbeing is characterized by having control over one's finances, experiencing minimal stress, adapting to a sustainable lifestyle, reducing reliance on debt, focusing on the future, saving, and having the ability to afford expenses, including the option to retire at will (PwC, 2019). It can be argued that participants inability to fulfil existing and ongoing financial responsibilities, and lack of freedom to make choices that enhance their quality of life further impacted their financial wellbeing (Camilla et al., 2017).

An additional financial penalty experienced by participants due to the pressure to remit, along with the rising cost of living, was to live on budget. Most participants mentioned lowering their spending over time. Various strategies were deployed to reduce the money spent on commodities, including searching for grocery offers and opting to shop mainly at budget supermarkets rather than the 'big four' (Tesco, Asda, Sainsbury's and Morrisons). Most participants purchased used cars, cheap clothes and in some cases ate as little as possible. Meanwhile, buying cheap cars can result in spending more on maintenance insurance and road taxes, which consequently impacts the amount remaining for remittances. Harold described cutting back on expenditure in the following way:

"I think the lifestyle that we lead could be very different if I was not sending money home, for example, you could buy a better car. So, you tend to buy cheaper stuff to reduce spending here, so that you can have money to spare to send to Malawi. So you buy things from[...] Aldi instead of going to Tesco and places like that, [and] you drive second-hand cars instead of buying a car on loan, which would require you to pay quite large sums of money every month. You tend to buy clothes occasionally instead of dressing yourself smartly". Harold, 51 years.

In severe instances, participants, such as Mark, recounted reducing expenditures on essentials like toiletries. Mark, a male participant, shared that to accommodate remittance sending, he had opted to use only one bar of soap per week instead of the usual two.

The survey results corroborated the interview results. Figure 8.2 (above) represents the impact of insufficient income on respondents. Most respondents (97%) lived on a budget, with 55% buying cheaper goods and 42% postponing buying new items. Finally, some respondents (22%) resorted to using a mode of transport other than a private car.

Although there is evidence that migrants in general use cost minimisation strategies due to insufficient incomes (Datta et al., 2006b; Bloch, 2006; Brugha et al., 2009), participants for this study adopted these cost minimising strategies to afford remittances as they felt obliged to do so. Cultural pressures as well as self-imposed obligations to loved ones drove participants into a remittance lifestyle from which they could not escape.

“I’m sure you’ve seen for yourself – is that people like, for example, to eat out. But that is something that for us, if it ever happens, maybe it’s once a month, and we don’t go to any lavish place whatsoever, we go for just simple average places just to have a break. We have also cut down like going to the gym, this would just be a luxury to us but we use that money to help our relatives”. Tina;
Female, 42 years

Although participants did not know exactly how much they saved from cutting back on spending, stories from Tina, and Harold show that they generated reasonable savings from cutting back on expenditure. These findings are consistent with those of Nzama and Maharaj (2013) and Datta et al., (2006a), who observed that Ghanaian migrants in Amsterdam and migrants from various countries in London cut back on expenditure (food items clothes), to afford remittances.

Furthermore, due to financial constraints, participants chose not to visit home in order to use the air fare funds for remittances. A round-trip ticket to Malawi costs around £700 on average so a family of four could save £2,800 by not travelling home, which they could use for remittances.

“We would like to visit Malawi as regularly as possible, but it is not possible because we must meet the other needs that are needed in Malawi. So, we cannot visit as frequently as we would have loved”. David; Male, 45 years

Financial hardships due to remitting caused participants to delay or end education plans altogether, a finding reflected in the survey (14%). Curtailing education potentially affected future incomes because participants would not be able to obtain a higher quality better paid job without the qualifications, they had sought to attain by coming to the UK. Given that many participants came to the UK to support their families in Malawi, failure to meet their earning potential could jeopardise those plans: For example, David recalled delaying beginning his accountancy course to enable remittances.

“I had to delay the time when I was going to start my course because I knew that I couldn’t just do it with the pressing needs. So, I had to make sure that the issues back home were sorted first, and then I was able [to] proceed with my studies”. David; Male, 45 years

Nevertheless, over the course of time in the settlement stage, some participants retrained in new professions that would enable them to obtain a job but perhaps not offer the same career prospects or fulfilment as their former careers. The new careers

however offered more funds for remittances. For example, 54-year-old Thom worked in factories for many years before he could save enough to retrain and got a job as an accountant in the National Health Service which enable him to remit on a regular basis. He was unable to save because in addition to maintaining his family of four in the UK, he was also sending remittances to educate his four siblings left in Malawi. Thom had Degree in Business research and worked as a research manager prior to coming to the UK.

Although there is evidence that over time migrants can potentially access better work as they retrain and attain work experience in their new countries (Anda and Nordman 2017; Aleksynska and Tritah 2013), the pressure to send remittances forced almost half of respondents to remain in low paid jobs for lengthy periods because they lacked the funds to pursue their desired career path.

Living on budget, delaying, or ending education plans, and being forced to retrain into new professions can be elucidated through the lens of subjective wellbeing theory, particularly within the domain of financial wellbeing. Financial wellbeing is perceived to be a consequence of factors such as, financial capability, achieving financial goals, having control over one's finances (Bayer et al., 2009; Zakaria, 2015; PwC, 2019). For example, participants prioritizing remittances over their own professional development, potentially affected their career advancement and long-term financial wellbeing.

Life course perspective theory also connects with financial wellbeing. The life course perspective considers key life events such as marriage, family formation, and parenthood, job loss or unexpected expenses, over time. Financial wellbeing is closely tied to these events, with participants experiencing changes in income and expenses as they navigate family-related and financial related transitions.

In this section, I have demonstrated how remittance pressure impacted on participant's financial wellbeing. The impact of remitting on senders' social wellbeing is discussed in the next section.

8.4.2 Social Impact

Remitting had a social impact on senders in addition to its economic impact. Social impact took the form of isolation from local communities, reduced time to spend with family and friends, reduced time for leisure, and family tensions.

Participants had limited opportunity to develop relationships within their local community in the UK because they spent most of their time working to enable remittances. They described feeling isolated mainly due to perceived differences in culture and work ethic. Participants complained about living in communities where they did not know their neighbours, feeling that they could not ask their neighbours for help if they needed it. This contrasted with life in Malawi, which is about living, interacting freely with everybody, and being friends with all the neighbours in the community:

“In Malawi, if you don't have tomato or salt, you will go to your neighbour, and they will give [it to] you, whereas in [the UK], you don't go to your neighbour's door to ask for salt or tomato, that does not happen here[...] It's an individualistic lifestyle; you have to be self-sufficient”. James; Male, 60 years.

Some participants felt that being black prevented them from building relationships with locals who were not accepting of people from different racial backgrounds. Agnes, for example, compared forming ties with locals to being a yoyo, in which she would feel

like she was friends with the people around her one day and then not the next. Agnes finally gave up trying to make friends and began to isolate herself:

“It’s difficult to have solid relationships with them since we are different. I don’t always feel accepted, so I don’t really force it. When there is something, you are kind of friends, [and] you think ‘oh, we are friends forever’, but after that particular occasion, you are not friends anymore; [it’s like a] situational friendship”. Agnes; Female, 55 years.

“In Malawi, you’ve got a broader group of friends who you can interact with at work and after work. Here, you talk to people at work, [and] when you are done, that’s it”. Harold; Male, 51 years.

It is also possible that participants felt isolated as a result of the UK's labour and housing markets, where employees dwell in a variety of locations, limiting possibilities to meet up and friendships from blossoming. As a result, friendships tended to be established over social media. Most participants acknowledged having a network of friends they interacted with through social media; they however recognised that this was different to meeting up and connecting with someone face-to-face. Participants endured isolation due to their remittance obligations to their relatives in Malawi. They were unable to have in-person social contact with close relatives and friends, where they could hug and show affection. As was discovered during the COVID19 pandemic lockdowns, in-person social contact is critical to a person's social wellbeing. Some participants did recognise that if they spent more time in their communities, they might have bonded with locals and overcome perceived stereotypes. However, given

participants used all their time to work to make more money for remittances, time for bonding with locals was practically non-existent:

“I was constantly working [and] not taking enough breaks just to make ends meet. So, I was working too much. So, it was really hard to integrate, to be honest”. Tina; Female, 42 years.

Equally important, participants had reduced time to spend with family and friends due to remitting obligations. Participants were unable to spend much time with their families as a result of working long hours, doing overtime, or taking on an extra job in order to have enough money to pay the bills and remit, findings echoed in Datta et al.,’s (2006a) study of migrant in London. Luke, a 48-year-old care manager, for example, gave up family time in order to work more hours to be able to send money to Malawi. Luke worked more than 45 hours a week on average, and mostly on weekends to take advantage of higher weekend pay rates, resulting in less time for family and friends. Besides, socialising with friends was made difficult because many of their friends, also Malawian, were in a similar position; they were “time poor” meaning very limited free time for socialising:

“You have less time to spend with your family because you have to be at work for a particular number of hours, whereby if you reduced those hours, you would have more time with family. You would have just enough for you to sustain yourselves here, but because you are thinking of all those extra things that can happen, you force yourself to go to work regardless”. Luke; Male, 48 years.

“I do not have the same flexibility here; you know very well, for you to see me, it’s like, ‘oh, can I come to see you?’. Rex; Male, 58 years.

The isolation of participants from local communities, coupled with limited time for familial and social engagements, had a reported effect on their social wellbeing. Social wellbeing, defined by the quality and frequency of interpersonal interactions, encompasses active community support (Canty-Mitchell and Zimet, 2000). As posited by Helliwell (2006), robust social networks play a crucial role in augmenting social wellbeing. The pressure to remit had a direct impact on participants' interactions within their social circles and communities, thereby negatively impacting their overall social wellbeing.

Participants reported sacrificing time for leisure and other recreation activities to enable remittances. They reported curtailing exercise, being unable to go to the cinema or participate in other entertainment activities to enable more hours at work and increase their incomes to enable remittances. Eating out which they had adopted from the British way of life was also heavily curtailed – if not avoided completely – to make time for work. In this context, participation in leisure activities was seen as superfluous and a privilege they could not afford, both in terms of time and finance. Some mentioned that after working extremely hard, long hours, they just wanted to rest, and listened to music at home during their limited leisure time. Many of the participants who worked in care jobs got only one day off per week, but many took a second job on their day off. The limited time on leisure activities meant that there was not a proper and effective means to cope with stress. Given that leisure activities are often associated with social interaction (Foong, 1992), and satisfaction with family, friends and partners (Balatsky and Diener, 1993), participants' quality of life could be

affected if they were not fully engaged in such activities. The results are consistent with broader studies on migrant labour, which indicate that a significant number of low-skilled migrants tend to work excessively (Lassetter and Callister, 2009). The nature of their work environment often leaves them too fatigued to engage in any recreational pursuits beyond passive activities such as watching television and resting. Stodolska and Santos (2006) further argue that this can lead to a lack of desire to participate in leisure, which can lead to depression in the longer term. Moreover, working long hours to sustain remittances caused some participants to forego holidays. Others missed visiting Malawi more regularly to connect with their family and friends. The following interview excerpts reflect this situation:

“It affects my social lifestyle; say, if I want to go to the gym or I want to go swimming, I end up cutting those things”. Mark, 55 years

“Obviously, there are sacrifices that have been made in trying to fulfil some of the responsibility, especially social life. When there is a need to help someone with their necessities, I find it easier to sacrifice social life for the time being while we are helping somebody. So, yes, we have made sacrifices as an individual and as a family”. Tops, 51 years

“Here, it is work, work, work, work, and you don’t have time for pleasure. You even don’t have time to relax and reflect or even for social activities”. Dida, 51 years

Aligning with Lindley’s (2007) findings concerning Somali refugees in London, remitting caused tensions between family members over time. As discussed in the preceding section regarding employment, this increased feelings of stress in other

areas of life. First, participants described friction with their children, who could not understand why their parents were sending so much money to strangers. The literature review demonstrated that Malawians are responsible for not only their nuclear family but also every member of their extended family. Children who were born or grew up in the UK away from their relatives had difficulty understanding their parent's motivations for sending money to distant relatives. Children often perceived their parents to be sending money at the expense of their own family's living standards. Given their infrequent visits to Malawi due to insufficient finances, parents in the UK struggled to help their children develop a close bond with their extended family. Tensions between parents and children are exemplified by the experience of 61-year-old team leader Rita, who felt her children resented her:

“Due to sending money home, even in your own house, you find tensions, children saying, ‘oh no, you are going too far, Mum’. But such is life, isn't it?”

Rita; Female 61 years

In the same way, remitting also caused tensions between spouses. Though during the relocation stage couples were excited by earning extra income compared to Malawi, over time, tensions began to build up as they both worked extra hours to earn enough to live on and for remittances; they barely saw each other, weakening their bond. Most parents with children worked alternate shifts (one working day hours and the other night hours) as they could not afford child minders, further limiting time they spent together. Additional tensions arose where spouses who worked far from their homes stayed away for weeks before coming home as they could not afford commuting, putting pressure on one to look after the children. Dida, whose wife had a living in job,

described her as being so busy trying to achieve her goals that he sometimes had little idea where she was:

“You are lucky if your wife is with you because everybody is by themselves and you [don’t] even know where your wife is sometimes”. Dida; Male, 51 years

Additional tension between the spouses resulted from changes in domestic responsibilities, with some men discovering that finding employment in the UK was a lengthy process upon arriving on a spouse visa. In Malawian culture, men are traditionally viewed as breadwinners and are often more literate than women, because they have better access to education. Furthermore, women are expected to obey their husbands and not have input in financial matters (Adolfsson and Madsen, 2020; Verheijen, 2013). The struggle of men to find work and fulfil their traditional breadwinner role created tension within the family and in turn caused stress that over time had an impact on individual’s wellbeing. In contrast, before leaving Malawi, most working women were often assisted by hired workers and relatives. These women felt overwhelmed when they were confronted with the realisation that they needed to handle all childcare and domestic responsibilities in the UK as well as earn an income:

“Here, you have to go to work, earn a living, do everything, and, for me, here I do not have a maid to look after my children. I look after my children, and I have to go to work as well, and I am a wife, all [of] these”. Venus; Female, 35 years.

Added pressure for each spouse to remit to each of their relatives also increased stress and created tension within marriages. A sense of moral duty and responsibility

towards the family meant that both partners had many relatives in Malawi potentially needing help. Exon, explains the pressures placed on his previous relationship:

“What I experienced in my previous relationship [was] that some people back home [put] too much pressure on us [to send] back home money, and, as a result, it [puts] unnecessary pressure on the marriage. It also [produces] some negative dynamics because maybe people are stressed because they don’t have money”. Exon; Male, 52 years

Remittances also put strain on the relationship between senders and recipients of remittances. Some participants spoke of how recipients could be very demanding and manipulative in their requests for help and how some recipients did not fully appreciate the hard work and the conditions under which their relatives in the UK earned remittances.

For example, David provided capital for a minibus business in Malawi, entrusting his brothers to manage it so they could live off the profits. He was surprised when they started asking for money to maintain the buses. He was upset to learn that they were spending the proceeds on luxuries and not saving anything for maintenance. He reached the point of selling the buses at disposal value just to recoup some costs, which caused tensions with his brothers. However, he felt that their actions had left him with no choice:

“I felt they could be managing on their own so that I [wouldn’t have to] send money all the time, but, unfortunately, there was mismanagement of the resources left to them. Unfortunately, I had to revert back to sending [and] I had to sell some of the things bought at their disposal value”. David; Male, 45 years

The dynamics among senders, recipients, and family relationships, influenced by the pressures of sending remittances, had a significant impact on subjective wellbeing, particularly in the realm of social wellbeing. Indicators of social wellbeing, as outlined by Andrews (2012) and Keyes (1998), measure individuals' sentiments about their relationships and their strength. The effort to restrict remittances negatively affected participants' social wellbeing by weakening these relationships. Social interactions and relationships throughout one's life course are crucial for shaping social wellbeing, with positive connections contributing to social skills, emotional resilience, and a sense of belonging. Conversely, disruptions or challenges in social relationships at different life stages may have lasting effects on wellbeing.

8.4.3 Psychological Impact

In addition to social impact, remitting also had a psychological impact on senders throughout their migration trajectory. Psychological impacts took the form of guilt as a result of failure to fulfil familiar duties, shame from doing menial jobs, anxiety due to pressure to remit; regret from unfulfilled dreams and stressful lifestyles resulting from cumulative effect of settlement problems and pressures from remitting lifestyle.

Participants found deskilling and taking low paid jobs demeaning, provoking feelings of shame. Some participants were so ashamed that they did not want to talk about their job in public. Topsy who worked as a project manager in a senior management position in car industry in Malawi was now working as a care assistant. He explained that he felt wasted and embarrassed that he did not want people to know the work he did in the UK, reflecting psychological wellbeing issues (Jung, 2017). Prior research Womersley (2019), found that individuals who were forcibly displaced experienced

feelings of shame due to a loss of skills, a sense of reliance on others, discriminatory treatment, humiliation stemming from unemployment, difficulty communicating in the local language, and a lack of knowledge regarding cultural norms in the host community. Shame was found to be associated with enduring stress, which was further intensified by the occurrence of multiple traumatic events, according to research (Stotz et al., 2015). Like other participants, Tops tolerated and suffered the psychological impact of downward mobility as it still afforded him income to help his relatives through remittances. One could posit that additional factors, such as difficulties in securing more favourable positions due to the lack of recognition of qualifications and experience obtained in Malawi within the United Kingdom, played a role in the participants' sustained engagement in low-wage employment. Yet, pressure to remit forced most participants to stay in menial jobs for longer than they would have liked.

Additionally, some participants felt guilty for neglecting their family responsibilities in the UK while others felt ashamed for not being able to adequately support their children. In some cases, children's expectations were curtailed just to make remittances possible. Guilt is exemplified by Luke, who regretted that he couldn't take his daughter to Disneyland because it would have been considered a waste of money in Malawi:

"My daughter is constantly asking, 'dad, we need to go to Disneyland, we need to go to that', and I don't see that happening, so I do have that sense of guilt that I have not been able to give her what she would have liked. So that does affect my happiness because I feel [that] I am not giving her what I should have given to her". Luke; Male, 48 years

Beside feelings of shame and guilt, pressure to remit also caused participants to feel anxious about losing control of their finances. Pressure to remit, which began during the relocation stage, escalated throughout the settlement stage as receivers expected larger remittances from the settled participants, resulting in participants losing financial control. In most cases, remittance requests from relatives came without prior notice and sometimes as urgent requests, substantially complicating financial planning.

Urgent requests from parents and relatives for hospital appointments and treatments generated this loss of financial control. Health related expenditure were significant because of its prevalence, magnitude and unpredictability. Participants explained that Malawi's poor health system put them under pressure to send remittances to pay for their parents and relatives' private medical treatment. Malawi has several health insurances plans, including the Medical Aid Society of Malawi (MASM) and various employer medical schemes. However, these forms of health insurance are unaffordable for most people. Employer health plans are only active when individuals are in employment but even then, most parents and relatives cannot afford to pay the monthly contribution required. For example, 54-year-old accountant Thom described how an urgent request concerning medical bills forced him to find the money quickly. Thom's sense of duty concerning life-and-death matters made it difficult for him to refuse, leading him to sacrifice his own comfort for the health of his parents:

“When my dad and brother were in a private hospital, for example, and there were bills [that] needs to be settled as quickly as possible, that definitely created some pressure on me to ensure that I send the money”. Thom; Male, 54 years

As noted, earlier participants were culturally and morally expected to assist family members in need. Failure to do so, especially when in a position of privilege, would almost always be regarded as a greater wrong. As a result, remittances were one way for them to keep their cultural identity. The intensity of these allegiances had a powerful impact on participants, causing some to experience stress and anxiety.

Participants also lived with regret from unfulfilled dreams. They believed that if they had stayed in Malawi, they would have progressed through the ranks in their jobs to reach the top of the company. They frequently compared themselves to Malawian friends, with similar qualifications and experience, who had remained in their motherland. Most of these acquaintances were in high-ranking positions, making the participants regret their decision to come to the UK:

“I’m worse off in terms of progression. If I were back home, I would have been somewhere very high, whereas here, there is very limited opportunity and progression”. Joseph; Male, 53 years

“I was more satisfied with my life in Malawi. As I said, back home I was working. I had a good job in Malawi, so if I compare my life in Malawi and my life here, I was more satisfied in Malawi than I am here”. Venus; Female, 35 years

“They have got better jobs than me, and they are enjoying life better than me”. Mary, Female, 50 years

Regret has been demonstrated to have a negative impact on mental health and can lead to depression, (Brewer, DeFrank and Gilkey, 2016; Bruine de Bruin et al., 2016;

Belen, 2021). Though participants did not admit to being depressed because of regrets, their stories suggest that regret played a role.

Participants accounts on guilt as a result of failure to fulfil familiar duties, shame from doing menial jobs, anxiety due to pressure to remit; regret from unfulfilled dreams are consistent with subjective wellbeing theory especially psychological wellbeing domain. Psychological wellbeing involves fulfilling foundational psychological requisites, notably self-actualization and self-competence (Ryan and Deci, 2001; Maslow, 1943). It also requires proficient regulation of affective states, including happiness and life satisfaction (Diener et al., 1985; Diener and Seligman, 2002). Negative emotions like regret, shame, and guilt collectively contribute to psychological distress for remitters, potentially leading to stress, anxiety, and reduced life satisfaction. A lack of appreciation or reciprocation from recipients can intensify these negative emotions, further impacting the psychological wellbeing of remitters.

Over the course of time, a combination of the UK's high cost of living and the ongoing responsibility to remit and the cumulative effect of working in menial jobs resulted in serious anxiety and stress to remitters. Furthermore, working long hours, isolation from friends and local communities, cultural bereavement, financial and physical strains led to further mental health often presenting as serial bouts of depression for some participants. Studies have demonstrated that depression leads to not only absenteeism but also reduced productivity due to poor work performance (Plaisier et al., 2010; Wynne et al., 2016). Either of these eventualities could lead to participants losing their jobs, risking their ability to send remittances. Participants expressed stress as a result of their hectic lives in the UK, struggling to survive while also earning remittances, which impacted their health. Mathew, for example, indicated that stress at work and at home was causing him health problems:

“The stress comes because of the lifestyle here in the UK. You get stressed from work, at home and [from] everyday living. There is no time [in which] you do not have something at the back of your head [saying, for example,] ‘oh, I think I have forgotten to pay council tax’[...] That also affects us psychologically, summons, threatening letters”. Mathew, Male, 56 years

Similarly, Mary experienced high levels of stress from not getting enough rest to make remittances possible:

“We are stressed, yeah. Because you are like ‘I could have stayed at home, but I need to go to work so that I make enough money for myself plus [the] people at home’. So that stress affects our health”. Mary, Female, 50 years

Survey results demonstrated that 38% of the respondents attributed ‘stressful lives’ to remitting. More than half (62%) of respondents did not attribute any stress to remitting; however, given that most respondents (see Chapter 7.2) considered remitting their responsibility rather than a burden, there might be an unwillingness to admit that such actions produce stress.

Additional form of stress was caused by pressure of cultural expectations. As shown in Chapter Eight 7.2 cultural expectations demand that individuals considered more prosperous help relatives in worse situations. As a result, going on vacation while a relative is in need would be perceived negatively. Furthermore, Malawian culture demands that family members contribute financially to funeral expenses to show empathy and grief. A person is considered selfish if they do not contribute to such events, especially if they are perceived to live in luxury abroad. Given this cultural

expectation, participants avoided doing things that would be perceived as living luxuriously while their relatives in Malawi were living in poverty: For example, Luke was forced to postpone holidays partially due to concerns of being seen poorly by relatives back in Malawi, while Joseph was pressured to remit funds for funeral expenses.

“We would have loved to go to all those places people go; we just hear people go to Portugal or Spain, they go on these cruises, and you can see at the end of the year [that] what you send home [would be] enough to go for a simple cruise for say a week just around one of these other islands near the UK. But you are not able to do that because that just becomes a luxury, and you think, ‘what will people think if they hear that I am going on these cruises when back home they are struggling?’. Luke; Male, 48 years.

“Culturally, when there is a funeral or wedding you are obliged to help and [that is] automatic. So, when those kinds of occasions occur, you feel obliged to come in and help and you are stressed”. Joseph; Male, 53 years.

Strong senses of responsibilities, commitments, family ties, and expectations held individuals to remit over long periods of time, as mentioned in Chapter 7. Participants did not want to be viewed badly by their relatives, therefore sending remittances was also a way of retaining a good reputation. Family ties were further strengthened by developments in communication technologies in Malawi. Social networks provided real-time updates on Malawians' experiences at home, affecting participants psychologically and encouraging more remittances.

Not fulfilling familial or societal norms may create internal conflicts and emotional burdens, impacting individuals' mental health. The intersection of family and cultural expectations can have diverse effects on remitters' psychological wellbeing. Stress from not meeting these expectations, along with financial strain, can result in negative psychological outcomes like anxiety, depression, or a diminished sense of personal agency (Jung 2017; Diener and Seligman, 2002).

8.4.4 Physical Impact

The cumulative effect of financial hardship, social stress, and psychological stress on participants had a physical consequence over time. The physical impact was in the form of body pains, loss of sleep and other health problems. With the passage of time participants began to develop health problems as a result of working long hours in order to earn income to remit during their early years of migration. They felt physically and emotionally drained. Limited time to rest, socialise and exercise affected their health, with some noting that they frequently suffered from aches and pains, reflecting physical wellbeing issues (Osipova and Zemtsov, 2016). An example is Mark who explained that he had chronic abdominal pain and extreme fatigue due to working long hours. He worked long hours (more than 40 hours a week) to earn enough income to support his elderly parents in Malawi in addition to education two of his children left in Malawi while also supporting his family in the UK. He attributed his poor health to lack of exercise which he curtailed to increase his working hours:

“If I want to go to the gym or I want to go swimming, I end up cutting those things, and that has an effect on my health, (particularly abdominal pain), because exercise is important, because sometimes I feel that I have to cut the gym and send the money home”. Mark; Male, 55 years.

Tom, on the other hand, indicated that overworking caused him to forget to eat or drink adequately, with consequences for his health.

“When I just arrived, I worked really hard. I picked many shifts to make ends meet and at the same time help my family back home. There were times when I even forgot to eat and drink and ended up being dehydrated and in hypoglycaemia”. Thom; Male, 54 years.

Working long hours and the psychological stress also impact both the quality and quantity of sleep. Participants reported irregular shift patterns which resulted in disturbed sleep. The quality of sleep was also affected by body aches and pains outlined above. Most participants admitted that prolonged periods of straining their bodies and denying themselves necessities had taken a toll on their health, as explained by David.

“You force yourself to work long hours just to make sure that money is available to help. And you cannot even have adequate sleep. That leads to health issues. Also mentally..... and can stress you up”. David; Male, 45 years

Other scholars have also demonstrated that such conditions have a knock-on effect on health. They cite physical illnesses such as gastro-intestinal complaints (e.g., ulcers, stomach aches), respiratory problems, heart disease, diabetes mellitus, hypertension, metabolic syndrome, the inability to work and depression (Kang et al., 2012; Kobayashi et al., 2012; Access Alliance 2013). The interview findings were corroborated by the survey where, 22% of respondents reported experiencing losing sleep, 21% reported changes in eating patterns (e.g., skipping meals), and 12%

reported other health issues. The survey results are in line with the work of Phillimore et al., (2010) which showed that migrants who worked long or unsocial hours lacked time to either exercise and/or even register with a GP.

Participants accounts are also consistent with physical wellbeing theory Osipova and Zemtsov (2016) which posits that physical wellbeing is achieved when people experience a sense of vitality, avoiding chronic illnesses, ensuring sufficient rest, and participating in regular light activities such as exercises. The connection between these elements highlights the importance of a holistic approach to health for remitters. Promoting a positive sense of vitality, avoiding chronic illnesses, ensuring sufficient rest, and engaging in regular light activities collectively contribute to the physical wellbeing of individuals engaged in remittance practices.

8.5 Strategies to reduce the impact of remitting on senders

Over time participants developed strategies to try and mitigate the negative effects of remitting, which came in form of cost-sharing and improved tracking systems.

Some shared remittance obligations with siblings in the UK taking turns sending monthly remittances to Malawi, which provided some temporary relief. In some cases, the responsibilities were shared equally between siblings; that is, each provided a share of the combined monthly amount. Other siblings opened joint accounts where they saved from which they remitted to relatives in Malawi. Remittances brought siblings in the UK together due to the necessary joint financial management initiatives. Although shared remittances could potentially lead to family conflicts (Cobb-Clark and Ribar 2010) in cases involving different resources for raising funds and different responsibilities – this was apparently not the case among the participants:

“We have an account where everyone is depositing into to make sure our parents are able to meet their basic needs”. Richard; Male, 46 years

“For example, in our family, we have an emergency fund. Kind of savings, which we contribute money; whether we need it that month or not, we just put in a little something. For example, I was telling you that my uncle passed away last week, so we just got some funds from this account and to help with the funeral”. Dida; Male, 51 years

Meanwhile, some participants encouraged siblings living in Malawi who were working to take some responsibility for the care of their parents and relatives, and to not just expect that all help will come from the UK. As Chapter 7 discussed, one approach to finding lasting solutions to the remittance problem is educating siblings in Malawi in the hope that they will eventually become self-sufficient and help others. Participants explained that after their siblings assumed certain responsibilities in Malawi, the stress of remitting decreased:

“[...] and there was a time when my brother in Malawi started a job, and at that point I thought I could rest, so I had a two-year period or three which I rested without sending money, and I felt the pressure had gone because the brother had taken over responsibility, and I appreciated that”. John; Male, 48 years

An additional strategy for reducing the impact of remittances is tracking remittances. Participants stated that they would be inundated with requests for assistance and that it was critical to know who had received assistance and who had not. Having a reliable

system for assessing recipients' needs before sending remittances enabled them to manage expectations when negotiating future requests. Thus, participants established a network of friends who would confirm that requests for help were genuine by visiting the recipient to establish the need before sending money. Participants requested progress reports and photographs of, for example, buildings under construction, before sending further remittances. By tracking remittances, participants were better informed about the actual needs of recipients and could reduce the amount remitted, delay sending remittances if the situation was not urgent, or deny false requests; Mark and David explain:

“When I send money, I record in my diary that I have sent so much for such an activity. Let's say if I send 15 pounds for [a] theory test and, after a week or two, my son says that [he needs] some money for the theory test, I will say ‘no! no! no!’ my diary tells me that you received that money. So, the records help me to make a follow up and control it as well”. Mark; Male, 55 years

“I get a second person involved. Like I have been involved in some building work, so I would ask another person to just inspect for me to see if the job has been carried out in the way I wanted it done. And, yes, I also ask for receipts to be kept for me. When I [visit] Malawi, I like to get the report where they say, ‘This is what we did, and these are the receipts’. David; Male, 45 years

Tracking remittances to reduce the impact on senders was also observed by Lindley (2007), who found Somali refugees living in London recording how much and to whom remittances were sent. Keeping records brought additional benefits to participants who were involved in building projects in Malawi. By keeping records, they could control

spending to some extent because they were better informed of costs beginning to spiral.

Further, to alleviate the impact on senders when remitting, an effective strategy involved altering the remittance process. This involved opting for direct payments to suppliers or service providers instead of traditional methods. Participants noted that this approach provided them with a sense of partial control over the utilization of remittances.

Sometimes instead of sending money, we provide what they would have wanted that money for. There have been times for example when the whole requested amount is 100,000 kwacha and maybe 60,000 of that money you buy what they need the K40,000 could come in cash. It's a way of controlling to make sure that what is most important they have" Richard; Male, 46 years

Direct payments empowered senders by allowing them to allocate funds for specific services or necessities. This provided a level of control, ensuring that the remitted money was used for its intended purpose, such as education, healthcare, or housing. Sending money directly to service providers reduced the risk of mismanagement or misuse. Knowing that the remitted funds are specifically designated for essential services or specific needs can significantly reduce the stress and anxiety experienced by senders. This targeted approach provided reassurance and peace of mind.

Participants' experiences align with subjective wellbeing theory. Tailoring remittance support to recipients' specific needs enhances senders' sense of wellbeing, as they see a direct positive impact. Minimizing stress related to remittance mismanagement, financial strain, or uncertainties can contribute to improved mental health for senders. A reduction in financial worries is often associated with increased subjective wellbeing.

Conclusion

The chapter has discussed findings regarding the impact of remittances on the lives of senders, revealing that Malawian migrants in the UK make substantial sacrifices to ensure they can provide remittances to family members and the wider community in Malawi. Participants sacrificed time with their families and friends, putting their careers and education plans on hold and took low-paid jobs with poor working conditions to enable remittances.

Remitting was also observed to sometimes push migrants into poverty by constraining them from saving money and making investments in the UK, limiting their development in terms of human capital and driving them into debt. Pressure to remit, along with the rising cost of living, pushed participants to live on budget and in extreme cases to cut down on necessities.

Although many participants derived a strong sense of familial and cultural reaffirmation from remitting, many also reported suffering loneliness, anxiety and stress because of their busy lifestyles, working extra hours, being separated from loved ones, and isolation from their local communities. Isolation from local communities was as a result of limited opportunity to develop relationships because of spending most of their time working to enable remittances. Loneliness, anxiety and stress also emanated from loss of financial and emotional support from family members, loss of free childcare from relatives and the loss of affection and protection.

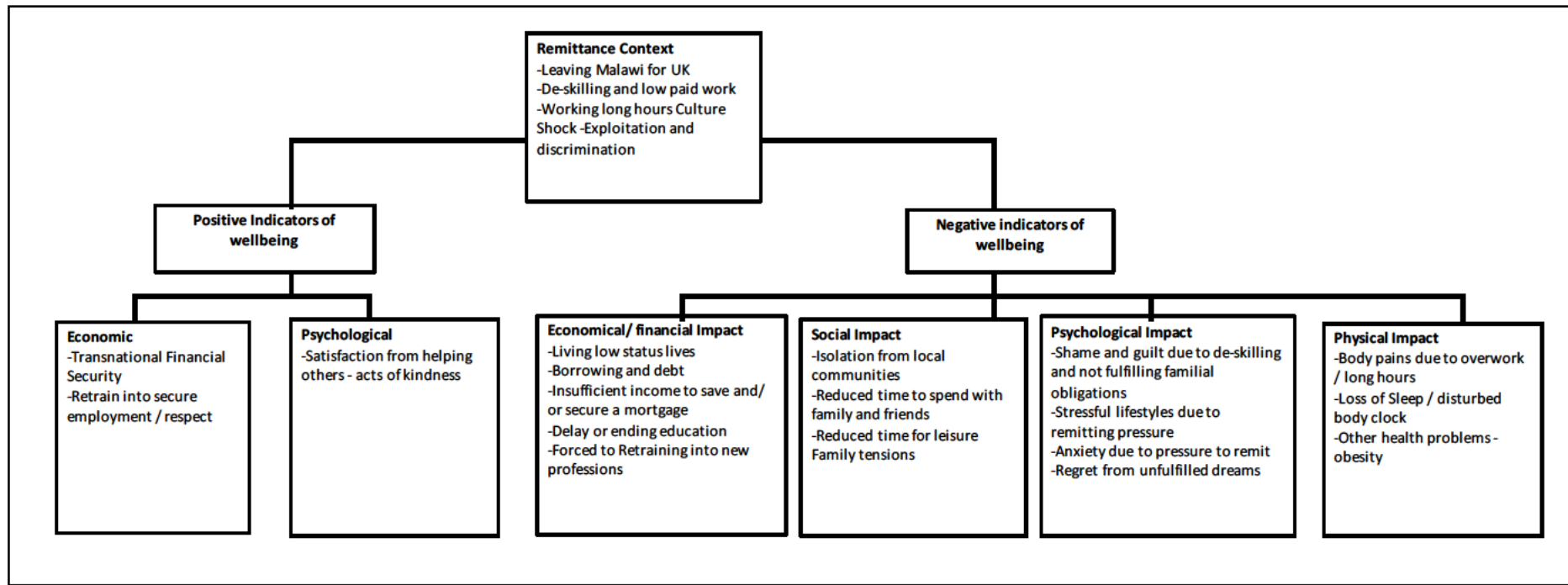
Remitting strained spousal relationships as both partners overworked for financial sustenance and remittances, leading to diminished bonding. Pressure to remit also caused discord between UK-born children and their parents, who struggled to comprehend the motivations behind remitting to distant relatives, leading participants to regret their actions. Tensions arose between senders and recipients, with

senders feeling exploited. Inability to remit triggered guilt and shame, intensified by deskilling and low-paying jobs. Separation from local communities, cultural bereavement, financial strain, and physical challenges contributed to deteriorating mental health for some, leading to bouts of depression.

However, remitting did produce feelings of satisfaction among some remitters, who felt they had contributed to alleviating suffering, had contributed to their communities back in Malawi or had provided their children with a good education. Remitting further created feelings of financial stability for participants who had made investments in Malawi. A summary of remittance experiences and outcomes is presented in Figure

8.3

Figure 8.3: Remittance Experiences and indicators of wellbeing



Consequently, although migrants are often lauded as catalysts for transformation in the lives of their kin and communities in their countries of origin, such transformations tend to have adverse effects on the lives of migrants in the host country.

This chapter has highlighted the relationships between migration, remittances, and well-being using an interdisciplinary theoretical framework. The analysis offers insights into the motivations, experiences, and impacts of remittance practices on migrants' lives. The theoretical implications highlight how financial decisions are influenced by cultural obligations, family responsibilities, and economic constraints. Additionally, it shows the trade-offs migrants face between providing financial support for family members and securing their own long-term wellbeing. Findings point to the need for policy/ interventions to support both senders and recipients of remittances in order to address the wellbeing of migrant families and communities globally.

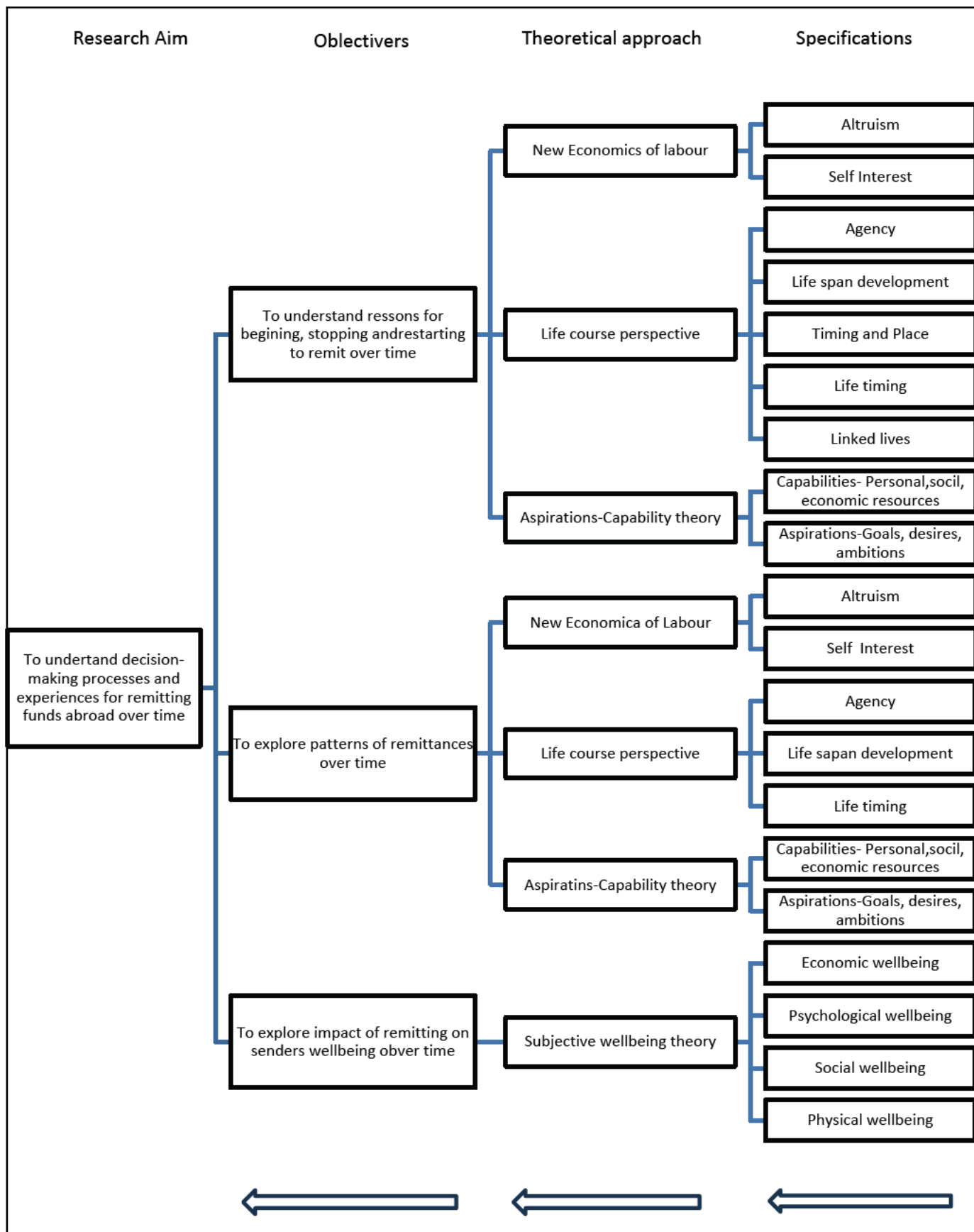
CHAPTER 9: DISCUSSION AND CONCLUSIONS

9.1 Introduction:

The main aim of this study was to explore decision making processes experiences, and impact for remitting funds abroad using a case of Malawi Diaspora in the UK. I examined Malawi diaspora remittance lifestyles (practice of regularly sending money abroad) with a view to filling some of the gaps in knowledge about remittance drivers and patterns over the course of time, and how remitting affects the senders over time. My work draws on several existing theories including on migration, intergeneration exchange, wellbeing, the life course, and on existing remittance policies of receiving countries. I argue that not one theory is enough to explain migrants' remittance behaviours over time.

In order to provide a framework for concluding the relationships between objectives and theory that help to explain remittance lifestyle, theoretical framework is presented again in Figure 9.1. The theoretical framework offers a broader approach to understanding determinants of migration and perpetuation of remittances, and the impact of remitting to the senders that might operate on multiple levels simultaneously than through individual theories. The discussion revolves around the study's main theoretical underpinnings, as outlined in the framework.

Figure 9.1: Theoretical framework for remittance behavior and experiences of migrant workers



I have demonstrated that remittance lifestyles are a function of values expectations, networks in which remitters and recipients exert reciprocal influence on each other, rather than economic deprivation only. I find that remitters are a part of complex relationships that include family, community, and country of origin. To comprehend the complexities of remittances, theory must be expanded to include both the remitter's and the recipient's life course perspectives, as well as values, norms, and obligations shared by both. I have argued that time is important in studying remittances, as motivations, patterns and impacts of remittances on senders are dynamic over time.

I had three key objectives. The first aimed to understand the reasons why individuals begin, stop, and re-start remittance over the course of time. The two last objectives were to explore patterns over time, and to explore the impact of remittances on the sender's wellbeing respectively. I now draw together my findings with the theories which guided this study to respond to my objectives and consider the implications of the findings for theory and policy.

Objective 1

9.2 Motivations and disruptions for remittances over time

For this objective, I sought to determine whether the remittance motivations of Malawian migrants in the UK are static or dynamic over the course of the migrants' lives, and whether their motivations can be explained by current economic theories. The insufficiency of the main models, namely altruism and self-interest (Lucas and Stark 1985), in comprehending the dynamic nature of remittance motivations among a cohort of Malawian immigrants was posited in my argument. In accordance with this perspective, Chapter 3.4 of my work identified certain theoretical gaps in the existing literature on remittances, revealing a persistent inclination towards an economic

paradigm in explicating the underlying drivers of remittance behaviour. I argue that the conventional dichotomy of remittances as either altruistic or self-interested is inadequate as it fails to account for the diverse range of remittance practices, including the decision-making processes and contextual factors that shape remitting behaviours.

I showed in my discussion of theory that though microeconomic determinants of pure altruism, self-interest, co-insurance, loan repayment, exchange of services and strategic reasons provide strong reasons for remitting on a broader scale, they provide little explanation of the differences in remittance practices across different groups and classes of migrants. Specifically, economic theories cannot explain why some remittance motives change over time while others remain the same.

I demonstrated that remittance motivations are multifaceted. Sending remittances may be a cultural and religious obligation, as well as driven by family expectations and social network pressures and emotions. Economic deprivation, sharing, reciprocity, gender, investments, personal happiness, and a desire for recipients' financial independence all emerged as important characteristics defining the motivations for remitting in a group of Malawians.

In this thesis, I sought to investigate the transition from Malawi to relocation to the United Kingdom, as well as settling and assimilating into the new society's social and cultural framework, and how this affects remittance motivations and patterns from a life course perspective and across migration trajectory. Leaving one's home of origin is an important phase of life. This transition entails leaving familiar relationships and environments and accepting new roles and responsibilities. The thesis also acknowledged that the transition from the country of origin is one of many turning

points in the lives of migrants. I begin with a discussion of the findings considering the five life course principles found within migrants' paths (Bengtson et al., 2005). The discussion emphasises the significance of previous life experiences, future expectations, and the larger social and historical context in which remittances occur.

The initial principle of life course theory pertains to life span development, which acknowledges that the processes of development and ageing are continuous throughout an individual's life. Additionally, it recognises that early experiences can have an impact on an individual's life trajectory (Bengtson et al., 2005). From this perspective, remitting is considered within the broader framework of an individual's lifespan, encompassing their formative childhood encounters and extending into their adult years. The findings of this study emphasised the significance of early life experiences in developing family values of helping one another and future expectations. Participants were raised in families where their parents were always helping other disadvantaged children apart from themselves and had learnt to help others in need by following their parents' example. Behaviours were also learned from communities by observing how members of the community helped each other, implying that they learned to help others through their own lived experiences (Bochner, 1994). The study found that even before leaving Malawi (the pre-migration phase), participants had financial and emotional responsibilities for their families that were fuelled by culture and a sense of love, and they were already giving their relatives money, though it was insufficient to meet their relatives' needs. Migration to the United Kingdom was a strategy to increase their incomes so that they could assist more people.

According to the New Economics of Labour Migration Theory (NELM), the decision to migrate is jointly made by the family and the migrant themselves (Stark and Bloom,

1985). The authors argue that this joint decision is made to benefit the entire family's wellbeing by diversifying their labour resources into different labour markets. The current study confirms that the decision to migrate in order to send remittances to help relatives in home countries was influenced by family and other external forces in addition to personal factors. The findings back up Papastergiadis's (2000) assertion that, migration decisions are complex. Migration may stem from individual desires or communal obligations; migrants may leave their countries to support their families financially or to provide better educational prospects for their children. These decisions are influenced by past constraints and future responsibilities. Viewing migration through this lens suggests that focusing solely on personal choice overlooks the intricate networks of past and future obligations (Papastergiadis, 2000). The study found that Malawians migrated not just for personal reasons but also for community reasons.

The NELM Theory like other remittance microeconomic models is dominated by economic considerations. Hareven (1991), however asserts that family strategies are guided not only by economic needs, but also by the interaction of economic circumstances and cultural values. According to the findings of this study, respondents remitted money to their relatives because of cultural and family expectations. I have demonstrated that there is a cultural expectation within families for older siblings to help younger siblings navigate life. Parents expected older siblings to look after their younger siblings, as such, migration enabled them to achieve this goal because they could use remittances to meet their obligations.

According to Mitchell (2004, 2017), research indicate that cultural factors and processes can exert a substantial influence on the interpretations and encounters of crucial life course determinations and occurrences. The results indicate that the act of

remitting funds serves to strengthen familial and communal ties. The maintenance of specific values and expectations is facilitated through the implementation of a "code of conduct," which is influenced by religious doctrines, familial norms, and cultural ideals (Carling 2008; López-Anuarbe et al., 2015; Ecklund, 2006). I demonstrated that Malawian remitters not only send remittances to enhance the wellbeing of their families, but also for ideological motives that are often overlooked in economic analyses. These ideological factors play a crucial role in the perpetuation of remittance practises.

The second life course perspective principle that applies to remittances is time and place. Bengtson et al., (2005) assert that the time and space dimensions of human existence are intertwined with historical periods and geographical locations. This principle considers significant historical occurrences that transpire over the course of an individual's lifespan, which may either present prospects or impose constraints, ultimately altering the trajectory of the individual's life. In this study, the existing historical, social, and context surrounding informants includes colonialism, networks, family expectations, and cultural norms.

The prevailing poor economic conditions in Malawi drove income poverty which in turn pushed the participants to migrate to increase their income to be able to support their relatives better through remittances, can be traced back to colonisation. After gaining independence from Britain, multinational corporations and international organisations such as the World Bank and the IMF assumed responsibility for the exploitation of former colonial states and have since continued to perpetuate exploitative practises. The economic challenges faced by Sub-Saharan Africa have been attributed to various factors such as famine, inadequate economic management, and corrupt governance. However, the impact of colonialism, multinational corporations, and

international organisations is more significant than these other factors. Acemoglu et al. (2001) claim that the reason why African nations are poorer than the rest of the world is not due to their culture or physical location, but rather to the ineffective institutions that colonialists established and maintained long after independence. Further, Mayblin and Turner (2020) state that “decolonization gave rise to the migration of people from the former colonies to the former metropolises” (p9). Colonial histories which included the use of the world’s poor as a reserve army of labour have continued into the present (ibid). I contend colonialism played a causal role in migration decisions by helping the weak labour market flourish. Therefore, colonisation laid the routes for poor economies in Africa and by extension start and perpetuation of remittances.

While poor economic conditions observed during pre-migration pushed participants to migrate to help relatives with basic needs, the strong UK economy during relocation stage afforded participants opportunities to increase their remittance capabilities motivating them to send remittances in order to improve their relatives’ living standards to that level that they had found in the UK. The finding is important in that it demonstrates that with the passage of time, participants’ motives for remitting change from merely wanting to help relatives with basic needs, to raising their standard of living.

The findings lend support to International Migration theory which posits that migration happens because of the link between the origin and the receiving country and that sending remittances enhances the link between the migrant and his relatives in home country (Kritz and Zlotnik, 1996). Similarly, the results support the Dual Labour Migration theory (Piore, 1979), which offers insight on the pull factors in the receiving countries that motivates migrants from Sub-Sahara Africa, including Malawi to migrate

and that once the first migrants have settled in the receiving country, they may send remittances to home countries to support family members they left behind.

The timing of lives is the third life course principle relevant to this study. Life timing involves recognising significant developmental events, transitional phases, and recurring patterns throughout one's life (Bengtson et al., 2005). Developmental milestones include formal education, parenthood, and retirement (Hutchison, 2005). The life course framework encompasses social norms that are socially constructed and pertain to the anticipated behaviours and norms of individuals as they progress through different stages of life (Hutchison, 2005). For example, a prevalent societal norm in Malawi is that the young people are expected to attain an education and engage in gainful employment to ensure a satisfactory standard of living and provide support to family members who require assistance. However, despite having graduated and begun working, Malawians in this study felt insufficient to live a decent life and support their poor relatives. Participants in this study migrated because they believed that paid work in Malawi could not generate sufficient income to meet personal and family obligations. The findings also show that development events such as recipients' ageing and retirement perpetuated remittances because participants felt obligated to care for their relatives in their old age. Similarly, the ageing of participants perpetuated remittances for the construction of retirement homes and businesses to live off upon retirement. Remittances driven by these development events would call into question the remittance decay hypothesis, which holds that remittances decrease as migrants spend more time abroad (Stark, 1978; Gammage, 2006).

The transition from living in Malawi to settling into a new environment in the UK elicited conflicting emotions in participants, which fuelled remittances. The findings reveal that the process of remitting becomes imbued with emotions of guilt, attachment and

personal happiness. Emotional triggers for remittances during the relocation mostly originated from guilt, attachment and excitement. When participants left Malawi for the UK, they left their culture and social structures. I found that this loss triggered a grief response, which manifested itself in the stories of participants as feelings of guilt and regret. This study found that participants felt guilty that they were very far from their parents and relatives and, were unable to contribute to their everyday wellbeing. They saw sending of remittances as a way of making up for this absence and coping with the guilt. I argue that although the remittances sent this way helped relatives, they were sent for self-interest. Separation from relatives during relocation was also observed to result in a loss of social support, which subsequently weakened the participants' close bonds with their relatives. Remittances were sent to maintain a connection with relatives in home countries. I therefore argue that sending of remittances during relocation stage is rooted in the desire to maintain attachment with relatives.

The transitions in the lives of recipients also perpetuated remittances. With the passage of time family left behind aged, most became frail and suffered from illnesses associated with old age. Participants sent remittances to alleviate their own sadness if their relatives were experiencing health problems. I argue that sending remittances during settlement became a key motivator in pursuit of personal happiness. Remittances were also perpetuated as a result of self-actualisation reasons. With the passage of time remittances triggered a sense of joy and honour that participants derived from helping someone out of a problem as evidenced when the people in home countries called to express gratitude on how the remittances had transformed their lives. The finding resonates with Maslow (1943; 1954), and later explained by Tay and Diener (2011), who asserts that once an individual's fundamental needs such as

physiological, security, and social needs have been satisfied, they progress towards fulfilling needs that pertain to self-esteem, personal value, social recognition, and achievement. I argue that sending remittances to charity organisations and distant relatives during the settlement stage was a quest for participants to satisfy self-esteem, recognition, and accomplishment needs.

Remittances were also sustained as participants aged. With the passage of time, participants began to consider returning to Malawi, while also realising that they could not help their relatives indefinitely and resorted to alternative methods of assistance, including investment. Findings show that this was more pronounced during the settlement period, but it faded with the passage of time, when rising living costs became apparent. Such investments included educating their siblings and relatives so that they could send less remittance and, in the future, stop sending. Besides investing in education, participants also invested to build up investments in anticipation for returning to Malawi. The findings lend support to Delpierre and Verheyden (2009), and Lucas and Stark (1985) who suggest that migrants are motivated to send remittances for investment based on their return plans at their countries of origin.

Linked lives and understanding are another aspect of life course perspective that affects remittances. The notion of linked lives and comprehension pertains to the notion that individuals' lives are interconnected with those of others and that societal transformations in diverse contexts have an impact on them (Hutchison, 2005; Mortimer and Shanahan, 2004). Two aspects of the interdependence of remittance motivations and perpetuation emphasised in my findings were the influence of family (parents close relatives) and of significant others close friends and distant family. On one hand, the networks that prospective migrants had in the United Kingdom pre-migration encouraged and often helped finance migration with individuals helping their

family members to join them in the UK. Social networks in countries of origin within the family and community on the other hand influenced social learning. Participants were motivated to remit money to their home country, by copying the behaviours from their parents (Bandure, 1977).

In this research I found that while pre-migration networks encouraged participants to migrate to increase earnings for remittances, and then during relocation, these networks influenced remittances. Social media platforms such as Malawian Association Facebook pages and professional association groups, church WhatsApp forums which participants belonged, exerted pressure to remit as migrants repeated each other's actions. Social media platforms also provided an easy way for participants to hear about the plight of their relatives in home countries which in turn influenced them to send remittances. The findings show that Individuals were more likely to remit or remitted more as a result of being part of social networks, which supports Aparicio's (2011) findings that networks influence individuals' remitting behaviour. I argue that once the networks of relationships are established, subscribed to, and crystallized, they may influence actions and in case of this study, remittances.

The final life course principle impacting remittances is agency, which posits that individuals shape their own life trajectory through their choices and actions (Bengtson et al., 2005). This principle recognises the fundamental principle that individuals are primarily responsible for making decisions that shape their life trajectories. I contend that this principle explains some of the remittance disruptions observed in this study's findings. Over time participants made decisions to stop and restart sending remittances. The findings show that the main reasons for stopping were, anger and resentment, both stemming from misuse of remittances and feelings of being taken

advantage of respectively. Other reasons for stopping included siblings taking over responsibilities, and maturing investments with relatives benefiting from the proceeds. The findings reveal that during relocation, remittances were shown to flow steadily, mainly because of excitement due to not fully appreciating the cost of living in the UK. Remittances were sometimes stopped completely when participants discovered that they were being misused by relatives. With time and the growing financial commitments in the UK, participants were not able to visit Malawi as frequently as they had previously and some recipients misused remittances, knowing that their actions would not be discovered in time. The discovery that remittances were misused resulted in a loss of trust followed by cessation of remittances. Remittances were only resumed when recipients had proved they could be trusted to be responsible in managing the monies they were sent. Cessation while resolving trust issues suggested that stopping to send was only a temporary measure. I also found that social media platforms like WhatsApp enabled participants improved ways of managing and influencing recipient remittance usage through constant checks, giving them (participants) confidence to resume remitting after a period of stoppage. Other reasons of stopping remittances were the death of family members and close relatives in Malawi. However, most of the participants started to resend after identifying new recipients and new support needs. I contend that, while remittances were subject to external influences, participants had the agency to stop or restart sending on their own volition.

Disruptions in the flow of remittances is an area that has received little attention in the remittance literature, and this study sheds light on the subject showing the dynamism in flows driven by a wide range of complex influences which changed over time. the following section examines remittance patterns over time.

Objective 2

9.3 Impact of time on volume and frequency of remittances

Most of the research on migrant remittances suggests that remittances volumes decline with time spent abroad (Gammage, 2006; Lowell and dela Garza, 2002; Amuedo-Dorantes et al., 2005, Orozco, 2002b). I find some support for the remittance decay argument, but I also find that remittances increased with length of stay abroad in some cases. I have shown that strong economic conditions in the UK afforded participants more disposable income in the relocation stage, making them more able to assist relatives in Malawi and to embark on personal investment projects, which resulted in increased volumes being sent. In contrast, the pattern was reversed for participants who took lower-paying jobs upon arrival because their Malawian qualifications were not readily accepted in the UK. Lower amounts were sent upon relocation, while higher sums were sent over time after they retrained for better jobs, allowing them to increase their earnings and thus remittances.

The results reveal a connection between the Aspirations-Capabilities theory and the life course perspective (Bengtson et al., 2005; De Haas, 2021). This connection is evident in the acknowledgment that migrants' capabilities in the receiving country improve over time, enabling them to earn higher incomes. Consequently, this progression fulfils their aspirations of providing greater assistance to their relatives back home.

Younger married couples sent lower remittances than older married couples. Possibly because older couples' earnings increased over time, allowing them to send larger sums, reflecting life course transitions that affect remittances. The findings lend support to the work of Piorine (2005), Makina (2007) and Simpson and Sparber (2019), who demonstrated that migrants with higher incomes remitted more. I also found that

men sent higher amounts than women, who like other women in the UK had lower incomes (Office of National Statistics, 2019). Making remittances was more difficult for most women, who were already paid lower salaries.

My research shows that in terms of gender, men sent remittances more regularly than women, further reflecting the existing gender pay gap in the UK (Office of National Statistics, 2019). Men were observed to send remittances at high frequency during relocation stage to complete personal building investment projects they were undertaking before leaving for the UK. The results contrast earlier work by IOM et al. (2007), and Orozco et al. (2009), who found that women sent remittances at high frequency, but in small amounts, partly due to gender earnings disparities. The difference may indicate that different population groups have different remittance behaviours, depending on their cultural influences. The findings also reflect Malawi's patriarchal society, in which males are regarded as money managers and hence make most financial decisions for their families.

The findings revealed that recipients' life stages drive remittance patterns, aligning with the life course perspective theory (Bengtson et al., 2005). Participants with a migration strategy of bringing one family member to the UK first, followed by the rest after settlement, sent larger amounts while family members were in Malawi. However, they scaled back once the entire family joined them in the UK. Those who left their children permanently in Malawi sent lower amounts when the children were younger, increasing as the children needed more support, reflecting the impact of family life transitions. These results indicate the dynamic nature of remittances to participants' children, dependent on their age and country of residence. Incorporating life course transitions provides a better understanding of these dynamics.

Results have further shown that frequency of remitting was further affected by sending charges. Remittances were sent at high frequency when charges were lower and at low frequency when charges were higher. The results indicate that remitters sought to maximise remittances sent at any one time, and higher sending charges per transaction deterred them from sending remittances more frequently. These findings have important implications for host country remittance financing policies because they underscore the necessity for continued efforts to lower transaction costs. For many emerging economies, remittances are already a lifeline. Reducing the cost of remittances will enable recipients to receive more remittances.

The study found that remittance volumes and frequency in Malawi were influenced by the timing of farming activities and family events. Remittances for farming peaked in April and May, covering labour and fertilizer costs, while those for family celebrations surged between August and October. I argue that support for farming activities, linked to the annual calendar, and family events will persist as long as participants maintain strong ties with their home country. The frequency of such remittances will be ad hoc, aligning with event timings. This thesis suggests that policymakers in receiving countries can aid participants by offering lower transfer fees during these peak months, facilitating the maximization of remittances, and helping alleviate poverty.

Impact of time on sending mechanisms

Time influenced the choice of remittance channels in the study, with participants utilizing both formal and informal options. High street providers were favored over banks due to lower fees, better exchange rates, and quicker transfers, emphasizing the importance of maximizing remittance amounts and recipient fund accessibility. Informal channels, though riskier, were preferred for their higher black market

exchange rates, lower sending charges, and faster remittance speed, aligning with previous studies. During relocation, formal channels were preferred for reliability, while riskier informal channels became more favourable in the settlement stage as migrants established trust with informal operators. Trust played a crucial role in preferring informal channels, explaining their preference in later settlement stages. Despite their cost-effectiveness, informal channels raise policy concerns due to potential abuse for criminal activities. Efforts should focus on enhancing transparency by aligning them closer to formal channels. Bringing informal channels into closer alignment with formal procedures would enhance regulatory compliance and documentation. The implementation of ICT for secure identity verification could adhere to regulatory standards for remittance transactions. This, in turn, would aid in mitigating the risks associated with money laundering and fraud.

More men than women used informal channels confirming earlier research which showed that men are more likely to take risks in financial transactions than women (Cheng and de Goeij, 2012; Suzuki and Avellaneda, 2018). Over time only few women changed to informal channels, suggesting that time had minimal impact on women's choice of remittance channel. I argue that the results show that women were more concerned with safety of the channel than speed, high exchange rates and lower sending charges offered by informal channels. Malawi, as previously stated, is a patriarchal society in which men make most financial decisions in families (Adolfsson and Madsen, 2020; Verheijen, 2013). Sending a large proportion of remittances through informal channels, where there is no recourse in the event of loss, would place additional strain on family finances and relationships. There is therefore merit for Malawian men to give more autonomy to their wives in sending remittances as safety of remittances would be guaranteed.

According to the Aspirations-Capabilities theory (De Haas, 2021), individuals migrate to realize their aspirations. As migrants adapt, they develop capabilities, including skills, networks, and financial resources. The choice of remittance mechanisms reflects how migrants deploy these capabilities to fulfil aspirations and support their families. Informal or formal channels may be chosen based on their financial management capabilities, aligning with aspirations to impact their families' economic wellbeing directly. This decision showcases the multifaceted nature of migrant decision-making, with remittance channel selection serving as a strategic manifestation of personal aspirations and acquired capabilities.

Impact of time on choice of recipients

The study found that remitting was embedded in the different relationships that participants had with recipients reflecting Family Systems Theory (Cox and Paley, 1997). Three categories of recipients were identified: close relatives, charity and distant family and friends. In terms of migration trajectory, remittances were sent to close relatives during the relocation stage and to charity organisations and distant relatives during the settlement stage. While sending remittances to close family members was considered an obligation, I contend that the inclusion of charity organisations and distant relatives during the settlement stage was a quest for participants to satisfy their self-esteem, recognition, and accomplishment needs. The findings lend support to the hierarchy of needs theory propounded by Maslow (1943; 1954), and later explained by Tay and Diener (2011). More men sent remittances to distant family, charity organisations and friends, while more women sent remittances to close family. The finding would support the argument that women are more empathetic than men (Mestre, et al., 2009, Carlo et al., 2003, Eisenberg et al., 2001).

In case of participants for this study, the results would indicate that women prioritise remittances to help close relatives as they have less income compared to men.

Time appears to be very important in terms of settlement and the knowledge gained, social mobility, and lifecycle influences on remittance patterns. With time, family structures changed, and more opportunities and resources become available which in turn impacted on the volume, frequency, mechanisms and recipients of remittances. Exploring remittance patterns over time has enhanced our understanding as to why there are peaks and troughs in volumes and frequency at different times of the year and over the life cycle.

While literature has examined motivations for remittances for migrants abroad, very little attention has been paid on whether the motivations are static or dynamic. Except for Anuruddika et al.'s work (2020) on the dynamic nature of altruism and self-interest motives for remittance in a macroeconomic framework, none have looked at these changes in a microeconomic framework. The assumption has been that a migrant, after leaving home, does not change to any significant degree and those motives for remittances remain static with the passage of time. My findings contradict these assumptions. With the passage of time, changes in participant's personal circumstances and circumstances of the relatives in home country change both the motivation for remittances and patterns.

The causes and patterns of migration, as well as life course transitions among Malawian migrants, influence remittance patterns, and the majority of migrants migrate in order to remit. It is therefore critical to connect migrants' migration trajectory and life course transitions with the decision to remit, as well as to broaden the focus beyond the economic literature, to provide a more relevant and clearer answer to the question of why remittance motivations and patterns change over time. Having looked at the

determinants of remittances and patterns of remittances over time, the next section discusses the impact of remittances to the sender.

9.4 Impact of sending remittances on senders' wellbeing.

The third objective opened up a new area of research from an economic psychological and social wellbeing perspective on what it means to the senders to make remittances. The findings demonstrate that, while individuals experienced social and economic mobility upon arrival in the UK, sending remittances to Malawi had a positive and negative influence on them and their families in different ways and at different times. The main negative experiences were de-skilling and low paid work, perceived racism and discrimination, working long hours, insufficient income due to high living costs and remittance pressure, exploitation from recipients and sending agents and stress. Some of the positive experiences were retraining into secure professions, satisfaction from helping others, and feelings of financial stability derived from investments made in Malawi.

Most studies on migrant remittances focus on their role in poverty alleviation, viewing migration as a catalyst for development. Remittances are seen as beneficial, increasing incomes, generating domestic demand, and contributing to financial markets and infrastructure (Ballard, 2003; Ratha, 2003; Skeldon, 2002). However, few studies examine the impact from the diaspora perspective. I argue that while migrants are celebrated as agents of change in their home countries, these changes often detrimentally affect the migrants in receiving countries at a high cost. Remittance research should address the impact on senders and advocate for policies enhancing migrants' wellbeing and minimizing adverse experiences. This study highlights that remittances are produced by underpaid, exploited, overworked, and marginalized

Malawian immigrants in the UK. While migrants move for higher wages and to send money home, their sacrifices and personal impacts must be acknowledged. The study reveals that, while remittances motivate labour market engagement and investment in Malawi, they can also perpetuate poverty by limiting savings and investment opportunities in the UK.

The study found that the need to find work and start remitting upon arrival in the UK resulted in participants applying and accepting jobs that did not match with their qualifications or skill level. Thus, the results showed that the experiences of Malawian migrants reflected earlier studies (Wong and Wong, 2006; McIlwaine et al., 2006; Grant and Nadin, 2007; Maitra, 2015; Guo and DeVoretz, 2006; Adhikari, 2012), in that many migrants from the Global South arriving to western economies experienced de-skilling. In case of this study however, de-skilling was exacerbated by pressure to remit money fast to help relatives in Malawi while still sustaining their family in the UK. It was observed that de-skilling and low-paying employment plus the high cost of living in the UK resulted in participants having insufficient incomes which impacted on their (participants) economic wellbeing, psychological wellbeing, physical wellbeing and family relations.

Remitting a cause for ambiguous lifestyles for senders

According to the findings of the study, Malawians led ambiguous lives in which they struggled to reconcile their feelings and emotions about the impact of remitting on their lives. On the one hand, they were doing their very best for their loved ones, and there was joy in being able to reciprocate the care they were given as children, as well as the investment their parents made in their education, and in knowing that they were able to make their parents' and siblings' lives much better. But all of this came at a high price. On the other hand, because they sent much of their money home, they

were unable to visit their relatives and spend time with them, resulting in disconnected lives with the very people they were working hard for.

Besides, the study found that migrants also experience exploitation from their country of origin from the very family members they were helping. Due to geographical distance, migrants found it difficult to monitor the actions of the recipients due to high monitoring costs and limited resources, resulting in funds sent for investments such as building a home being completely wasted, resulting in feelings of anger and disappointment. The findings show that participants continued to send remittances despite being unsure whether they were being used for the intended purposes. Further, participants continued to send remittances despite being unsure of the recipients' actual needs for self-interest reasons such as wanting to be seen as generous and wanting to reinforce their position in the clan. The findings lend support to previous research by Azam and Gubert (2004) as well as Holmström (1979).

The notion of multiple disparities in participants' wellbeing was also highlighted. Participants expressed regret for unrealized aspirations in the UK while also feeling satisfaction from being able to help others, provide a good education for their children, and accomplish things in Malawi that they would not have managed had they not moved to the UK. Indeed, the findings show that sending remittances caused participants to believe that their relatives were living much better lives than they were.

Thus, I argue that, while remittance lifestyle is filled with feelings of love, joy, satisfaction, and gratitude, it is also filled with feelings of resentment, obligation, regret, anger, and guilt. As a result, while remittance practises are essential for maintaining family connections and providing insurance to recipients' precarious lives, they also place additional financial and emotional strain on migrants (remittance senders). Thus, the experiences of Malawian migrants in the UK show that remittances can transport

emotions over long distances, that these emotions can be conflicting at times, and that they change over time.

The findings support psychological wellbeing theory Gardner and Oswald (2007), indicating that migrants often face emotional challenges related to the migration process, such as homesickness and cultural adjustment. Remitting positively impacts migrants' psychological wellbeing by providing a sense of purpose in financially supporting their families and communities. Identity challenges and a sense of belonging complexity may arise across different contexts. This discussion underscores the need for a comprehensive understanding of emotional toll and coping mechanisms in migration. Recognizing the psychological aspects of remittance behaviour is vital for addressing migrants' wellbeing and developing support systems that consider the complexities of their lives in both host and home countries.

Impact of remitting on remitters subjective wellbeing.

Previous research by Tegegne and Glanville (2019) and Wright (2011) found that while earning higher incomes abroad improves migrants' material wellbeing, the positive gains in subjective wellbeing are sometimes offset by negative social experiences such as social exclusion, isolation, or loneliness. My research showed that by sending remittances Malawian migrants denied themselves the opportunity to use the money in ways that improve their living conditions, resulting in a negative relationship between the amount of money migrants remit and their living conditions abroad. The study found evidence that dissatisfaction with the jobs that migrants typically hold, as well as perceptions of discrimination against migrants, long working hours, and high living costs, cause unhappiness. The physical and social conditions in which migrants live, as well as the unpleasant and insecure nature of their employment, all have a negative impact on their subjective wellbeing. The findings also show that life course transitions

and events had an impact on participants' remitting lifestyles and wellbeing. The association between remittances and wellbeing varied according to migrants' socioeconomic characteristics and migration experience. As a result, I argue that it is critical to examine migrant's subjective wellbeing from a life course perspective.

Remitting reinforces poverty on senders

The results suggests that remitting impacted on financial wellbeing of participants. A combination of earning low income and sending a large proportion of their income back to Malawi forced most participants to go into borrowing and debt. Higher level of indebtedness exposed participants to higher financial vulnerability, as unexpected negative shocks such as interest rate rises, job loss or recession led to reduction in economic wellbeing. To cope with such shocks and future uncertainties, participants in this study reduced their spending on leisure, household items, and in some cases on necessities like food items and heating. I argue that household debts negatively impacted participants household economic wellbeing with regards to financial wellness and consumption that lead to payment problems of arrears. These findings align with research conducted in the United States, the United Kingdom, and Estonia (Baek and DeVaney, 2004; Bunn and Rostom, 2014; Kukk, 2016; May and Tudela, 2005; Bridges and Disney, 2004; Athreya et al., 2018) which also found a connection between household debt and financial wellness; however, these findings did not link this with remittances.

In addition, a combination of remittance pressures, the UK's high living costs and low wages hindered participants' saving capacity. Participants were found to have no financial safety net in the event of unexpected expenses and resorted to the use of credit. Inability to save also hampered the ability to secure mortgages to buy a home,

with many staying in rented houses long after settlement which shed light on the impact of remitting on household debts and financial wellness. I argue that with the passage of time, the positive effect of an increase in income (higher compared to what they earned in Malawi) on wellbeing diminished due to high living costs. As a result, more emphasis should be placed on migrant poverty issues when explaining remittance practises. Malawian migrants in the United Kingdom clearly experienced poverty on a daily basis, owing to the fact that they sent a large portion of their earnings back to Malawi.

Remitting a source of psychological distress on senders

In addition to financial wellbeing, the results also demonstrated that sending remittances had an impact on participants psychological wellbeing over time. To begin, the transition from high-profile jobs (in Malawi) to low-profile jobs (in the UK) as a result of de-skilling was quite demoralising, and it frequently resulted in feelings of shame and embarrassment for highly qualified participants. This finding implies that Malawi participants endured downward mobility because it still provided them with income to help their relatives through remittances, resulting in detrimental psychological health over time as a result of not reaping the full benefits of their human capital. These results lend support to previous studies where social stigma was associated with being indebted and de-skilled. (Dossey, 2007; Dudley, 2000; Graeber, 2011; Williams, 2008). Second, low-paying jobs resulted in participants having insufficient income, which forced them into debt, causing anxiety and stress. Existing research (Yunchao et al., 2021; Sweet et al., 2013; Drentea and Reynolds, 2012; Bridges and Disney, 2010, Meltzer et al., 2011, Selenko and Batinic, 2011) has shown that household and personal debt can lead to depression, anxiety, and stress. This study's findings link remittance lifestyle to psychological wellbeing, with high levels of stress, psychological

distress, and anxiety as a result. Stress has been linked to short- and long-term physiological changes that play a role in a variety of disease processes, notably those affecting the metabolic and cardiovascular systems, according to research (McEwen, 2004).

The findings also suggest that working long hours and not having enough time to rest, relax, and recuperate exacerbated high levels of psychological distress and anxiety. Long working hours have shown to increase the risk of various physical ailments, including coronary heart disease. Furthermore, poor employee mental health, such as depressive symptoms and suicidal thoughts, have led to significant disease burden in industrialised countries, resulting in work disability and low-quality life (Virtanen et al., 2012; Dembe and Yao, 2016; Kivimäki et al., 2015; Amagasa et.al., 2005; Virtanen et al. 2011). Although extended working hours may have a negative influence on participants' mental health, positive life events may help cope better with the impact of negative events. Notably, research findings suggest that leisure activities (such as hobbies, cultural activities, exercise, and sports) are healthy to people's quality of life (Iwasaki et al., 2006). These findings have significant implications for workplace policies and in the prevention of stress-related disorders, particularly among migrant workers. Strengthening workplace regulations governing lengthy working hours and increasing time management skills, as well as encouraging employees to engage in various hobbies or leisure activities in their spare time, may be beneficial to their mental health.

Existing theoretical arguments for remittance theory, which include altruism and self-interest (Lucas and Stark, 1985), portray migrants as cheerful, socially conscious, and good-hearted people who have no apprehensions about remitting and do not suffer the ramifications of their remittance behaviour. While the reasons for sending money

home are valid, the opportunity cost of sending money on a regular basis, as well as the impact on migrants' lives as a result of this remittance behaviour, comes at a cost, including psychological costs. The current study has established a link between remitter psychological wellbeing and remitting behaviour over time, which has received little attention in remittance literature.

Remitting a cause for social tensions and family conflicts

The study also found a link between participants' social wellbeing and working long hours, as well as financial hardships. (Dew, 2008; Dew, 2011; Conger et al., 1992, 1993; Dew, 2007; Hill et al., 2001; Datta et al., 2006a). Financial hardships brought about by household debts raised emotional anger among partners, reducing pleasant marital interaction. Couples were found to experience added pressure to remit to each of their relatives, which put strain on family finances. Spouses were reported to be motivated by a feeling of moral obligation and responsibility to their families which meant that both partners had many relatives in Malawi who would want assistance, putting strain on their finances. Financial hardships lead to relationship distress, increased conflict, and unpleasant communications with partners blaming each other leading to relationship breakdown in some cases. The results further demonstrated that tensions between spouses stemmed from both overworking to make enough money to survive on and remittances, which limited the amount of time they saw each other, eroding their bond. In terms of gender, long working hours had a great impact on married women, especially because they were frequently assisted by hired workers and relatives before they left Malawi, causing tensions with their spouses when they were forced to handle all childcare and domestic responsibilities in the UK. These findings highlight a critical issue: while migrants work to send remittances to their relatives in home countries, they may be breaking their marriages in the process.

Long working hours also restricted interaction between children and their parents, resulting in a chasm between them as they saw each other less frequently. Thus, while migration (and subsequent remittances) may increase individual opportunities, it also reduced family togetherness and happiness. Akhtar et al. (2012) argues that when children are deprived of their parents' love, they choose to spend their time outside the home because they are tired and disillusioned with their home's unfavourable atmosphere. As some participants discovered, children who were estranged from their parents were more likely to participate in delinquent behaviour. I argue that children's wellbeing and development could be harmed as a result of the strained relationship, leading to increased anxiety, withdrawal, depression, and behavioural issues (Kaczynski et al. 2006; Cummings and Davies, 1994; Harold and Leve, 2012). It can therefore be argued that over time financial difficulties and long working hours lead to parental disagreements and have a long-term negative impact on their children.

Besides, the current study has also shown that due to spending most of their time working, participants had little time to build relationships within their local community, leading to living isolated from the community around them. Isolation was further exacerbated from not being able to interact face to face with friends who were themselves working long hours to raise remittances. As such they were not able to have in person social contact. Because they did not have enough time to meet friends in person, they made most of their contact online, which prevented them from having meaningful in-person exchanges in which they could hug and express their feelings and affection for each other. The research outcomes address the prevalent concerns that emerged during the COVID-19 pandemic, wherein social distancing measures led to the onset of psychological conditions such as anxiety, panic, obsessive-compulsive symptoms, insomnia, digestive issues, as well as depressive symptoms and post-

traumatic stress disorder (Rogers et al., 2020). Due to an increase in the number of migrant workers in the UK, particularly from Sub-Saharan Africa (Beauchemin et al., 2020), these challenges will become more important in the future. The findings warrant government response that explicitly addresses the negative impacts of excessive working hours on family and community life.

The findings speak to the social wellbeing (Zhang and Zhang, 2015), of migrants which is intricately linked to various aspects, including family relationships, community ties, and the overall social fabric of both the sending and receiving regions. While remittances can have positive social implications, it's crucial to address challenges and promote holistic wellbeing for migrants and their communities.

Remitting a cause of poor physical health to remitters

Over time, the cumulative effect of working long hours, solitude, family difficulties, and not engaging in leisure activities had a physical impact besides psychological and social impact. This study found that working long hours left the participants both physically and mentally exhausted. Working for long hours without adequate rest could also lead to other health issues such as increased risk of hypertension, cardiovascular disease, depression, musculoskeletal disorders, chronic infections, diabetes, mortality issues and general health complaints as reported in earlier studies (Liu and Tanaka, 2002; Dembe et al., 2004, Kang et al., 2012; Kobayashi et al., 2012). These findings have policy implications in that measures for reducing illnesses caused by long working hours should entail restricting the number of hours worked per week and considering workplace education programmes emphasising the dangers of working long hours.

Sedentary lifestyles also lead to health conditions such as being overweight or obese, which has also been reported in earlier studies (Proper et al., 2007, Martinez-Gonzalez et al., 1999). Other studies have explained the relationship between debt and physical wellbeing. Keese and Schmitz (2014), for example, found that large debt payments can lead to psychosomatic problems and a loss in physical health, and that medical care and health protection may become compromised due to budgetary restrictions. In this study it was also observed that the financial stress led participants into bad health behaviours such as consumption of fast food and overeating. Although it can be argued that consumption of unhealthy foods such as fast food, alcohol and cigarettes requires disposable income resulting in the financially stressed to consume less of these goods, this study corroborates earlier findings (Haushofer and Fehr, 2014), that financial worries can lead to stress which in turn induces short-sighted decision-making that leads to unhealthy behaviours.

While it cannot be concluded from these findings that financial stress is the only cause of bad physical health, debt, which was rooted from in part by pressure to remit to support family abroad, led to the poor health of participants. However more research is needed to better understand the effect of remitting on debt and how this in turn affects the health of the people generating the remittances, and the types of debt that are most harmful to health.

The physical wellbeing of migrants sending remittances abroad is intricately linked to factors like healthcare accessibility, working conditions, nutrition, housing, and maintaining a balanced work-life dynamic. Although remittances can positively impact the lives of family members abroad, it is crucial to acknowledge and address the challenges faced by migrants to ensure the overall health and safety of both migrants and their families.

The study adds to the existing literature on Malawian migrants' living conditions abroad, many of which are quantitative descriptive statistics that offer no insight into the nature and extent of the connection between the amount of money Malawian migrants remit and their living conditions. This study bridged that gap by explaining the relationship between remitting migrants' living conditions through qualitative interviews and a survey conducted concurrently.

9.5 Study's contribution to literature

Empirical contribution

As discussed in Chapter 1, the main debate on remittances in the literature so far, has concerned the determinants of remittances and developmental impact of remittances, particularly on the developing economies. Little attention has been devoted to the examination of diaspora lifestyles in remitting that leads to development (Page and Mercer, 2012). The impacts of sending remittances on the senders have received less consideration. The propensity or duty of international migrants to provide financial assistance to their family and kin in their countries of origin has implications for their standard of living in the host countries. This can be observed in their choices related to housing and employment, as per the findings of Houle and Schellenberg (2008). Furthermore, literature has also assumed that remittance reasons remain static over the course of time.

In Chapter 5.1 I argued that the propensity to remit is influenced by the various phases of an individual's life course. The timing, order, and configuration of significant life course occurrences, such as starting and finishing education, vacating the parental

home, relocation, forming a partnership, matrimony, the arrival of the first offspring, and entry into the workforce, all have strong impact on outcomes later in life (Mayer, 2009; Bailey, 2008). Yet in much of the literature there is little empirical evidence regarding the extent to which time impacts on the determinants and patterns of remittances and impact of remitting on the senders. By including time and impact of remitting on the senders in the study of remittances, this study has contributed to filling these gaps.

Firstly, applying a multi model framework to understand the determinants, patterns and impact of remittances on the senders over time, has highlighted some interesting dynamics. Determinants of remittances have shown to be dynamic and not static. There is strong evidence that remittance motivations are greatly influence by migration stages, with reasons altering depending on the stage. Many themes emerged from the study regarding changes in remittance motivations over time. Altruism and reciprocity were prevalent prior to migration, which prompted participants to migrate to increase their earnings and assist their relatives. Similarly, values and expectations were dominant remittance motivations prior to migration, owing primarily to the influence of strong family ties. During the relocation stage, guilt, attachment, fear, and personal happiness were more prevalent motivators, indicating a shift from concern for relatives to concern for their own emotional needs. The investment motive was prevalent during the settlement stage, implying that as time passed, participants either prepared for their return home or found alternative ways to help relatives without constantly sending remittances. Membership in social media networks inspired participants to remit by observing what their peers were doing during relocation, and these supported remittances during settlement by providing a reliable mechanism to track remittance usage. The results also revealed that there were disruptions in remittance sending

over time resulting from loss of trust due to misuse of remittances. Viewing motivations of remittances through a lens of time helps our understanding of changes in the reasons for remittances in a life course framework. As migrants and recipient's circumstances change due to life course events such as aging, having children, completing education, changing careers, so do the motives for remittances. With time, it has been observed that migrants' motivations have shifted from altruism to self-interest (primarily investments made in their home countries in anticipation of their return). As remittances motivated by self-interest have a higher development impact potential than remittances motivated by altruism, it is crucial to continuously pay attention to improving stability and investment conditions in the home country.

Remittances were observed to exhibit dynamism rather than continuity throughout the entire duration. Instances of interruptions and resumptions were identified in the remittance life cycle, influenced by both the life circumstances of migrants and recipients. Incorporating interruptions and resumptions into remittance theory is essential to enable a more comprehensive analysis of the factors influencing migrants' remittances. Interruptions and resumptions acknowledges the variability in remittance patterns over time, providing insights into the dynamic interplay between the life circumstances of migrants and recipients and the broader socio-economic context in which remittance decisions unfold.

Time was also discovered to be an important factor in terms of settlement and the associated knowledge acquired, social mobility, and lifecycle influences on remittance patterns, remittance mechanisms, and remittance recipients. The results have added to literature by showing that the volume of remittances followed two patterns: a "U" shape, and a hump shape "∩". The "U" shape was influenced by excitement in the relocation stage, which caused higher volumes, followed by a dip in the early stages

of the settlement stage (caused by high cost of living in the UK), and then a rise in the later part of the settlement stage as participants started thinking of their retirement. In terms of mechanisms for sending remittances, the study has revealed that formal channels were preferred during the relocation stages with informal channels preferred in settlement stage. For recipients, the study has shed light that they too change with time. Close relatives were targeted during relocation stage while distant relatives and institutions were added in the settlement stage. Viewing remittances through a lens of time helps our understanding of the dynamic nature of the volume and frequency of remittances, choice of channel and recipient over the course of time. Insights from this study can help receiving countries better understand volume and frequency of remittances over time and help address economical and emotional challenges faced by migrants in remitting money to their home countries.

Thirdly, the study has added to literature by showing that remitting impacted both negatively and positively on the sender's economic psychological, social wellbeing and physical wellbeing. The positive impacts are however very minimal to offset the negative impacts. The research has demonstrated that remittances are produced through the labour of undercompensated, oppressed, overburdened, and frequently marginalised migrant workers. Thus, remitting reinforced poverty, limited savings and investments in the UK. Additionally, the research has made a valuable contribution to the existing body of literature by highlighting the precariousness inherent in the lifestyle of those sending remittances. While migrants were happy to be able to repay the care they received as children, as well as the investment their parents made in their education, and to know that they could make their parents' and siblings' lives better, all of this came at a high cost to their lives. These results are important as they will

help focus further research on the senders of remittances other than just focusing on the recipients of remittances.

To the best of the researcher's knowledge, the study is one of the mixed methods studies to investigate the factors that influence remittances and the experiences of Malawi's diaspora in the United Kingdom. As a result, it should be seen as a ground-breaking piece of work that adds to our awareness and knowledge of Malawian remittance habits, which many in the UK are unfamiliar with. Furthermore, given the scarcity of literature and knowledge concerning Malawians in the UK, this study contributes to filling that gap. This study brings the experiences, perspectives, and meanings of people who are usually 'missing' from discussions about issues that directly touch their lives.

Theoretical contribution

This study has extended existing remittance theory by combining life course perspective theory, Aspirations-Capabilities theory and subjective wellbeing theory to explain remittance motivations over time, remittance patterns over time, and the impact of remitting on senders' wellbeing over time. The study shifted away from looking at motivations of remittances, patterns of remittances, and impact of remittances, as static over the course of time, and demonstrated that time is important in remittances as motivations, patterns and impact on senders change over different migration stages.

One of the underlying themes of this thesis has been the impact of time on remittance behaviour. Theories on migration stages (Bhugra and Becker 2005) and life course perspectives (Hutchison 2010) on remittances have been drawn to gain insights into the impact of time on remittances. Lucas and Stark (1985) have argued that

remittances are motivated by altruism, self-interest, exchange motive and insurance motive. My work has demonstrated that these motives are not static but change over the migrant's trajectory.

The life course perspective theory (Bengtson et al., 2005) offers a valuable theoretical framework for studying migrant remittances, providing a holistic understanding of individuals' dynamic lives over time, considering the interplay of various life events and transitions. The Aspirations-Capabilities theory de Haas (2021), contributes significantly to the study of migrant remittances by emphasizing the dynamic relationship between individuals' aspirations, capabilities acquired through migration, and the subsequent impact on remittance behaviours. Rooted in development studies and economics, this theory enriches the understanding of how migrants' goals shape their financial contributions to their home communities. It posits that migrants migrate with specific aspirations, influencing their decision to seek economic opportunities and improve their wellbeing. As migrants settle in new environments, they acquire capabilities, including skills and financial resources, which are enhanced or transformed through migration, influencing their capacity to send remittances.

Furthermore, the emphasis on remittance literature has been on economic theories. In this study, I've shown that remittances have emotional significance in addition to being valuable economically. I have shown that remittances are sent out of empathy, love, attachment, guilt, cultural bereavement, fear of reputational loss and personal happiness. In this context, the experiences of the Malawian diaspora in the United Kingdom demonstrate that remittances have the capacity to transport emotions over long distances. I have shown that remittances are sent to maintain attachment with distant relatives and to express love in the absence of physical expression. Remittances thus serve as a substitute for physical presence and can assist migrants

in feeling connected to their home countries even when they are living abroad. Remittances are also perpetuated from a quest to satisfy self-esteem, recognition, and accomplishment needs. I argue that remittance theory should be extended to capture emotional motivations and how they change over migrant's trajectory. Immigrants' remittance behaviour has a far-reaching implication on their emotional health overtime, and it highlights the importance of including wellbeing theory to explain migrants' emotional health transitions.

The subjective wellbeing theory makes a valuable theoretical contribution to the study of the impact of migrant remittances on the senders by emphasizing the psychological and emotional dimensions of wellbeing. This theory, rooted in positive psychology, provides insights into how the act of sending remittances influences the subjective experiences, feelings, and overall life satisfaction of migrants.

Subjective Wellbeing (SWB) theory posits that sending remittances enhances emotional satisfaction and fulfilment for migrants. The act of providing financial support to family positively influences emotional wellbeing, fostering a sense of purpose and satisfaction. SWB theory highlights the significance of social relationships, especially familial obligations, in influencing migrants' subjective wellbeing. Beyond economic benefits, SWB theory explores how remittance activities impact migrants' psychological wellbeing, encompassing altruism, empathy, and positive self-perception as providers. Overall, SWB theory enriches the study of remittance behaviours and effects by emphasizing the emotional and psychological dimensions of migration experiences, offering insights beyond economic considerations into the subjective wellbeing of migrants engaged in remittance activities.

Contribution to Methodology

The research employed a mixed methods approach, demonstrating how qualitative and quantitative methods can complement and enhance each other's findings. Mixed methods research allows researchers to use numerous, integrated ways to investigate social and behavioural phenomena that are difficult to capture using only quantitative tools (Lewin et al., 2009). This research study provides a good example of how sequential mixed methods can make use of qualitative methods to allow for the initial generation of rich data in relation to remittance lifestyle and patterns of remittance over time, and then to expand this knowledge with the added benefits of a broader study by quantitative methods. The quantitative study's empirical data on determinants of remittances, patterns of remittances, and the impact of remitting to the sender allowed a schema to be built in connection to how these variables occurred in remittance behaviour. The qualitative interviews then allowed a commentary and interpretation of the quantitative findings to be built around this schema, adding depth, detail, and meaning to the findings while also considering the subjective and complex nature of human interactions and relationships to explain the subject under investigation. New concepts and theories emerged from the data as a result, most notably about the impact of time on remittances and the impact of remitting to senders. The combination of qualitative and quantitative brought out a sharper insight into some aspects of remittances that are already known. To the best of my knowledge this is the first time a study has identified patterns through interview data and try to identify the extent to which those patterns are replicated through a survey in a wider population.

9.6 Study Strengths and limitations and recommendations for policy

The use of Malawian diasporas in the United Kingdom limits the findings' applicability to other migrant groups. However, concepts can be drawn and used in other similar settings. Furthermore, considering the different nature of the Malawi population in the UK, the goal of this study was not to provide an insight into the experiences of all Malawians in the UK, as that would have been impracticable. Further, response was on the lower side of the average response rate for online surveys which is between 15% to 34% (Timothy et al. 2019). The low response was likely to have resulted in a selection bias, resulting in specific groups being under- or over-represented in the survey. Nonetheless, triangulating a variety of data through interviews and surveys, as well as providing detailed explanations of the data, would improve the conclusions' validity and credibility (Creswell and Miller, 2000). The study could be applied to migrants from other Sub Sahara African countries with similar culture values to Malawi. A comparative study of the relationship between remittances and migrants' living conditions among other African migrant groups with different cultural values than Malawians in the UK and potentially elsewhere in the world, on the other hand, could provide new insights. This study demonstrates that economic models are limited in their ability to examine the dynamic nature of remittances. Economic approaches are easy to generalise, but this does not imply that they are the best framework. The present study demonstrates the efficacy of the multi-model framework as a novel analytical tool for comprehending remittances and migrant behaviours, and more extensively employed to enhance our understanding of these phenomena.

In terms of reflexivity, I have analysed my own preconceptions and how they may have influenced my approach at various stages of the research process (Clancy, 2013),

appreciating that a researcher cannot fully understand how they influence the research process (Finlay, 2003). Finally, based on the rigour and transparency of the research design and data presentation, others should be able to judge my viewpoints. However, the use of a Malawian-UK migrant researcher to conduct all interviews was an advantage. This approach facilitated a shared understanding between the researcher and participants. Consequently, participants had greater liberty to discuss their experiences, than if interviewer from a different ethnic background had been employed. The study is unique in that it uses a multi-model framework which connects migratory trajectories of Malawi migrants to their experiences when remitting money abroad.

My dissertation lacks a comparative component. In the group I investigated, remitting behaviours are treated as rather uniform. Remittances' continuance was linked to traditional cultural norms toward family obligations, religious expectations, and networks. These values, religious expectations, and networks, however, demand further research. For example, looking into which feature is a more essential explanation or whether they are equally major explanations would have contributed a lot of value to the study. It would have also added value to include the perspectives of beneficiaries in some of the claims made by senders. Beneficiaries' mismanagement and abuse of remittances, for example. The researcher accepted respondents' perception of what happens in home countries from their perspective. It would be worthwhile to do transnational research involving both senders and recipients. In addition, the focus was on Malawians in the UK. It would be worthwhile to include multiple destination countries to compare the results.

Because respondents were asked to recollect what inspired them to remit, how much they remitted, and how it affected them over the various stages of migration, recall bias is yet another limitation. Recall bias could be present in the qualitative study implying that participants would more likely recall prior events differently than what occurred. Rather than being overly concerned with the precise details of participants' remittance experiences, the qualitative study was more concerned with the impact of time on individuals' remittance behaviour and how the meaning participants placed on past events influenced their actions going forward.

Recommendations for policymakers

Receiving countries could look to implement a policy to recognise migrant's skills on arrival, so that they could access work equivalent to their qualifications and experience enabling them to earn high incomes. This could benefit the remitter in that they could earn more and be able to remit as soon as they arrive and live a better life. Besides, this could benefit the UK government in that a lot of skills shortages that exist could be filled by skilled migrants whose skills have been recognised.

Further, drawing from Mayblin and Turner (2020), the UK government could consider Malawian migrants as postcolonial citizens with a historical claim to the political rights in the UK. Treating Malawians in this way would help them to save hefty immigration fees they incur in applying for leave to remain and citizenship, which they could use as remittances to help relatives in Malawi.

The results indicate that remitters sought to maximise remittances sent at any one time, and higher sending charges per transaction deterred them from sending remittances more frequently. These findings have important implications for host country remittance financing policies because they underscore the necessity for

continued efforts to lower transaction costs. Reducing the cost of remittances will enable recipients receive more remittances.

Remittances were also seen to rise during the farming season to support the costs of labour for cultivation and fertilizers. Policy makers in receiving countries can play an important role in supporting participants with farming inputs remittances by providing a platform for lower transfer fees during these months to allow maximisation of these remittances which will in turn help to alleviate poverty.

9.7 Conclusion and final remarks

In conclusion, in this thesis I have built on knowledge theoretically and empirically by looking at Malawians for the first time, and methodologically by bringing together two methods that are commonly used separately survey and interviews, plus empirically I have focussed on the senders and not receivers.

The study sought to answer three questions: Why do migrants start stop and re-start remitting over the course of time; how do patterns of remittances change over the course of time; and what is the impact of remitting on the senders over time. These questions were important noting that the commonly held assumptions that remittance behaviour is static can narrow our understanding of remittances and affect choices available to policy-makers.

I have demonstrated that remittance motivations are a function of values expectations, networks in which remitters and recipients exert reciprocal influence on each other, rather than economic deprivation only. To comprehend the complexities of remittances, I have expanded remittance theory by including both the remitter's and the recipient's life course perspectives, as well as values, norms, and obligations

shared by both. The significance of previous life experiences, future expectations, and the larger social and historical context in driving remittances has been emphasised. I have demonstrated that time is important in studying remittances, as motivations, patterns and impacts of remittances on senders are dynamic over time. I have also shown that the five life course principles of life span development, time and place, timing of lives, Linked lives and understanding and agency all help to explain the reasons motivations and patterns of remittances change over time.

I have also demonstrated that remitting has an impact on the lives of remitters. Remitting lead to ambiguous lifestyles for senders in which they struggled to reconcile their feelings and emotions about the impact of remitting on their lives and on the people, they were working hard for. Remitting reinforced poverty on senders in receiving countries as they sent a large proportion of their income back to Malawi. Remitting was also a source of psychological distress to senders resulting from working long hours and de-skilling. I have also shown that remitting was a cause of social tensions and family conflicts, between spouses between parents and children and between senders and recipients. I have also demonstrated that remitting was a cause of poor physical health to remitters, resulting from cumulating effect of working long hours, solitude, family difficulties, and not engaging in leisure activities.

In final consideration, I go back to the theoretical framework on which this thesis was based; multi-model approach to studying remittances. A multi-model approach provided a suitable framework for exploring remittance behaviour over the course of time. The study has demonstrated that remittance behaviours are complex and an approach that takes a broader view on the determinants and perpetuation of

remittances and impact on the senders over time operates on multiple levels simultaneously than through individual theories. This approach incorporates causality perpetuation factors of migration that are directly linked to remittances, existing remittance theories of pure altruism, self-interest, theories of wellbeing, theories of intergeneration exchange and remittance policies of countries of origin and destination. The current research has demonstrated that factors influencing remittances, modes of remittance transfer, and consequences of remittances on remitters are significantly related to the stages in an individual's life cycle, which are subject to change based on the individual's migration path. Given this understanding, a life course perspective was applied within the various theories of the multi model theoretical framework.

The overall theoretical implications of the findings in this thesis contribute to the broader discourse on migration, family economics, altruism, resettlement and wellbeing. By integrating multiple theoretical perspectives, the analysis offers a comprehensive understanding of the strategies used by participants to navigate the challenges of remitting and their implications for both senders and recipients. This holistic approach enriches our understanding of the complex dynamics underlying remittance behavior and broader socio-economic impacts.

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Appendices

Appendix 1

Interview Questions

General questions

- Were you born in the UK?
- How long have you lived in the UK
- How old are you
- to what extent do you consider yourself well integrated into the UK (probe in what ways integrated/not integrated)
- what kinds of difficulty have you/do you experience in integrating

Socio –economic grouping questions

- Where were you educated
- What is the highest education level that you reached in school?
- Are you an employed or self employed
- What is your annual income/ or average monthly income (before or after deductions?)
- What is your occupation and role? (What sort of work do you do?)
- Are you enrolled on any full-time or part-time education (include correspondence courses and open learning as well as other forms of full time or par time courses). If so which

Reasons for remitting and ceasing to remit

1. Do you ever send money home
2. To whom do you send money
3. How often do you send money
4. What motivates you to send money home
5. What are the main influences on your decision to send money home (probe faith, identity and hometown associations)?
6. What aspects of your life in the UK help you to send money home?
7. To what extent do you feel pressured to send money home. What makes your feel pressured? For how long have you been sending money home
8. Over the years, have you tended to send money more frequently or less frequently?

9. Have there been times when you have wanted to send money home and you have not? What are the reasons that prevented you from sending
10. How long do you hope to send money home for
11. What might make you stop sending money home
12. When last did you send money home
13. Have you got any intentions of sending money home
14. Have you ever stopped sending money home. What were your reasons for this?
15. Have you sent money again having stopped? What made you start again
16. Do you want to know what the money you send home is used for
17. How much control do you have over the way that money returned home is spent

Questions on patterns of remittances

1. Do you always send a similar amount of money
2. What is the average amount of money that you usually send? And how do you arrive at this amount?
3. What channels do you normally use to send money. If multiple channels which is preferred and why?
4. To whom do you send money to and for what
How much do you normally pay on average when sending money)
5. How do you finance these remittances? Does all the money that you send home come from your pay? If not what other sources do you use?

Questions on wellbeing

- How does sending money home affect your quality of life and wellbeing? (probe Health,asset acquisition,Happiness,General well being)
- How often do you visit back home. what shapes the frequency of your visits?
- How would you describe your situation compared to your friends back home that are working at the same level as you? (probe do you feel are better off or worse off. Why do you feel this?)
- How do you feel your levels of happiness compare to your friends back home? What makes you think this?

Appendix: 2 Ethical approval

Application for Ethical Review ERN 16-0158A

Samantha Waldron (Research Support Group)

Reply all

Tue 07/08/2018, 12:03

Lisa Goodson (Department of Social Policy Sociology and Criminology);

Jenny Phillimore (Department of Social Policy Sociology and Criminology);

Harry Ntata (PhD Dept Soc Pol + Soc Work PT)

Dear Dr Lisa Goodson

Re: “An exploration of decision making processes and experiences for remitting funds abroad: a case for Malawi Diaspora in the UK”
Application for Ethical Review ERN 16-0158A

Thank you for your application for ethical review for the above project, which was reviewed by the Humanities and Social Sciences Ethical Review Committee.

On behalf of the Committee, I confirm that this study now has full ethical approval.

I would like to remind you that any substantive changes to the nature of the study as described in the Application for Ethical Review, and/or any adverse events occurring during the study should be promptly brought to the Committee’s attention by the Principal Investigator and may necessitate further ethical review.

Please also ensure that the relevant requirements within the University’s Code of Practice for Research and the information and guidance provided on the University’s ethics webpages (available at <https://intranet.birmingham.ac.uk/finance/accounting/Research-Support-Group/Research-Ethics/Links-and-Resources.aspx>) are adhered to and referred to in any future applications for ethical review. It is now a requirement on the revised application form (<https://intranet.birmingham.ac.uk/finance/accounting/Research-Support-Group/Research-Ethics/Ethical-Review-Forms.aspx>) to confirm that this guidance has been consulted and is understood, and that it has been taken into account when completing your application for ethical review.

Please be aware that whilst Health and Safety (HandS) issues may be considered during the ethical review process, you are still required to follow the University’s guidance on HandS and to ensure that HandS risk assessments have been carried out as appropriate. For further information about this, please contact your School HandS representative or the University’s HandS Unit at healthandsafety@contacts.bham.ac.uk.

Kind regards,

Ms Sam Waldron

Deputy Research Ethics Officer

Research Support Group

C Block Dome

Aston Webb Building

University of Birmingham

Edgbaston B15 2TT

Tel:

Email:

Web: <https://intranet.birmingham.ac.uk/finance/RSS/Research-Support-Group/Research-Ethics/Research-Integrity-at-the-University-of-Birmingham.aspx>

Please remember to submit a new [Self-Assessment Form](#) for each new project.

Click [Ethical Review Process](#) for further details regarding the University's Ethical Review process, or email ethics-queries@contacts.bham.ac.uk with any queries.

Click [Research Governance](#) for further details regarding the University's Research Governance and Clinical Trials Insurance processes, or email researchgovernance@contacts.bham.ac.uk with any queries

Notice of Confidentiality:

The contents of this email may be privileged and are confidential. It may not be disclosed to or used by anyone other than the addressee, nor copied in any way. If received in error please notify the sender and then delete it from your system. Should you communicate with me by email, you consent to the University of Birmingham monitoring and reading any such correspondence.

Appendix 3

Informed Consent

Remittances by migrants

Debriefing form

You are invited to participate in a research study that is exploring the experiences migrants living in the UK who send funds abroad. The study is part of a PhD programme that I, Harry Ntata, am engaged in at the University of Birmingham. Specifically, the study will explore decision making processes and experiences for remitting funds abroad by migrants who have settled in the UK. The data I collect will be analysed and written up into a thesis which will be examined to assess whether I have attained the appropriate standard. I may also use the data to write reports and scholarly articles.

Participation in this study is voluntary. If you agree to participate in this study, you will be interviewed for approximately 40 to 60 minutes. The interview includes

questions about, personal finances, family, religion, remittance habits, and wellbeing. The interview will be recorded and the data from the interview transcribed and then analysed by myself, Harry Ntata.

The researcher will write a report of the findings which will not contain any names or other information that might identify you ensuring that your views are confidential. Your name and address will not be given to any other organisation. Only the researcher and his academic supervisors will have access to identifying information. Your permission will be sought, in the Participant Consent form, for the information you provide to be anonymised so that it can be used for academic purposes only.

The transcript of your interview and digital file of the recording will remain in a locked cabinet under password protection for at least five years from the date of any publication. This is to ensure that we comply with the Data Protection Act. The information we collect will be accessible by the researcher and his supervisors only, unless you give your consent for wider access on the Participant Consent form. No identifiable personal data will be published

What will happen to the results of the research study?

The results of the study will be used by the researcher in a thesis. This will be published and will be kept at the university Library. The findings may also be published in reports and scholarly articles.

Withdrawing from the study

You may withdraw from the study at any time before or up to 1 month after participation. Your interview data can be destroyed up to 1 month after participation.

Questions

You will have the opportunity to ask any questions about the project before completing a Consent Form.

What should I do if I have concerns about this study?

If you have any concerns about the study you can raise this through the University of Birmingham's ethical review procedures. Further details of this are available at: <http://www.birmingham.ac.uk/Documents/university/legal/research.pdf>. You may also contact my academic supervisors Dr Lisa Goodson or Professor Jenny Phillimore

Needs to be separate from the PIS

Consent form

- I have read and fully understood the scope and implications of participating in this study. Any questions I had were answered satisfactorily.
- I agree that my participation in this project is voluntary. If at any time I decide to withdraw from this project, my data will be immediately removed from the study and no record of my personal data will be stored
- I understand that my personal data will be processed and stored according with the Data Protection Act 1998.
- I agree to participate in this project
- I agree that data collected from my interview can be used in academic publications including the intended thesis, journal articles and reports

Name of participant

Signature

Date

Name of researcher

Signature

Date

A copy of this Informed Consent form and Information leaflet should be given to the participant.

Major themes from interviews					
Why individuals begin, stop, and restart remittances over time					
Migration stages/motivations	Economic	Financial	Emotions	Networks	Expectations
Pre-Migration	-Poor Economic Conditions in Malawi	-Financial insecurity	-Altruism	-Social Learning	-Family
	Poverty	Poor personal finances	Love	From parents	
	Poor social services		Empathy	From communities	-Cultural
	Poor education facilities		Emotional reciprocity		
	Unemployment				-Religious
	High interest rates				
Relocation	-Strong Economic conditions in UK	-Financial security, but no control	-Excitement	-Social Learning	-Increased demands from recipient
	Higher Pay	Financial security	Lack of full understanding of economy	British People giving habits	Misconceptions that migrants were now rich
	Strong currency	Savings	-Guilt	-Social networks	
	Extra income from shifts	Stable Jobs	-Attachment	Easy access to sending channels	
				Easy for recipient to request help	
				-Social media	
Post-Migration	-Realisation of high cost of living	-Self Financial stability	-Anger misuse of remittances	-Social media	-Self expectations
	Bills	Investments or retirement	-Resentment feeling of being taken advantage of	Easy to monitor investments	to be well off on retirement
	Children	Investments as substitute for remittances	-Fear of reputational loss		Financial security on retirement
		-Recipients Financial stability	-Personal happiness		
		Education			
		Businesses			
Impact of remitting on the senders wellbeing					
	Remittance Context	Economical/ financial Impact	Social Impact	Psychological Impact	Physical Impact
	Leaving Malawi or UK	Living low status lives	Isolation from local communities	Shame and guilt due to de-skilling and not fulfilling familial obligations	Body pains due to overwork / long hours
	De-skilling and low paid work	Borrowing and debt	Reduced time to spend with family and friends	Stressful lifestyles due to remitting pressure	Loss of Sleep / disturbed body clock
	Working long hours	Inconsistent income to save and/ or secure a mortgage	Reduced time for leisure	Anxiety due to pressure to remit	Other health problems - obesity
	Culture Shock	Delay or ending education	Family tensions	Regret from unfulfilled dreams	
	Exploitation and discrimination	Forced to Retraining into new professions		Satisfaction from helping others	
		Transnational Financial Security			
		Retrain into secure employment / respect			

Appendix 5 – Questionnaire Extract

	General													
1	What is your gender	Male	Female											
2	What is your age?	18 - 25 (Years)	26-35 (Years)	36-45 (Years)	46 to 55 (Years)	56 to 65 (Years)	More than 65 years							
3	Where were you born?	Malawi	UK	Other (Please specify)										
4	How long have you lived in this country?	Less than a year	1-5 Years	6- 10 Years	11-15 years	More than 15 years								
5	What is your residential status?	Student	Work permit Visa	Naturalised/Permanent residence	Other (Please specify)									
6	What is your Marital Status?	Married	Single	Divorced	Co-habiting	Other (Please specify)								

7	What is the highest level of education you have completed?	No Formal Education	Primary school	Higher education i.e College Sixth Form	Under Graduate	Post Graduate								
8	What is your current employment status?	Full time (30+ hours per week)	Part time (less than 30 hours per week)	Unemployed and claiming benefits	n full time education	Retired	Self Employment	Other- (please specify)						
9	What is your annual income?	£0 - £15 000	£16 000 to £25 000	£26 000 to £35 000	More than £35 000									
10	How likely are you to return abroad to live in the country you initially came from?	Very likely	Quite likely	Not very likely	Not at all likely	Don't Know								
11	Which one of the following best describes the main reason why you came to the UK?	New job/job transfer	Moved with parents/family	Looking for work	Education	Refugee	Marriage	Health Reasons	To help my family in Malawi	Other- (Please specify)				
	Remittances													

12	n the last 12 months how much money do you think your household has sent to family or friends abroad?	£0 to 500	£501 to £1 000	£1 001 to £1 500	£1 501 to £2000	More than £2 000								
13	n the last 12 months how much money do you think you personally have sent to family or friends abroad?	£0 to 500	£501 to £1 000	£1 001 to £1 500	£1 501 to £2000	More than £2 000								
14	On average what percentage of your income do you send?	Less than 5%	6% - 10%	11% - 25%	26% - 50%	51%- 75%	More than 75%							
15	How many times have you or someone else in your household sent money in the last 12 months?	Once	2-3	4-5	6-7	8-9	10-11	12 or more	None					
16	How do you normally finance your remittances (Select options that apply)?	Salary	Salary and business	Business	Loans	Credit cards	Borrowing from friends	Other						

17	When did you last send money?	Within the last week	Within the last month	Within the last three months	Within the last six months	Within the last twelve months	Over a year ago	Don't know						
18	For how many years have you been sending money to Malawi?	Less than 2 Years	For the Last 2-4 Years	For the Last 5-7 Years	For the Last 8-10 Years	For the Last 11-13 Years	Ever since came here	Don't know						
19	Have you ever had a time when you have stopped sending money to Malawi?	Yes	No											
20	If yes Why did you stop?	Run Out of Money	Recipients misuse of Money Sent	Death of Recipient	Loss of Work	Have investments and use profits to help relatives	More financial commitments in the UK	Other						
21	If you started sending money again after stopping why did you start?	Found more money	More investments	Control of remittance usage	Support to distant relations	New Support needs	Other Please specify		Other					

22	What if anything prevents you from sending money more often?	Lack of local remittance services	Lack of funds/can't afford to send more	High charges/rates	Fear of money not reaching destination	Low/lack of security (general)	Lack of trust in banks in country money sent to	Other financial commitments in the UK/can't afford any more money	Money not needed by recipient	Currency exchange rate	Concern about the misuse of money sent	Other Please specify		
23	If your personal income increased by 50% (by half) how much more money would you send to Malawi?	More than double the amount actually sent	About double the amount actually sent (100% more)	About 50% more than actually sent	It would not make any difference	Other Please specify								
24	Within your household who decided to send money to the recipient?	decided Myself	My spouse decided	We decided together	Don't know	other Please specify								
25	Who do you normally send money abroad to?	Close-Family Member	Distant-Family member	Friends	Charity	Other People- (Please specify)	Other Orgs- (please specify)							
26	To what extent if at all do you think that the money that you have sent to your family or friends abroad has improved their	A great deal	Fair Amount	Not very much	Not at all	Don't Know								

	lives for the better?													
	Channels													
27	Which of the following methods of sending money to family and friends abroad (remittance services) are you aware of?	Foreign bank	UK high street bank	High street provider (such as Western Union/Money gram)	Post office	Via friends/relatives travelling home	Other							
28	Which methods of sending money above do you use to send money abroad?	Foreign bank	UK high street bank	High street provider (such as Western Union/Money gram)	Post office	Via friends/relatives travelling home	Other							
29	Which one do you prefer to use?	Foreign bank	UK high street bank	High street provider (such as Western Union/Money gram)	Post office	Via friends/relatives travelling home	Other							

30	Why do you prefer to use your that method?	Low charges	No charges	Good customer service	Convenient location of provider	Easy to use	Easy to understand	Secure way of sending money	Fast transfer	Easy for recipient to get money at other end	No need to show ID	Convenient opening times	know them/they are friends/familiar	Other
31	What is the average transaction charge every time you send money?	Less than £5	5-10	11-15	16-20	More than 20								
32	When sending money to family and friends abroad there are many factors that influence people's choice of provider How important are each of the following things to you?													
	Cost of charges	not important at all	neither important nor unimportant	very important	Fairly important	Neutral	Fairly Unimportant	Totally unimportant						

	Speed of transfer	not important at all	neither important nor unimportant	very important	Fairly important	Neutral	Fairly Unimportant	Totally unimportant						
	Ease of use for you	not important at all	neither important nor unimportant	very important	Fairly important	Neutral	Fairly Unimportant	Totally unimportant						
	Security	not important at all	neither important nor unimportant	very important	Fairly important	Neutral	Fairly Unimportant	Totally unimportant						
	Ease of money collection by recipient	not important at all	neither important nor unimportant	very important	Fairly important	Neutral	Fairly Unimportant	Totally unimportant						
33	Are there any other factors that influence your choice of provider	Yes	No											
34	F Yes Please Specify													

35	f the charges you had to pay the Money Transfer Operator were reduced by 50% how would this affect the amount that you send to Malawi	Double the Amount	About 75% more than actually sent	About 50% more than actually sent	About 50% more than actually sent	About 25% more than actually sent	t would not have made a difference							
	Financial Inclusion													
36	Which if any of the following financial products do you currently have	Current account at a UK bank	Deposit (savings) account at a UK bank	Other bank account	Mortgage	Life assurance	Household insurance	Motor insurance	Stocks and shares	Credit cards	Loans	Credit Union	Private Health nsurance	Other - Please specify
37	Which if any of the following investments do you have in the country where you have sent money to within the last 12 months	House / ancestral home	Land	Farm / farmland	Family business	Other Business	Other nvestment s- Please specify	None						
38	What is the status of the property you live in	Own it outright	Buying it with a mortgage or loan	Pay part rent and part mortgage (shared ownership)	Rent from the council	Rent Privately	Rent from a Housing Associatio n	Other- Please specify	Other					

39	On average Which category describes how much of your income you are able to save in a typical month?	Less than £200	£200 to £400	£401 to £600	£601 to £800	More than £800	None							
40	To what extent do you agree with the following statement)- have local investments that use to help relatives which makes me not to send money regularly	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree								
	Questions on Decision making													
41	What Motivates you to send money to Malawi?	Personal desire to help	Request from family member to help	Desire to invest back home	Pressure from home town association	Call for help from development bodies (home)	Repaymen t of loan	Desire to maintain links with home	expectatio ns of family/ communit y members	Other- Please Specify				

42	To what extent do you agree with this statement- always collect information about the request for help before sending money?	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree								
43	To what extent do you agree with this statement- Make my final decision to remit money to Malawi based on information gathered about the request and evaluation of alternatives for meeting the request	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree								
44	To what extent do you agree with this statement- Evaluate my decision to send money to Malawi based on	Intensity of the need	Urgency of the need	Consequences to the person in need	Consequences to me	Extent to which the needy is deserving	Behaviour of other relatives aware of the situation	don't evaluate anything						
	Intensity of the need	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree								

	Urgency of the need	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree								
	Consequences to the person in need	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree								
	Consequences to the person in need	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree								
	Consequences to me	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree								
	Extent to which the needy is deserving	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree								
	Behaviour of other relatives aware of the situation	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree								
	don't evaluate anything	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree								
45	To what extent do you agree with this statement- Before send money to Malawi always check if there is someone else who can help apart from me	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree								

46	To what extent do you agree with this statement- discuss with my family about the need to help	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree								
47	To what extent do you agree with this statement- compare exchange rates to chose the highest offer before remitting	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree								
48	To what extent do you agree with this statement- compare fees charged for remitting before sending money	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree								
49	To what extent do you agree with this statement- always want to influence how the money will be used	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree								
50	To what extent do you agree with this statement- always want to	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree								

	know how the money has been used													
	Questions on Wellbeing													
51	n the last twelve months have you ever experienced the following as a result of sending money to Malawi?													
	Loss of sleep	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree								
	Overworking	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree								
	Change in eating patterns	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree								
52	Have you been working unsocial hours as a result of sending money to Malawi?	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree								

53	Have you ever experienced any health issues as a result of sending money to Malawi?	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree								
54	Do you make any sacrifices in order send money to Malawi?	Yes	No											
55	To what extent do you agree with this statement- have had to make sacrifices in these areas as result of sending money to Malawi													
	Savings	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree								
	Holidays	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree								
	Mortgage	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree								
	Socialising with Friends and family	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree								

	Buy cheaper goods	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree								
	Diet/Food Shopping	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree								
	Work extra hours	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree								
	Take different modes of transport	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree								
	Left school in order to earn money	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree								
	Not Purchasing New tems	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree								
56	To what extent do you agree with this statement - get a lot of satisfaction from sending money to Malawi	Very Satisfied	Quite satisfied	Not very satisfied	Not at all satisfied									

57	To what extent do you agree with this statement get a lot of stress as a result of sending money to Malawi	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree

58	How satisfied are you with the financial situation of your household as a result of sending money to Malawi?	Very Satisfied	Quite satisfied	Not very satisfied	Not at all satisfied	

59	Given the money that you send to Malawi how would you rate the financial situation of your family	Very Prosperous	Prosperous	Comfortable	Poor	Very poor

60	How would you rate your quality of life in relation to Sending money to Malawi	Very Good	Good	Alright	Bad	Very bad

Thank you for taking time to complete this questionnaire

Appendix 6: Survey Invitation

I am a student on at the university of Birmingham, and I am conducting a study to fulfil the requirements of the Programme. The study concerns an exploration of decision making processes and experiences for remitting funds abroad by Malawians living in the UK, I am looking for participants, of Malawian origin living in the UK in these categories:

- Malawians on student visas
- Malawians with resident permit (leave to remain), and those on work permit visas
- Malawians with full UK citizenship through naturalisation
- Malawians whose Visas are under application

I would be very grateful if you would be willing to take part in my study by completing the questionnaire on the attached link, which will take about **15 minutes**. The survey will be completely anonymous, and there will be no way of identifying people's data. Any partially completed surveys will be deleted prior to analysis.

My study is supervised by Dr Lisa Goodson and Professor Jenney Phillimore, and can be contacted on the following [REDACTED] and [REDACTED], respectively. The use of social media and email to recruit participants for this study has been approved by the University of Birmingham Ethics committee.

Thank you for your participation
Harry Ntata. [REDACTED]

Follow this link to the Survey:

[Take the Survey](#)

Or copy and paste the URL below into your internet browser:

https://bham.qualtrics.com/jfe/preview/SV_3TPHJ8P4WZKJ6OF?Q_CHL=preview

Appendix 7: Research Participants

Gender	Age	Level of Education	Occupation prior to migration	Occupation within 1 to 3 years in UK	Current occupation
Female					
1	35	Bachelors Degree	Financial administrator	Fast food/ care	Support Care Worker
2	42	Bachelors Degree	Human resource	Hospitality/ cleaning	Care supervisor
3	45	Bachelors Degree	Management	Care	Health Care Support
4	50	Bachelors Degree	Marketing Manager	Cleaning/care/ fast food	Support Care Worker
5	50	Bachelors Degree	Staff Nurse	staff nurse	Staff Nurse
6	55	Diploma	Consultant (Agri tech)	Care/ Child care	Team Leader- Care management
7	56	Masters Degree	Ward Manager	staff nurse	Specialist Nurse
8	61	Medical Degree	Medical Doctor	Care/ trainee doctor	Medical Doctor
Male					
1	45	ACCA- Qualified	Accountant	Library assistant/ purchase ledger clerk	Accountant
2	46	Bachelors Degree	Administrator	Shop assistant/ care	Care supervisor
3	48	Bachelors Degree	Assistant head teacher	Care/ Hospitality	Road Traffic Operator
4	48	Bachelors Degree	Branch Manager	Support Care Worker	Support Care Worker
5	49	Bachelors Degree	Construction supervisor	Hospitality/ machine operator	Civil Engineer
6	50	Bachelors Degree	Financial advisor	Cleaning/ fast food/ data entry	Lecturer
7	51	Bachelors Degree	Projects coordinator	Teaching assistant	Minister of Religion
8	51	Bachelors Degree	Projects Manager	Hospitality/ care	Support Care Worker
9	51	Bachelors Degree	Teaching	Care/ fast food	Care Management
10	52	Bachelors Degree	Teaching	Domestic worker/ fast food	Teacher
11	53	CIMA-Qualified	Senior Finance Manager	Purchase ledger clerk/ data entry	Accountant
12	54	Diploma	Division Manager (cars)	Fast food/ packing	Stores Supervisor
13	55	Diploma	Training Manager	Packer	Benefit Admin
14	56	Masters Degree	Financial controller	Food processing/ teaching assistant	Teacher
15	58	Masters Degree	Marketing Consultant	Fast food/ data entry	Systems Manager
16	58	Masters Degree	Marketing Manager	Data entry/cashier	Clinical Research
17	60	Masters Degree	Systems Manager	Library assistant/data entry	Lecturer

Appendix 8: Cross tabulation for reasons for stopping and restarting to remit

Reasons for stopping to remit * What is your gender Crosstabulation					
			What is your gender		Total
			Male	Female	
Reasons for stopping to remit	Run out of Money	Count	6	4	10
		% within Reasons for stopping to remit	60 0%	40 0%	100 0%
		% within What is your gender	16 7%	9 1%	12 5%
		% of Total	7 5%	5 0%	12 5%
	Misuse of remittances	Count	4	10	14
		% within Reasons for stopping to remit	28 6%	71 4%	100 0%
		% within What is your gender	11 1%	22 7%	17 5%
		% of Total	5 0%	12 5%	17 5%
	Death of recipient	Count	3	4	7
		% within Reasons for stopping to remit	42 9%	57 1%	100 0%
		% within What is your gender	8 3%	9 1%	8 8%
		% of Total	3 8%	5 0%	8 8%
	Loss of work	Count	7	8	15
		% within Reasons for stopping to remit	46 7%	53 3%	100 0%
		% within What is your gender	19 4%	18 2%	18 8%
		% of Total	8 8%	10 0%	18 8%
	Investments mature in Malawi	Count	2	1	3
		% within Reasons for stopping to remit	66 7%	33 3%	100 0%
		% within What is your gender	5 6%	2 3%	3 8%
		% of Total	2 5%	1 3%	3 8%
	More finance commitments in UK	Count	9	12	21
		% within Reasons for stopping to remit	42 9%	57 1%	100 0%
		% within What is your gender	25 0%	27 3%	26 3%
		% of Total	11 3%	15 0%	26 3%
	Other	Count	5	5	10
		% within Reasons for stopping to remit	50 0%	50 0%	100 0%
		% within What is your gender	13 9%	11 4%	12 5%
		% of Total	6 3%	6 3%	12 5%
Total		Count	36	44	80
		% within Reasons for stopping to remit	45 0%	55 0%	100 0%
		% within What is your gender	100 0%	100 0%	100 0%
		% of Total	45 0%	55 0%	100 0%

Reasons for stopping to remit * Marital status 2 Crosstabulation					
			Marital status 2		Total
			Married	Single	
Reasons for stopping to remit	Run out of Money	Count	8	2	10
		% within Reasons for stopping to remit	80 0%	20 0%	100 0%
		% within Marital status 2	13 8%	9 1%	12 5%
		% of Total	10 0%	2 5%	12 5%
	Misuse of remittances	Count	13	1	14
		% within Reasons for stopping to remit	92 9%	7 1%	100 0%
		% within Marital status 2	22 4%	4 5%	17 5%
		% of Total	16 3%	1 3%	17 5%
	Death of recipient	Count	5	2	7
		% within Reasons for stopping to remit	71 4%	28 6%	100 0%
		% within Marital status 2	8 6%	9 1%	8 8%
		% of Total	6 3%	2 5%	8 8%
	Loss of work	Count	7	8	15
		% within Reasons for stopping to remit	46 7%	53 3%	100 0%
		% within Marital status 2	12 1%	36 4%	18 8%
		% of Total	8 8%	10 0%	18 8%
	Investments mature in Malawi	Count	2	1	3
		% within Reasons for stopping to remit	66 7%	33 3%	100 0%
		% within Marital status 2	3 4%	4 5%	3 8%
		% of Total	2 5%	1 3%	3 8%
	More finance commitments in UK	Count	15	6	21
		% within Reasons for stopping to remit	71 4%	28 6%	100 0%
		% within Marital status 2	25 9%	27 3%	26 3%
		% of Total	18 8%	7 5%	26 3%
	Other	Count	8	2	10
		% within Reasons for stopping to remit	80 0%	20 0%	100 0%
		% within Marital status 2	13 8%	9 1%	12 5%
		% of Total	10 0%	2 5%	12 5%
Total	Count	58	22	80	
	% within Reasons for stopping to remit	72 5%	27 5%	100 0%	
	% within Marital status 2	100 0%	100 0%	100 0%	
	% of Total	72 5%	27 5%	100 0%	

Reasons for restarting to remit * What is your gender Crosstabulation					
			What is your gender		otal
			Male	Female	
Reasons or restarting to remit	Found more money	Count	6	11	17
		% within Reasons or restarting to remit	35.3%	64.7%	100.0%
		% within What is your gender	16.7%	25.0%	21.3%
		% of total	7.5%	13.8%	21.3%
	More investments	Count	3	8	11
		% within Reasons or restarting to remit	27.3%	72.7%	100.0%
		% within What is your gender	8.3%	18.2%	13.8%
		% of total	3.8%	10.0%	13.8%
	Control of remittances	Count	5	6	11
		% within Reasons or restarting to remit	45.5%	54.5%	100.0%
		% within What is your gender	13.9%	13.6%	13.8%
		% of total	6.3%	7.5%	13.8%
	Support to distant relations	Count	7	7	14
		% within Reasons or restarting to remit	50.0%	50.0%	100.0%
		% within What is your gender	19.4%	15.9%	17.5%
		% of total	8.8%	8.8%	17.5%
	New Support needs	Count	6	8	14
		% within Reasons or restarting to remit	42.9%	57.1%	100.0%
		% within What is your gender	16.7%	18.2%	17.5%
		% of total	7.5%	10.0%	17.5%
	Other	Count	9	4	13
		% within Reasons or restarting to remit	69.2%	30.8%	100.0%
		% within What is your gender	25.0%	9.1%	16.3%
		% of total	11.3%	5.0%	16.3%
total		Count	36	44	80
		% within Reasons or restarting to remit	45.0%	55.0%	100.0%
		% within What is your gender	100.0%	100.0%	100.0%
		% of total	45.0%	55.0%	100.0%

Reasons for restarting to remit * Marital status 2 Crosstabulation					
			Marital status 2		Total
			Married	Single	
Reasons for restarting to remit	Found more money	Count	12	5	17
		% within Reasons for restarting to remit	70.6%	29.4%	100.0%
		% within Marital status 2	20.7%	22.7%	21.3%
		% of total	15.0%	6.3%	21.3%
	More investments	Count	10	1	11
		% within Reasons for restarting to remit	90.9%	9.1%	100.0%
		% within Marital status 2	17.2%	4.5%	13.8%
		% of total	12.5%	1.3%	13.8%
	Control of remittances	Count	9	2	11
		% within Reasons for restarting to remit	81.8%	18.2%	100.0%
		% within Marital status 2	15.5%	9.1%	13.8%
		% of total	11.3%	2.5%	13.8%
	Support of distant relations	Count	11	3	14
		% within Reasons for restarting to remit	78.6%	21.4%	100.0%
		% within Marital status 2	19.0%	13.6%	17.5%
		% of total	13.8%	3.8%	17.5%
	New Support needs	Count	8	6	14
		% within Reasons for restarting to remit	57.1%	42.9%	100.0%
		% within Marital status 2	13.8%	27.3%	17.5%
		% of total	10.0%	7.5%	17.5%
	Other	Count	8	5	13
		% within Reasons for restarting to remit	61.5%	38.5%	100.0%
		% within Marital status 2	13.8%	22.7%	16.3%
		% of total	10.0%	6.3%	16.3%
Total		Count	58	22	80
		% within Reasons for restarting to remit	72.5%	27.5%	100.0%
		% within Marital status 2	100.0%	100.0%	100.0%
		% of total	72.5%	27.5%	100.0%