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The Remittance Intentions of Second-Generation Ghanaian-Americans

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The Remittance Intentions of Second-Generation Ghanaian-Americans

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PIM 70

A Capstone Paper submitted in partial fulfillment of the requirements for a Master of
Intercultural Service, Leadership and Management
at SIT Graduate Institute in Brattleboro, Vermont

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Advisor: Dr. Nikoi Kote-Nikoi

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Kirstie Kwarteng
18 April 2013

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ABSTRACT

Remittances have become an integral part of economies all over the Global South and Ghana is no exception. Official accounts estimate that remittances to Ghana have been as high as US \$1 billion a year, although the true number is likely to be much higher as funds are also remitted through informal channels. This is a significant inflow of foreign currency, sent almost completely by first generation Ghanaian immigrants abroad. To maintain this level of inflows over the long run, however, would require that second-generation Ghanaian immigrants continue to remit at the same level as their parents. This study examines the remittance intentions of second-generation Ghanaians-Americans in the Greater Washington, D.C. area. The study examines whether the intent to remit will be based on the same factors that motivate remittance sending by the first generation, namely, family ties, cultural identity and emotional or cultural connection to Ghana. In addition, the study examines if second-generation Ghanaian-Americans are more likely to send social rather than monetary remittances. The study found that there is no relationship between cultural identity and emotional or cultural connection to Ghana in regards to intent to remit in the future. The largest factor was emotional connection to people (i.e. family or unrelated individuals) in Ghana. In addition, second-generation Ghanaian-Americans are more likely to remit social remittances instead of monetary remittances. From this we can conclude that unless second-generation Ghanaian-Americans have an emotional connection to family members in Ghana, they are less likely to send monetary remittances.

Introduction

Remittances are growing in importance to developing nations. According to the World Bank, “Remittances sent home by migrants to developing countries are three times the size of official development assistance” (World Bank, 2012). The West African nation of Ghana has benefited greatly from remittances. According to the Bank of Ghana, migrant remittances to Ghana totaled US \$1 billion dollars in 2003 (Addison, 2004). The actual number is most likely much higher than this because remittances are also sent through informal channels. Remittances to Ghana from migrants located outside the African continent are more than the remittances sent by migrants within the African continent or within Ghana (Mazzucato, Nsowah-Nuamah, & Van den Boom, 2008). Migrant remittances have now become an integral part of the Ghanaian economy, but what will happen to remittance flows once the first-generation of migrants is no longer here? Will the second-generation feel the need or desire to remit at the same level as their parents, if at all? It is important to examine the remittance intentions of second-generation Ghanaians to see if they will continue this pattern of remitting. This study will examine the remittance intentions of second-generation Ghanaian-Americans and the factors that affect their decision to remit or not remit. The focus will be on remittance intentions and not current remittance practices because of the following assumptions: 1) Most second-generation Ghanaian-Americans are young and may not be in a position financially to send remittances, and 2) Second-generation Ghanaian-Americans may not feel the need to remit because their parents do so. The purpose of this study is to examine what factors will cause second-generation Ghanaian-Americans to remit in the future. This study will examine the factors of cultural identity and emotional or cultural

connection to Ghana in relation to the desire to remit. It will also examine whether second-generation Ghanaian-Americans are more likely to send monetary remittances or social remittances.

Statement of Research Question

Primary Research Question:

What are the remittance intentions of second-generation Ghanaian-Americans?

Sub-questions:

- How does identity influence remittance intentions?
- Does having an emotional or cultural connection to Ghana increase the desire to remit?
- Are second-generation Ghanaian-Americans more likely to send social remittances than economic remittances?

Literature Review

Overview of Ghana

Ghana is a West African nation located on the Gulf of Guinea. It is bordered by Cote d'Ivoire to the West, Burkina Faso to the North, and Togo to the East. Ghana has a population of 24 million people and is comprised of ten regions. While English is the official language of Ghana, there are over 80 local languages used by the Ghanaian population (Lewis, Simons, & Fennig, 2013). The most prominent Ghanaian languages are Akan, Ga, Dagomba, and Ewe (ghanaembassy.org, 2013). Christianity is the dominant religion, with over 70% of the population adhering to a Christian denomination. Other prevalent religions include Islam and traditional religions (CIA.gov, 2013). Ghana became an independent nation on March 6, 1957 and was the first sub-Saharan African nation to do so.

History of U.S.-Ghana Relations

The relationship between Ghana and the United States was amicable in the period directly after Ghana's independence. However, this began to change in the early 1960s. Ghana's first president, Osagyefo Dr. Kwame Nkrumah, was seen as a threat to the United States because of his views on socialism, his anti-capitalist rhetoric, and his desire to unite African countries under a single government. Dr. Nkrumah was overthrown in a CIA-backed coup d'état in 1966 (Blum, 2003).

Tensions between the United States and Ghana rose again in the early 1980s when Flight Lieutenant Jerry John Rawlings came to power in a coup d'état in 1981. Relations between Ghana and the United States were strained under the Rawlings' administration for two reasons. First, under the Rawlings administration, relations between Ghana and Libya were restored during a time when the United States and Libya were not on amicable terms (Library of Congress, 1994). Libya provided Ghana with financial and material assistance and Rawlings supported Libya's desire to try the Libyan suspects of the Pan American Airlines bombing in a neutral country instead of the United States or Britain. Second, in 1985 Ghana uncovered subversive CIA operations in the country. Rawlings' cousin, Michael Soussoudis, was dating a CIA operations support assistant who provided Soussoudis with classified information and documents on CIA operations in Ghana (Kessler, 1992). Soussoudis was charged with espionage in the United States, but was released in exchange for CIA agents imprisoned in Accra (Library of Congress, 1994).

In spite of these events, Ghana and the United States were able to develop a friendly relationship by the late 1980s. This was made easier in 1992 when Rawlings

reinstated Ghana's constitution and political parties. Ghanaians were, and still are, welcomed to the United States as migrants. A small group of Americans, mainly African-Americans, have permanently settled in Ghana (Library of Congress, 1994). In recent years, the relationship between the two nations has been strengthened with President Barack Obama visiting Ghana in 2009 and Former President of Ghana John Evans Atta-Mills visiting the United States in 2012.

Ghanaian Migration

Excluding slave trade, Ghanaian migration can be divided into four periods: period of minimal volitional emigration (pre-colonial times-1965), period of initial emigration (1965-1980), a phase of large-scale emigration (1980-1990) and a period of intensification and disaporization of Ghanaians (1990-present) (Anarfi, Kwankye, Ababio, & Tiemoko, 2003).

During the period of minimal volitional emigration, Ghanaians came to the U.S. in small numbers. A majority of the migrants during this time were students (Anarfi et al., 2003). Migration from Ghana began to increase in the decade of the 1970s when over two million people emigrated from the country (Anarfi et al., 2003). During this time, Ghana's political and economic instability was at its height due to frequent coups d'états, and also chronic and climatic instability. Awumbila (2008) et al. writes, "...The country's inflation, unemployment and underemployment figures increased; and the national currency devalued. There was a general lack of confidence in the Ghanaian economy." The political and economic situation in Ghana caused Ghanaians to migrate to other countries to improve their economic and social wellbeing. Ghanaians initially migrated to neighboring West African counties, especially Nigeria, Togo, and Cote

d'Ivoire. High-skilled Ghanaian migrants such as teachers, lawyers and administrators were invited by the governments of Uganda, Botswana, Nigeria and Zambia to help with the development of their countries after independence (Anarfi et al., 2000 as cited in Awumbila et al., 2008). Ghanaians who had already migrated abroad to pursue an education or employment elected to remain in their host country.

Migration to Western countries increased in the 1980s during the phase of large-scale emigration. Nigeria had been the most popular destination for Ghanaian migrants of all skill levels, but Nigeria forcibly deported between 900,000 to 1.2 million Ghanaians in 1983 and 10,000 more in 1985 (Anarfi et al., 2003). This incident is commonly referred to as "Ghana must go." After this expulsion, Ghanaians were forced to look to other African countries and Western countries, including the United States, as migration destinations. From 1986 to 2001, 49,703 Ghanaians emigrated to the U.S. (Anarfi et al., 2003).

Changes in United States migration laws also aided the increase of Ghanaian migration to the U.S. The Immigration and Nationality Act, which was passed in 1965, repealed quotas on non-European immigrants that had been in place since the 1920s (Bayer, 2011). In 1990, the Immigration Reform and Nationalization Act was passed which created the Diversity Immigration Visa Program, which is also known as the Diversity Lottery. This lottery system provides 50,000 visas each year to nations that are perceived as low sending migrant countries. The winners are randomly selected. Since the act has been in effect, over 20,000 Africans have been accepted as formal immigrants to the United States (Bayer, 2011). Ghana has been allotted 5,105 visas for 2013, which

is the second largest allotment given to the African continent (U.S. State Department, 2013).

Ghanaians in the United States

In the period of intensification and disaporization of Ghanaians, the Ghanaian population in the United States has increased dramatically, most notably from 1990-2000. During this time, the Ghanaian population in the United States grew from 20,889 to 65,570, an increase of 210 percent. 64 percent of the Ghanaian population living in the U.S. in 2004 arrived between 1990-2000 (Bump, Fedewa, Orozco, & Sienkiewicz, 2005). When Ghanaians arrived in the United States, they settled in large metropolitan areas, which is why the Ghanaian migrant population in the United States is still heavily concentrated in metropolitan areas. In 2004, 35 percent of the Ghanaian migrant population lived in the New York City area, 19 percent lived in the Greater Washington, D.C. area, 11 percent lived in the Atlanta area and 8 percent lived in the Boston area.

There are 91,322 people of Ghanaian ancestry currently living in the United States (U.S. Census, 2010). Ghanaians are the fourth largest African migrant group in the United States, behind Nigerians, Ethiopians and Egyptians. 46 percent of Ghanaian migrants are highly skilled and work in fields such as medicine, pharmacy, nursing, and dentistry. 71 percent of Ghanaian migrants in the United States are employed. The top professions for Ghanaian migrants in the U.S. are retail and medicine with 23.5 percent and 21.8 percent of the Ghanaian migrant population working in these areas respectively. Nearly 9 out of 10 Ghanaians living in the United States have graduated from high school. Approximately one third of the Ghanaian population over 25 years of age has completed a bachelor's degree or higher. (Orozco et al., 2005)

Ghanaians in Greater Washington, D.C. Area

The Greater Washington, D.C. area is defined as the District of Columbia, plus 21 counties and independent cities in Virginia, Maryland and West Virginia. (George Mason University Center for Regional Analysis, 2011). Ghanaians comprise 10 percent of the African population in the Washington D.C. area, with 11,400 people having Ghanaian ancestry. Ghanaians, as well as their African migrant counterparts, are most likely to live in the suburbs of Washington, D.C., especially in Arlington and Alexandria in Virginia and Prince George's County and Montgomery County in Maryland (Wilson, 2008). The Ghanaian immigrant community in this area hosts various cultural and social events from naming ceremonies to Ghanaian Independence Day celebrations. The Ghanaian immigrant community in Washington, D.C. has created various associations based on ethnic groups, regions of origin, Ghanaian political affiliation, and alumni associations.

Social Remittances

Remittances are generally defined as the portion of migrants' earnings sent from the migration destination to the place of origin (Addison, 2004). As migration from Ghana increased, remittance flows to Ghana have also increased. As previously stated, remittances to Ghana have reached US \$1 billion (Addison, 2004), which accounts for nearly 14 percent of Ghana's GDP (Maher, 2008). As such, remittances are a vital part of Ghana's economy. While attention to monetary remittances is warranted, it is equally important to pay attention to the social remittances that migrants send. Social remittances should receive attention because they can create a "force with tremendous transformative significance that can modify the economy, values, and everyday lives of entire regions" (Levitt, 2005).

Levitt (2004) defines social remittances as “the ideas, behaviors, identities, and the social capital the migrants export to their home communities.” Social remittances are transferred when migrants return to their home countries to visit or live, when non-migrants visit their migrant relatives in the host country, or through correspondence such as e-mails, letters, blogs, phone calls, and Skype. Levitt describes three types of social remittances: normative structures, systems of practice, and social capital. Normative structures are ideas, values, and beliefs. Levitt (2005) states, “They include norms for behavior, notions about family responsibility, principles of neighborliness and community participation, and aspirations for social mobility.” Ideas about gender, race, class identity and organizational structure are also considered to be normative structures. Systems of practice are actions shaped by normative structures. These include delegation of household chores, which religious activities to participate in, and participation in political and civic groups. Social capital is “an economic idea that refers to the connections between individuals and entities that can be economically valuable” (investopedia.com, 2013). Non-migrants may be able to access the social capital amassed by their migrant relatives overseas to gain access to better services in the home country and increase their own social status.

It is important to note that social remittances may also have negative impacts on the communities to which they are sent, even when they are sent with good intentions. In their study on the impacts of social remittances on Dominican migrants abroad and their relatives at home, Lambda-Nieves and Levitt (2010) share the frustrations of family members and friends back home regarding the negative aspects of social remittances. They write,

...Young people dream of making a home in the United States rather than in their communities of origin. Instead of going to school or trying to find a job, they spend their days waiting for their monthly check or for the magic day when their visa finally arrives...Not only do their skills and discipline waste away while they wait to leave, but the economic base of their communities continue to deteriorate... Migrants and non-migrants also worry about deportees who committed crimes in the US and get into similar trouble when they return. Residents blamed them for introducing 'bad habits' and increasing crime and insecurity...They also held them responsible for introducing new criminal technologies and contacts with international crime syndicates (Lambda-Nieves and Levitt, 2010).

As this quote illustrates, social remittances have the potential to do significant harm to home countries. In sending social remittances, as with monetary remittances, it is important to find an appropriate balance so as not to disturb the social fabric of the home communities. This balance however, can be difficult to find.

One might argue that social remittances could serve as a form of cultural imperialism; however, home countries do not always accept social remittances just because they are sent from abroad. The likelihood of a social remittance being accepted increases if the remittance is similar to social norms in the home country. Levitt (1998) states,

If the value structures and cognitive models migrants import are similar to prevailing norms, then social remittances are likely to be assimilated more quickly. If the new patterns of social relations approximate those already in place, then social remittances are also more likely to be adopted (DiMaggio, 1988;

Westney, 1987 as cited in Levitt, 1998). If what is remitted represents a completely new idea or behavior, then it faces greater barriers to acceptance.

In addition, social remittances are also circular in nature. Migrants bring social remittances with them from their home countries as they migrate to their host countries. Levitt (2010) writes, “the social remittances that migrants bring with them challenge and transform the beliefs and practices of people already living in host societies...which, in turn, influences what immigrants then re-remit back home.”

Second Generation

In the United States, 33 million people, or 11 percent of the total population, are native born with at least one foreign-born parent. These people are referred to as second generation. Foreign-born individuals are referred to as first-generation. In the United States, one out of every five people is either first or second-generation (U.S. Census Bureau, 2010). To countries with high migrant populations, the second generation can be viewed as another avenue for remittances. However, the desire of the second-generation to remit socially or monetarily may depend on their attachment to the home country and their desire to participate in the transnational activities of their home country.

Transnationalism is defined as “the process by which immigrants forge and sustain simultaneous multi-stranded social relations that link together their societies of origin and settlement” (Schiller, Basch, and Blanc, 1995). Transnational activities include sending remittances, migrant entrepreneurship, participation in election activities, visiting and maintaining contacts in the homeland, joining hometown associations in the host country and participating in cultural activities (Ackaert, Vancluysen, & Van Crean, 2009). Second-generation transnationalism has not been a focus of research because it is

thought that second-generation youth do not maintain any connection to their parents' homeland. This is not the case. Migration scholar Peggy Levitt argues that second-generation children are still heavily influenced by the culture of their parents' home country, even if they have not visited their parents' home country. Levitt (2009) explains, "Even if they rarely visit their ancestral homes or are not fluent in its language, they are often raised in settings that reference the homeland ideologically, materially and affectively each day." Migration scholars who have studied second-generation transnationalism have found that second-generation youth do have ties to their parents' homelands, but the ties are weaker than those of first-generation immigrants. Lee (2008) believes this may have "profound economic, social and political implications for nations that have long relied on migrants to send remittances and otherwise retain their involvement with the 'homeland'." Creating a greater understanding of second-generation transnationalism is important for understanding future migration patterns. Lee (2008) emphasizes the importance of analyzing second-generation trends:

Investigating the transnational engagements of migrants' children is crucial for understanding future trends in the global movement of people, money, goods and ideas.... the transnational ties of migrants' children can also play a central role in the construction of their own cultural identity and shape their interactions with members of their own and other communities in the country to which their parents immigrated.

Researchers who have studied second-generation transnationalism found that knowledge of the home country's language is the largest determinant of attachment to the homeland and desire to participate in transnational activities. Ignatieff (1993) writes "It is

language, more than land and history, that provides the essential form of belonging” (as cited in Owusu, 2008). Evidence suggests that a majority of second-generation Ghanaians do not speak a Ghanaian language. Yeboah (2008) found that 64 percent of the second-generation Ghanaian participants in his study did not speak or understand a Ghanaian language.

Reasons why second-generation children do not speak their parents’ language are varied. In some instances, second-generation children do learn their parent’s language, but are encouraged to learn only English when entering school (Hinton, 1999). Another reason is language rejection. Hinton (1999) states,

...Language rejection may also occur or be intensified as a result of discouragement over one's lack of knowledge of the heritage language; non-fluent children try not to speak the language at all for fear of being criticized or laughed at by those who speak it better.

Additionally, language rejection may occur because second-generation individuals do not see the need to learn a language they will not need while living in an English-speaking country.

Second-Generation Ghanaian-Americans

Second-generation Ghanaians in America often grow up in households that replicate norms, values and traditions that are found in households in Ghana. This is because first-generation Ghanaians have successfully maintained the Ghanaian cultural values they brought with them as they migrated (Arthur, 2008). Second-generation Ghanaian-Americans are expected to adhere to values instilled in them by their parents, such as respecting one’s elders, commitment to education, and community centeredness

(Arthur, 2008). Second-generation Ghanaian children also are expected to interact with other second-generation Ghanaian children.

As is common with second-generation youth, second-generation Ghanaian-Americans often have difficulty constructing their identity. Arthur (2008) states, “The stress that the youth place on defining their ethnicity becomes important in determining the identity they will pursue.” A reason why second-generation Ghanaians in the United States have difficulty constructing their identity is because they have more than one identity to choose from. Arthur (2008) writes, “Their immigrant landscape is constantly struggling to create a voice that resonates and is rooted in three legacies: American cultural ethos, Ghanaian cultural mores, and the reconstituted poly-identities currently being forged by immigrant and diaspora groups in the United States.” Factors that impact the creation of identity in second-generation youth include the length of time they have been in the United States and the racial/ethnic make-up of their neighborhood or community (Arthur, 2008).

Research Methodology

Twenty-six second-generation Ghanaian-Americans participated in this research project. All participants were eighteen years of age or older, born and raised in the Greater Washington D.C. area, and had at least one Ghanaian parent. Male and female participants were used. The data was collected in the Greater Washington, D.C. area over a two-week period in February 2013. The participants for this study were selected using a non-random, snowball method. Recruitment for participants was done through social media, e-mail, telephone, and word of mouth.

The research utilized a mixed methods approach. Quantitative data were collected through a survey and qualitative data were collected through one-on-one interviews (See Appendices C and D). The interview questions and survey questions were adapted from the study “Generational Differences in Remittance Practices of Filipino Americans” (Bautista, 2009). The data collection was done in person when possible. If the researcher and the participant were unable to meet in person, the survey was sent to the participant through e-mail and a phone or Skype interview was conducted. The researcher sent the participants an introduction letter through e-mail after they confirmed their desire to participate (See Appendix A). A convenient location was selected by participants to collect data, if the data collection process was to be completed in person. The participants signed a consent form before the data collection process began (See Appendix B). They were also informed that their participation in this research was voluntary and they could end their participation at any time. All of the interviews were recorded using an audio recorder or a cell phone recorder. Transcriptions were completed manually. All names in this paper have been changed for confidentiality.

The survey covered issues related to Ghanaian-language fluency, number of visits to Ghana, number of family members living in Ghana, current remittance practices, and intent to remit in the future. The interviews were semi-structured in nature and were conducted after the survey was administered. The interview questions covered issues related to identity, current and future remittance behaviors, and emotional connection to Ghana. The questions were open-ended to give the participants freedom to respond as they desired. The qualitative data was analyzed through coding and the quantitative data was analyzed by using simple statistical techniques.

A limitation of this study is that it used a snowball sample instead of a random sample. Snowball sampling uses “the presumed social networks that exist between members of a target population to build a sample” (Fort Collins Science Center, n.d.). The use of snowball sampling increases the risk of sample bias, “that is...that the sample ultimately obtained is not ‘representative’ of the larger population from which the sample was drawn.” (Magnani, Sabin, Saidel, & Heckathorn, 2005). Additionally, the sample was limited to second-generation Ghanaian-Americans in the Greater Washington, D.C. area who are 18 years old and older, which may not fully represent the second-generation Ghanaian population in the United States.

Findings

Twenty-six second-generation Ghanaian-Americans participated in the study, eighteen females and eight males. The ages of the participants ranged from 21 to 38, with an average age of 27. One participant was still enrolled in college, eighteen participants had completed their Bachelor’s degree, five participants had completed a Master’s degree, and two participants had a doctorate. Eight of the participants were unemployed, but seven of the eight are unemployed because they are students. None of the participants were completely fluent in a Ghanaian language and all of the participants used English to communicate with their parents. All of the participants had visited Ghana at least once, with the majority having visited Ghana one to three times. All of the participants had relatives living in Ghana and in the United States. Table 1 provides the results from the survey.

Table 1. Survey Data

Category	Response	N=26	%
Sex	Female	18	69.2
	Male	8	30.8
Employment Status	Employed	19	73.1
	Unemployed	7	26.9
Highest level of Education	Some college	1	3.8
	Bachelor's	18	69.2
	Master's	5	19.3
	Doctorate	2	7.7
Ghanaian Language(s) Speaking Ability	Poor	13	50.0
	Below Average	8	30.7
	Average	5	19.3
	Very Good	0	0.0
	Excellent	0	0.0
Ghanaian Language(s) Comprehension Ability	Poor	4	15.3
	Below Average	7	26.9
	Average	6	23.0
	Very Good	4	15.3
	Excellent	5	19.2
Language Spoken in Household	English Only	8	30.8
	Ghanaian Language Only	0	0.0
	Combination	18	69.2
Language used to communicate with Parents	English Only	25	96.2
	Ghanaian Language Only	0	
	Combination	1	3.8
Visited Ghana	Yes	26	100.0
	No	0	0.0

Relatives in Ghana	Yes	26	100.0
	No	0	0.0
Connect with Ghana	I don't connect with my family members in Ghana	3	11.5
	Once a year	4	15.3
	2-4 times a year	9	34.6
	Monthly	7	26.9
	1-2 times a month	3	11.5
Currently remitting money to Ghana	I don't send money	17	65.4
	Only when requested by family members	6	23.0
	Once a year	1	3.8
	2-4 times a year	1	3.8
	Monthly	1	2.8
Do you see yourself living or working in Ghana?	Definitely no	0	0.0
	Most likely no	8	30.7
	May or may not	11	42.3
	Most likely yes	5	19.2
	Definitely yes	2	7.7
Will you remit in the future?	Definitely no	1	4.8
	Most likely no	5	23.8
	May or may not	7	33.0
	Most likely yes	9	28.6
	Definitely yes	4	9.5

Remittance Practices

According to the survey results, nine participants have sent or are currently sending remittances. Out of these nine participants, six participants send money only when asked by relatives and three participants remit once a month, once a year, or 2-4 times a year. Out of the six that stated they remit when requested, only one remits on a regular basis. In total, there are four people who send remittances on a regular basis. The

four participants who are currently remitting now indicated that they would “mostly likely yes” or “definitely yes” send remittances in the future. Seventeen participants do not send remittances. When asked if they would remit in the future, thirteen participants answered “most likely yes” or “definitely yes”. However, this number changed when the participants were asked if they would remit after their parents passed away, as only six participants stated yes. Seven participants stated they would remit only if certain conditions were met, such as a family member having a pressing need or having immediate family living in Ghana. As such, it could be inferred that the participants will remit in the future, but may stop after their parents pass away unless their conditions are met.

Three of the four people who send remittances are sending money to family members. One sends remittances to pay for tailoring clothes for herself, but she also gives money to the people who handle her transactions with the seamstress. One of the remitting participants, Adwoa, sends money to her parents. Her parents have retired in Ghana and live in Kumasi, the capital of the Ashanti region. Her father is unable to work due to a disability and her mother has set up a small shop by their home. Adwoa shares remitting responsibilities with her three older brothers to help support their parents. She said,

My brothers do it every month, and they send way more than me, but I don't do it every month. I do it probably whenever my mom asks, like every other month or so. I do what I can which is like every couple of months or every other month. We all have an account at the bank just to put money in to send to my parents so we do that.

Even though Adwoa indicated “definitely yes” when asked on the survey if she would remit in the future on the survey, she does not believe she will send remittances after her parents pass away. The relatives that she is in touch with are financially stable, so she does not think there will be a need. She said, “I just send my parents money so if they pass on I wouldn’t have any need to really send money unless maybe the home that’s there needs to be up kept.”

Another remitting participant, Gifty, sends money to her father and her two half sisters, ages 9 and 13. Her father and her two half sisters do not live together, so she sends them money separately. Her father’s finances are not stable so she sends him money on a monthly basis. Gifty sends money to her half sisters because their father does not support them and their mother is not working. When asked if she knows that the money is going to her sisters she replied, “I don’t. I just do it and I pray that it goes somewhere. At times, I doubt she’s using it for them but it eases my conscience being able to do that.” Like Adwoa, Gifty does not have plans to remit after her parents pass on, but she does have plans to bring her sisters to the United States because they have been granted American citizenship. She said,

I would rather have them live with me and I care for them versus me caring for them through their mom. Their mom is encouraging me to do this. I think it’s become somewhat of a burden to raise them without having any income. She feels that if they’re American citizens and if they’re of age, they’ll do better out here than to be in Ghana and grow up poor.

As previously stated, seventeen participants are not remitting. The reasons for not remitting included not having enough money, not having a relationship with family

members in Ghana, not being asked to remit, the financial stability of family members in Ghana, and the current remittances of parents. Elizabeth is a 25-year-old accreditation officer. She has been to Ghana twice and stays in touch with her family in Ghana. On the survey, she indicated that she was not sending remittances. During the interview she said, “No one has asked me to send any money and most of my family members at home are well off so they don’t really ask for it.” She also indicated “most likely no” on the survey when asked if she would remit in the future and stated that she will not remit after her parents pass away. She said, “Who needs the money? There’s no other connection. If my parents were in Ghana then I’ll send money, but if they aren’t there, no.”

Six people indicated on the survey “definitely no” or “most likely no” and seven answered “may or may not” when asked if they would remit in the future. During the interview however, twelve people said “no” and three people said “maybe if there was a need” when asked if they would remit after their parents passed away. Out of the seven people who answered “may or may not” on the survey, five answered “no” when asked if they would remit after their parents passed away. Based on the answers from the interview, twelve of the participants will not remit after their parents pass away. This number could increase to fifteen if the three respondents do not feel there is a palpable need to remit.

Second-generation Ghanaian Identity

Table 2. Second-generation Ghanaian Identity- Interview Data

Identity	Number of Participants	Percentage
Ghanaian	8	30%
Ghanaian-American	11	42%
African-American	4	7%
Ghanaian-American and African-American	2	15%
American	1	3%

During the interview portion of the data collection process, participants were asked, “Do you define yourself as Ghanaian, Ghanaian-American, African-American, or American?” Table 2 shows the results. The participants who identified as Ghanaian did so simply because their parents are from Ghana and they grew up in a Ghanaian household. One participant said, “Both parents are from Ghana and I grew up in a Ghanaian home, so I consider myself Ghanaian.” Participants who selected Ghanaian-American had similar sentiments regarding being born to Ghanaian parents and being raised in a Ghanaian household, but also acknowledged the impact of being born and raised in the United States. A participant stated, “I wasn’t raised in Ghana. I have been raised here in America and I know that my parents raised us with Ghanaian principles.” Another stated, “I’m Ghanaian-American because the blood that runs through me is Ghanaian blood but I live here and was raised here and was born here in America.” Four participants identified as African-American. Two participants selected this identity because they view their parents as African instead of Ghanaian, and they themselves were born in America. One participant said, “I just feel like I’m the most literal part of that. I feel like my family is from Africa, I’m aware of my African culture but I also was raised and born in America so I feel like I’m a combination of both.” Another participant selected African-American because he does not feel any connection to Ghana. He stated,

“I want to acknowledge the fact that ethnically I’m not really from this area, but to be completely honest I don’t feel much connection to my home country. That’s why I choose the general.” The participants who selected both Ghanaian-American and African-American did so for separate reasons. One wanted to acknowledge her cultural heritage while acknowledging how race is defined in the United States. She said,

I say Ghanaian-American and African-American because I was born here but my parents are from Ghana, so I feel like I’m a mixture of both. African-American is just for like the census and if I’m filling out something like a census, it’s not really specific. But if someone asks me ‘Where in Africa are you from?’ I’ll say Ghana.

The other made his choice because he identifies as Ghanaian and African but was born in the United States.

I was born in America so I understand American culture, or by virtue of me being born here I am an American, but because my parents are both from Ghana I have a direct heritage to Ghana. I understand the culture as far as identifying as being Ghanaian or African so I see myself more as Ghanaian-American or African-American.

The one participant who identified as solely American did so because he was born and raised in the United States and does not speak or understand a Ghanaian language. He acknowledges the fact that he is of Ghanaian blood, but he does not feel that he can really claim Ghanaian culture as his own. He stated, “You can’t speak the language, you can’t understand the language really. It’s like, are you really of that culture? You might understand the culture by association and whatnot but I wouldn’t say it’s your identity.”

When participants were asked in what ways they consider themselves to be Ghanaian and how they displayed their Ghanaian identity, common responses were food, clothing, fashion, and entertainment such as Ghanaian music and Ghanaian movies. One way that the participants desired to display their Ghanaian heritage was through language fluency. This issue was a source of contention for a majority of the participants. As one participant stated,

Before I leave this Earth I have got to learn the language, and that's also a point of contention going there. They do make you feel uncomfortable when you don't speak the language, I mean rightly so, but it's so hard to explain it's not my fault. None of the participants are completely fluent in a Ghanaian language. The highest fluency level indicated was "average" by five participants. The remaining twenty-one participants selected "below average" or "poor". However, fifteen participants understand a Ghanaian language at an "average", "above average", or "excellent" level. For some participants, language fluency and their identity were related. One participant stated,

It's the language that forces me to accept my American side. I think if I were fluent I wouldn't call myself Ghanaian-American. I would say I was born here but I would see myself as a Ghanaian, but I think it's the language that separates me from being Ghanaian wholly. It's a language that makes me American.

Another participant stated that lack of language fluency had prevented her from building connections with her family members in Ghana. She said, "The difficulty in building relationships sometimes is that not all of them speak English, and that's going to be an awkward phone call because I can only get by with so much."

Five participants stated that they were fluent in a Ghanaian language as young children. Two of these five participants stated that a Ghanaian language was their first language. Language loss began for these participants when they entered school and their parents were instructed to speak to them only in English. Araba is one of these participants. She stated,

When we first started school, Fante was spoken at home. I was fluent, but when I started school, they said I was very quiet and introverted so maybe I was confused by the languages. ‘You’re speaking Fante at home, you’re speaking English at school. That’s going to hinder her.’ So my parents said ‘fine, we’ll do English’ ... They messed up a lot of us.

Another participant, Kwame, stated he was put in an ESL (English as a Second Language) course until he was in the 5th grade because Twi was spoken at home. “They were saying I was having a hard time learning English so they shouldn’t teach me, so they had to stop. So I took ESL until I was in the 5th grade.” For other participants, language loss did not happen because of school, but because they did not see the importance of learning a Ghanaian language:

My parents made an active effort but I said ‘I don’t know what you’re saying’ and that was my way of saying ‘Look, I don’t want to learn just speak to me in English’ ... I think the culture, American culture, got to me in that that’s not a cool thing.

Only the participants who identified as Ghanaian or Ghanaian-American said they would send remittances to Ghana in the future. Three of the participants who identified as Ghanaian and six of the participants who identified as Ghanaian-American answered “definitely yes” or “most likely yes” on the survey when asked if they would remit in the future. During the interviews however, these numbers changed. When asked if they will remit after their parents pass away, two Ghanaian identifying participants and three Ghanaian-American identifying participants stated they would remit. One Ghanaian identifying participant and four Ghanaian-American identifying participants said they would remit based on certain conditions, such as developing an emotional connection to people in Ghana, or if there was a pressing need, or upon parental request. One participant who identified as Ghanaian-American and African-American and another identifying as African-American, also stated they would remit based on certain conditions.

Social Remittances vs. Monetary Remittances

When asked if it is better to send back monetary or social remittances, fourteen people said social remittances, five said monetary remittances, five said both social and monetary remittances, and two gave answers saying, “it depends on the need” and “it depends on the age of the recipient.” One reason why social remittances were more popular than monetary remittances is because participants were afraid of being taken advantage of by people in Ghana. One participant stated, “You don’t not want to help them but you also don’t want be in a position of an ATM machine.” This fear comes from stories their parents and other relatives living in America have told them regarding sending remittances. One participant stated, “I’ve heard plenty of times of how people

who send back money... the people they send it to will use it for something it wasn't intended for. Somebody sent back some money for a family member who was sick and instead of using the for the bill for the sick person, the money was used to buy something." Participants also stated they did not feel comfortable sending monetary remittances to family members they did not know or to whom they have no emotional connection.

Some did state that they would prefer to send social remittances not for any emotional reason, but because they believe social remittances are the more efficient way to aid in Ghana's development. One participant said,

I think the most valuable thing we can do is social remittances. People's attitudes towards corruption and how people are completely ok with it... I feel like if people can show how much more effective things are and how much more we can all get if we are willing to delay gratification a little bit, I feel like that would be a little more productive than feeding that particular mindset by sending back money.

Participants also favored social remittances over monetary remittances because they believed sending social remittances would help decrease dependence on financial assistance. One participant said,

I've seen how monetary remittances put people in a position where they are not pushed to do for themselves, but instead they're always depending on the money to come... if you share an idea, help people to set goals, help people to try and educate themselves and so forth, they can do for themselves and not be so dependent on the financial part, because once that stops what will they do?

One participant suggested that Ghanaians in Ghana could send Ghanaians living in the United States social remittances on Ghanaian culture.

I was using the perspective of them to us because our idea of what a Ghanaian is, is solely based on how we were raised. If there's anything different we can see what's happening or what's changed. I think it'd be nice to know that here unless it's just remained the same.

The participants who selected monetary remittances did so because they felt sending money was the better way to meet the immediate needs of their family members.

One participant stated, "Just growing up and seeing that this is what my parents do as far as to help family members back home for money. I don't even think it's been 'yea let's talk about it.' Usually they're calling because they need your money for something."

Another participant said, "I mean if money or whatever, clothes, resources is what they need then I think that'd probably be better." The specific recipient of remittances also emerged as a factor in deciding whether social or monetary remittances are better.

Adwoa, the participant who remits to her parents said she would send monetary remittances over social remittances since her parents won't listen to her because they are her elders. She said, "In my case money because no matter what I tell my parents they aren't really going to do it." The participants did note that the United States is not perfect and that there is the possibility of sending back social remittances that could hinder Ghana's development. Gifty stated,

Not everything Western is good. Not everything Western can work. I think that shows a lot. When I went back home, a lot of people are complaining that the youth of Ghana are not the same anymore in terms of respect and in terms of how

they dress and in terms of behavior, and it's because they are being influenced by what they see on TV... As long as it's positive and meant to uplift our people then I think that the social aspect supersedes the monetary.

Emotional and Cultural Connection to Ghana

When asked if they had a cultural or emotional connection to Ghana, twenty participants said "yes", four participants said "only cultural," and two participants said "no". Participants from each identity group stated they felt an emotional or cultural connection to Ghana. Six of the eight participants who identified as Ghanaian stated they felt an emotional or cultural connection to Ghana. Of the remaining two, one stated she felt only a cultural connection to Ghana and the other stated that she felt a connection to her family and not the culture. Nine of the eleven participants who identified as Ghanaian-American felt they had an emotional or cultural connection to Ghana. The remaining two stated they felt only a cultural connection. One participant who identified as a Ghanaian-American said she did not view her connection to be emotional because she did not grow up in Ghana. Regarding the participants who identified as African-American, two said they did have cultural or emotional connection to Ghana, one said she felt a cultural connection, and one said he did not feel any connection to Ghana, which is also the reason why he identifies as African-American. The person who stated he felt solely a cultural connection did so because he is not emotionally attached to his family members in Ghana. However, he did state that he feels that he has to represent his heritage amongst his friends and peers who are second-generation Africans. The two participants who identified as Ghanaian-American and African-American and the participant who identified as American did feel an emotional or cultural connection to

Ghana.

Following Ghanaian current events and pop culture were ways participants maintained their connections to Ghana. In discussing current events in Ghana, the participants noted Ghana's 2012 election and the death of President John Evans Atta-Mills as the most major events that occurred in Ghana within the past year. The Azonto dance, Azonto music, highlife and hiplife music were brought up when discussing pop culture. Ghanaweb.com was the most popular source for retrieving information on Ghana's current events and pop culture. Other sources mentioned included Ghananation.com, BBC and the Associated Press. The participants that did not follow Ghanaian current events or pop culture closely stated they had a relative that did and would find information through their relative.

The participants also that stated upholding Ghanaian values and traditions are ways they maintain their connections to Ghana. Dorothy is 29 years old and works in sales. She is the youngest of five children and is the only one of her siblings to be born in the United States. To her, maintaining Ghanaian traditions and values are how she maintains her connection to Ghana. She said,

My family is from Ghana so that comes into our traditions and values... respect your elders, offer your right hand to people as opposed to your left hand, greet your parents in the morning, greet them before you go to bed, when you walk into a room greet everyone.

Participants also stated attending cultural events such as outdoorings (naming ceremonies), funerals, and engagements as ways they sustain their connection. One

participant, Doris, was heavily involved in Ghanaian cultural events because of her father's involvement in the cultural events. She stated,

He's the head of the family and he is the one who does a lot of the naming ceremonies. He does engagements in our family because he's one of the leaders of the family, so he speaks on our behalf. He emcees funerals so he really knows the ins and outs of how we do our funerals and engagements.

In addition, the majority of the participants either currently attend or have attended a predominantly Ghanaian church.

Out of the twenty participants that stated they do feel an emotional or cultural connection to Ghana, five are planning on sending money in the future. Three participants said they would give if certain conditions are met, three participants stated maybe, and nine participants said they would not remit.

Discussion

The reasons why the participants are not currently remitting affirmed the researcher's assumptions. However, more reasons were brought up than were expected, especially the reason of not having a relationship with people in Ghana. Regarding remitting in the future, half of the participants answered, "most likely yes" or "definitely yes" when asked on the survey. However, only six people stated they would remit when asked "Will you remit after your parents pass away?" during the interview. This speaks to the argument that emotional connection to people in the home country is a significant factor in remittance determination. Menjivar et al. (1998) found that the place of residence of close family members significantly affects remittance behavior. Fokkema et al. (2011) stated, "The presence of parents abroad...enormously increased the likelihood

to remit.” The fact that the participants were not as willing to send remittances after their parents passed away may indicate that emotional connection to individuals in Ghana, and not to the country or culture itself, is the most important factor in remitting. Based on this information, it may be implied that second-generation Ghanaians will most likely remit in the future, but will stop after their parents pass away unless they have close relatives living in Ghana. For the sub-question “How does identity influence remittance intentions?” there was no clear relationship between how people identified and their desire to remit. With the exception of the person who identified as American, at least one participant from each identity group stated that they would remit in the future or after their parents passed away. Some participants stated that they would remit if they had a connection to someone in Ghana, which affirms the position that emotional connection to people in the home country is an important factor in remittance determination. A potential relationship exists between identity and current remitting practices. The participants who are sending remittances identified themselves as Ghanaian in some form, whether Ghanaian, Ghanaian-American or Ghanaian-American and African-American. The sub-question, “Does having an emotional or cultural connection to Ghana increase the desire to remit?” also affirmed the importance of emotional attachment to people in the homeland, as the data did not show a relationship between having an emotional or cultural connection to Ghana and the desire to remit. Twenty-four participants stated they felt a connection to Ghana, but only three of these participants answered “definitely yes” when asked if they would remit in the future and only four said they would remit after their parents passed. Since it appears that second-generation Ghanaians will remit in the future until their parents pass away, one could argue that their

participation in transnational activities may also cease after their parents pass away.

The data showed that second-generation Ghanaian-Americans are more likely to send social remittances than monetary remittances because the participants viewed them more positively and saw them as a more effective means to create change in Ghana. The reasons they gave for preferring social remittances to monetary remittances included fear of being taken advantage of, not feeling comfortable sending money to people they do not know well and not wanting to create or continue a cycle of dependency. From this data, it can be inferred that monetary remittances to Ghana will most likely decrease in the future and the sending of social remittances will most likely increase. If this shift does occur, it will be important to monitor how this change impacts the Ghanaian economy and social fabric.

Conclusions and Recommendations for Future Research

The evidence from this survey leads to the conclusion that second-generation Ghanaian-Americans will most likely remit in the future, but will stop after their parents pass away. Emotional connection to people in Ghana was the biggest determinant of second-generation Ghanaian-Americans' intent to remit. Emotional or cultural connection to Ghana and cultural identity did not play a factor in future remittance intentions. Second-generation Ghanaian-Americans are also more likely to send social remittances instead of monetary remittances. The combination of the issues stated above most likely means the amount of money remitted to Ghana will decrease in the future, especially after the first-generation passes away, but will not stop completely because emigration from Ghana is still occurring. The decrease in monetary remittances could have serious implications for Ghana's future. However, if the second-generation sends

social remittances, it may help make up for the decline in monetary remittances, if Ghanaians choose to accept the social remittances.

One recommendation for further research is performing a follow-up study in the future to see if the participants' attitudes towards remitting have changed or remained the same. Another recommendation is replicating this study, including people who are under the age of 18, and categorizing the participants based on their decade of birth. This could possibly assess how the transnational communities created by the rise of the internet and social media impact cultural identity, connection to Ghana, and intent to remit in the future. Additionally, repeating this study with second-generation Ghanaians from different countries could determine if there are differences in cultural identity, connection to Ghana and remittance intentions based on geographical location.

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APPENDIX A: INTRODUCTION LETTER

SIT Graduate Institute
1 Kipling Road
Brattleboro, Vermont
05301

Dear _____,

My name is Kirstie Kwarteng. I am currently a Master's Degree Candidate at SIT Graduate Institute in Brattleboro, Vermont. In order to fulfill my degree requirements, I am conducting a research project on the remittance intentions of second-generation Ghanaians living in the United States. For this project, I need to interview and survey second-generation Ghanaians and I would appreciate your participation in this research.

I will be coming to the Washington, D.C. area to conduct interviews in February 2013. If you agree to participate in my research, we can schedule a time to meet. You can refuse to participate in any part of the process that makes you uncomfortable and you may also terminate your participation in the research at any time.

Thank you in advance for your cooperation and I look forward to hearing from you.

Sincerely,
Kirstie Kwarteng
MA Intercultural Service, Leadership and Management, Candidate
SIT Graduate Institute
561-602-3495
Kirstie.kwarteng@mail.sit.edu

APPENDIX B: CONSENT FORM

SIT Graduate Institute
 1 Kipling Road
 Brattleboro, Vermont
 05301

CONSENT TO PARTICIPATE IN RESEARCH

You are being asked to participate in a research study conducted by Kirstie Kwarteng, Master's Degree Candidate at SIT Graduate Institute, Brattleboro, VT. You have been selected for this study because you are a second-generation Ghanaian who is 18 years of age or older. This project is being conducted under the supervision of Dr. Nikoi Kote-Nikoi, who can be contacted at nikoi.kote-nikoi@sit.edu. The purpose of this study is to examine what influences second-generation Ghanaians' desire to send remittances to Ghana.

As a participant in this study, you will be asked to complete a survey about your ties to Ghana. After completing the survey, the researcher will conduct a face-to-face interview. The entire process should last no more than 30 minutes, but may be longer depending on the depth of the answers you choose to provide. Please note that your participation in this study is completely voluntary. You may refuse to participate in any part of the process that makes you uncomfortable and you may also terminate your participation in the research at any time. You may also ask me questions at any point during the process. The interview and survey information will be kept confidential. The data from the survey and excerpts from the interview may be used in the final report, but your name and personal information will not be used. Recordings and transcriptions of the interviews will be destroyed at the end of the research project.

If you agree to participate and agree to be recorded, please sign this form. Thank you for your time.

Sincerely,

Kirstie Kwarteng
 MA Intercultural Service, Leadership and Management, Candidate
 SIT Graduate Institute
 561-602-3495
Kirstie.kwarteng@mail.sit.edu

"I have read the above, I understand its contents and I agree to participate in the study. I acknowledge that I am 18 years of age or older."

Name of Participant: _____

Date: _____

Signature (Please type your name if survey is conducted via Skype or telephone)

APPENDIX C: SURVEY

Date: _____

Name: _____

Age: _____

Sex: _____

Highest level of education: _____

Occupation: _____

Place of Residence (city, state): _____

Knowledge of Ghanaian Language(s)

Name of Language(s): _____

Ability to Speak

 Poor Below Average Average Very good Excellent

Ability to Understand:

 Poor Below Average Average Very good Excellent

What languages are spoken in your household?

Which language do you predominantly use to communicate with your parents?

Have you traveled to Ghana? Yes No

- If yes, how many times?

1 to 3 _____

4 to 6 _____

7 to 9 _____

10+ _____

- If yes, how long are your visits (on average)? :

1 week _____

2 weeks _____

3 weeks _____

1 month _____
Over 1 month _____

Do you have relatives in Ghana? Yes No

If yes, how many?

Parents _____
Siblings _____
Aunts and Uncles _____
Uncles _____
Cousins _____
Grandparents _____

Do you have relatives in the United States? Yes No

If yes, how many?

Parents _____
Siblings _____
Aunts _____
Uncles _____
Cousins _____
Grandparents _____

How often do you connect with family members in Ghana? (via phone, skype, social media, e-mail)

- I don't connect with my family members in Ghana
- Once a year
- 2-4 times a year
- Monthly
- 1-2 times a month

How often do you send money to Ghana currently?

- I don't send money
- Only when requested by family members
- Once a year
- 2-4 times a year
- Monthly

Do you see yourself living and/or working in Ghana for any amount of time?

- Definitely no
- Most likely no
- May or may not
- Most likely yes

- Definitely yes

If you don't currently send money to Ghana, do you plan on sending money to Ghana in the future?

- Definitely no
- Most likely no
- May or may not
- Most likely yes
- Definitely yes

If you are currently sending money to Ghana, will you continue to send money to Ghana in the future?

- Definitely no
- Most likely no
- May or may not
- Most likely yes
- Definitely yes

If you are currently sending money to Ghana, will you continue to send money to Ghana in the future?

- Definitely no
- Most likely no
- May or may not
- Most likely yes
- Definitely yes

-END OF SURVEY-

APPENDIX D: INTERVIEW QUESTIONS

1. Do you define your self as Ghanaian, Ghanaian-American, African-American, or American?
2. Why?
3. In what ways do you consider yourself to be Ghanaian?
4. How does it come out?
5. Do you have dual citizenship?
6. Do you stay in contact with your in family in Ghana?
7. If yes, how? If no, why not?
8. Do you feel an emotional or cultural connection to Ghana?
9. Do u know a lot of people that speak a Ghanaian language?
10. Why/how or why not?
11. Do you pay attention to Ghana's current events and culture? How?
12. Do you pay attention to Ghanaian culture in Ghana?
13. Do your parents send remittances?
14. Are you currently sending remittances?
15. Why?
16. Will you send remittances after your parents pass on? Why or why not?
17. Will you stay in touch with your relatives in Ghana after your parents pass on?
18. Why or why not?
19. Do you see yourself living and/or working in Ghana for any amount of time? If yes how long? How long could you stay?
20. Why or why not?
21. Are you a member of a Ghanaian association/church?
22. Are most of your friends Ghanaian?
23. Is it better to send back money or ideas/behaviors?
24. Are you more likely to send back money, ideas/behaviors or yourself?